



REPORTER

A publication of the California State University Emeritus and Retired Faculty Association

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Sidney Albert (Los Angeles) *liaison to California Conference of AAUP*

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Confusion Continues About AB 1552 for 1992 Retirees

The CSU-ERFA office continues to receive questions about and interpretations of Assembly Bill 1522 that provided four years of service credit for CSU employees retiring in 1992. [The bill, approved by the Governor, was filed as Chapter No. 450 with the Secretary of State August 6, 1992.] The confusion is not about the four years' credit, but about the restrictions applied to the CSU members retiring under provisions of this bill.

Section 1, item 22732(b), states in part:

"Any member who qualifies under this section, upon subsequent reentry to the system or upon any subsequent service under contract or on any other basis *with the trustees*, shall forfeit the service credits acquired under this section. . . ." [emphasis added]

What follows in that paragraph is an exception for temporary employment of tenured or probationary faculty in the 1992-93 fiscal year "that is required in order to preserve the integrity of a particular department or program." Shortly after passage of the bill, an addition was approved by the legislature and the governor permitting "voluntary" [without pay] service by the 1992 retirees. There has been no further legislation directly affecting AB 1552 or the 1992 retirees.

The calls and letters we receive from members allege that the 1992 retirees are precluded from working for the state in any capacity or that the 1992 retirees cannot work for any agency covered by PERS. An examination of the law reveals no such restrictions other than being employed for pay in the CSU system or "under contract or any other basis with the trustees." Thus, the law does not preclude the 1992 retirees from working for the state, nor does it preclude them from working for state agencies covered by PERS. The restriction applies only to the California State University. Discussions with the chancellor's staff and a representative of the Public Employees, Retirement and Social Security Committee of the assembly support this interpretation. If the intent of the bill was to prevent the 1992 retirees from working for any state agency or any agency covered by PERS, it would have to state so *explicitly*, which it does not.

If 1992 retirees hear of or read different interpretations of the law, they should inform the CSU-ERFA office. We are particularly concerned where our members are getting their information, which in many cases is misinformation. --R. D. Kully

Defined Contribution Retirement Plans: Could a Change Affect Us?

Prompted by last year's battle over AB 3252 (Kaloogian), members attending CSU-ERFA's Issues Conference chose defined contribution retirement plans as a major topic. AB 3252 would have created a new defined contribution pension plan and allowed public employees to opt out of PERS and transfer the full present value of their contributions and the employer's contributions (without any vesting period) to the new system. Conference participants were concerned that this could weaken the PERS system by draining funds that are now dedicated to and needed for current and future retirees.

The bill was killed by a coalition of state em-

ployee and retiree groups. It was noted, however, that Kaloogian had obtained a foothold in the CSU with AB 3453 (Chapter 385, 1996), which allows CSU employees to choose an optional defined contribution plan, subject to collective bargaining.

He has introduced this year AB 14, which would allow legislative employees to have an optional retirement plan. Under the proposed bill, if the employee opts out of PERS, the actuarial value of the accrued benefit must be transferred within 45 days to the new plan. This is a "divide and conquer" strategy, going after one group of employees at a time, until opposition is vanquished.

—Continued on page 3

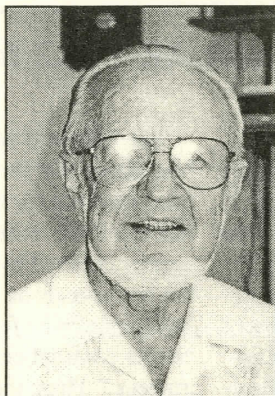
President Long Reports—

As we prepare for the meeting of the State Council on May 10, I wish to review our progress as demonstrated by the minutes of the March meeting of the Executive Committee: You will find more details about some of these in this issue of the *Reporter*.

We received reports from all of our committees, which exist in fact for the first time, and are all working on projects related to their functions. Among these committee activities are a proposed web page on the Internet (dispersed membership); a revision of the CSU retirement policies and practices booklet and an offer of a program for preretirees that analyzes retirement options (retirement concerns); a wide variety of information about and representation on retiree issues in Sacramento and Washington (legislative); new efforts to recruit new members, working with the campuses (membership); continuing discussion on increasing our endowment as well as consideration of grant applications (educational endowment);

and continuing review of the content and nature of the *Reporter* and evaluating the need for additional publications (publications).

Among actions of the Executive Committee were the following: support of recommendations from the Legislative Committee on a number of bills before the legislature; approval of several recommendations from John Houk, archivist; announcement of plans to nominate several members for honorary membership (a new provision in our bylaws); approval of the budget for fiscal 1998, which will be submitted to the State Council for confirmation (see the



item on the budget elsewhere in this issue); assignment of the material from the Issues Conference to the Legislative Committee for a final report to the membership, and the appointment of Milt Dobkin, John Houk, and Eleanor Price to the nominating committee.

Our review of the work of the office staff at the March meeting and at other times considered progress in improving our equipment needs; future prospects for

office space; the need for additional staffing; the possibility of securing additional benefits for members (travel, insurance, etc.); and issues concerning associate and honorary memberships. It was also noted that our consulting program is up and running with members obtaining consulting projects.

We discovered, looking at the Nominating Committee report, a lack of clarity and consistency in several areas of our "new" constitution and bylaws. As a result, a number of clarifying changes have been sent to the State Council members for consideration at the May meeting. Our election of officers, delegates-at-large, and approval of presidential appointments will bring some new faces to our positions, including the top officers.

This summary of the Executive Committee meeting provides you with a glimpse of what CSU-ERFA is doing through its staff, officers, committees, and liaison representatives. As a young organization, only 12 years old, we believe we are fulfilling the purposes for which we were founded. According to our founding president, Sidney P. Albert, we are unique in the United States and provide a model for other retirees in higher education. •

-Emmett Long



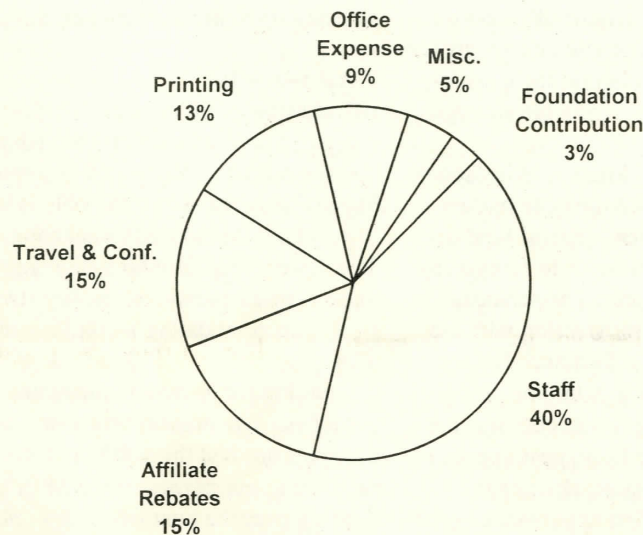
Ralph Bigelow, editor, and Sol Buchalter, treasurer

Treasurer Submits Budget for Fiscal 1998

The State Council will consider at the May meeting the proposed budget for fiscal 1998 prepared by **Sol Buchalter**, CSU-ERFA treasurer, and recommended to the council by the Executive Committee.

Total revenues are projected to be \$107,000, 95 percent of which will come from member dues. Total expenses are projected at \$102,600, showing a surplus of revenues over expenses of \$4,400. The accompanying chart depicts a summary of the expense categories for the year. The members of the council will receive the full details of the budget, as will any member who requests a copy by writing to the CSU-ERFA office. •

Expenses



Defined Contributions—

Continued from page 1

The stated objective is to increase pension plan portability for short-term public employees, who are alleged to lose benefits when they transfer to private sector employment. With five-year vesting, however, only those who leave before the end of the fifth year lose the employer contribution. If they remain in public service they usually have total portability. Most conference participants believe that the pension system was designed to attract and retain career public employees. Concern for the welfare of short-term employees is fine, but the true objective of Kaloogian-type proposals may be to lower employer costs, while shifting all risk to employees. Defined contribution plans are popular with the private sector investment firms, which would gain a large new market for their products.

Other Features

Another feature of the defined contribution plans is that the employer makes a set contribution to an individual's account, to be invested as the individual

chooses. Conferees believe that many lack the sophistication to make wise investments, and that many would be reluctant to take much risk, so may wind up with poor investment returns. At point of retirement, many would take a lump-sum distribution, with resulting inadequate provision for retirement. Another concern was that most such plans are "skinny," and do not include disability retirement, survivors' benefits, cost-of-living adjustments, or health benefits for retirees.

A number of conference participants felt, however, that our present PERS defined benefit system could offer more defined contribution options for those who want them. We already have deferred compensation and tax-sheltered annuities, but PERS could offer additional options to supplement the basic defined benefit pension plan. All conferees agreed that under no circumstances should the present PERS system be abandoned or weakened by setting up a rival system, especially one that lacks the existing hard-won principle of fair employee and retiree representation on the PERS Board of Administration. •

—Wilma Krebs

Consultations Underway

Over the past year the Consultant Project has received several dozen announcements of needs for consultants. As announcements are received we review them to determine which fields may be wanted. We then search our consultant list and notify those on the list where there is a direct or apparent match of interests and fields with the positions announced.

Information sent to CSU-ERFA consultants includes a copy of the position announcement along with the name, address, and phone number of the appropriate person or office to write or call. With each notification we include a questionnaire seeking information about the outcome. Thus far reports have shown moderate success, including a \$250 per day assignment.

We look forward to continuing this service to CSU-ERFA consultants. We invite members who wish to be placed on the consultant list to write the CSU-ERFA office.

—Nathan Kravetz, coordinator

Len Mathy Reports on the Activities of the Academic Senate

The CSU Academic Senate continued its extensive study of the purposes, content, and structure of the CSU baccalaureate. Senate Chair James Highsmith reported that the Executive Committee expects senate action by November on the Cornerstones Project (the systemwide strategic planning initiative).

Chancellor Barry Munitz, in his senate appearances, reported the state budget contains a four percent general fund increase and sufficient funds to forego any increase in student fees. The senators again expressed dissatisfaction with the merit pay system (Performance Salary Step Increases—PSSIs), but the chancellor avowed the system will continue but did invite the senate to suggest improvements. Martha Falgatter, chair of the trustees, made her first appearance before the senate and was well received, though she was pressed on the merit pay issue.

On the salary gap issue, the chancellor cited a recent study showing no gap except at the full professor level. Senators quickly pointed out the frequent failure in

faculty recruitment because they cannot compete at entry levels. Munitz suggested the senate needs to work with the union at an early stage in salary negotiations.

Tidal Wave II

An additional 500 thousand students are projected for California higher education in the next decade. Many CSU campuses have reached capacity; the state is unlikely to build additional traditional campuses. The system therefore faces the challenge of maintaining educational quality standards while accommodating increasing enrollments.

Funding for growth requires new approaches. The present "compact" between the governor and the public universities calls for a four percent increase in general funding over the next two years. Some are proposing a new compact to match increases in university operating budgets to the percentage growth of California personal income—and student fee increases pegged to the same index.

Plenary Session Approvals

Statement on competencies in mathematics expected of entering students; support for the reports on content standards in mathematics and English for high school graduates; an evaluation of the performance salary step increase program; the establishment of a merit pay task force to develop alternative incentive systems; a statement of faculty productivity prepared by the senate and the senate of the state University of New York; and support for the California Standards for the Teaching Profession approved by the Commission on Teacher Credentialing.

The senate referred for campus discussion a report on the liberal studies preparation of elementary teachers in the CSU and a report reviewing the CSU baccalaureate. Further, the senate opposed the Solomon amendment that threatens to end federal contracts and grants awarded to those colleges and universities that terminated ROTC contracts.

—Len Mathy



Robert Maurer, vice president, and Milt Dobkin, past president

Legislative Report

SB234 (Hughes). Would guarantee that retirement allowance remains at 75 percent of original purchasing power for those retired before Sept. 30, 1997. For those retiring after this date the protection would be limited to compensating inflation up to six percent. The Governor vetoed this bill last year, but we in CSU-ERFA feel we have to keep trying.

AB 1473 (Perata). Would increase the annual cost-of-living retirement allowance adjustment from two percent to three percent

AB 14 (Kaloogian). Would make available to employees of the Legislature an optional retirement plan. Appears to be another attempt to reach Kaloogian's goal of instituting a defined contribution pension plan for public employees, using a "divide and conquer" approach. (See "Defined Contribution Plans: Could a Change Affect Us?", page 1 of this issue.)

SB 1052 (Vasconcellos). Would require benefit eligibility criteria under federally tax-qualified long-term care insurance policies to be as permissive as possible under the new federal law and regulations. Sets forth California policy standards for consumer protection. Also on this subject: **AB 1483 (Gallegos)** and **SB 527 (Rosenthal).**

Krebs and others testified on LTC insurance earlier this month at a joint hearing of the Senate Health and Human Services Subcommittee on Aging and the Senate Insurance Subcommittee on Health Care Reform. • —**Wilma Krebs**

News from Members

Sidney P. Albert (LA), founding president of CSU-ERFA, recently served as an adviser to the Los Angeles Repertory company's production of Bernard Shaw's *Back to Methuselah*. He had earlier written to the editor of the Los Angeles Times (published Mar. 29) correcting errors in the review of the play. A little over a year ago Albert served as an adviser to another Los Angeles theater company, The Noise Within, on a production of Shaw's *Major Barbara*.

If this issue reaches readers in time to tune in, Los Angeles radio station KPFK (FM 90.7) will broadcast on April 27, at 10 p.m., two short plays by Shaw: *The Music Cure* and *The Inca of Perusalem*. The program will feature a 15-minute interview with Professor Albert about the plays and about Bernard Shaw. The program may also be broadcast nationwide over the National Public Radio network.

Ed Bartenstein, former treasurer of CSU-ERFA, and Mrs. Bartenstein recently spent a week in the Galapagos Islands. Ed reports that "The iguanas are as ugly as sin but interesting to watch." And, "if you want to see big time pornography watch two 600-pound tortoises having sex." [From *ARF Notes*, the newsletter of the CSU Northridge retired faculty association]•

We Get Letters— and Would Like to Get More

From time to time we receive letters to the editor that we like to share with others by including what we can in the *Reporter*. We of course have constraints of space, so reserve the right to edit what we include (but without intended violation to substance).

Elizabeth Huttman (Hay) and **John Huttman (SF),** both retired economics professors, recently sent us their concerns about optional individual retirement accounts, which they also sent to CFA and to CalPERS. They said, in part,

We strongly oppose the setting up of an optional individual retirement account because it will destroy the present PERS retirement system. . . . by taking many current employees out of the system it seriously affects the investment situation of the system. . . . We would seriously argue whether employees can make better investments on their own—with *minimal risk*—than can [PERS].

The Professors Huttman also shared with us their letter to the director of PERS on an aspect of investment policy:

. . . we question PERS's new move to invest through the Asian Development Bank . . . [which] sounds more like a government program to help poor countries than a wise investment move. . . . With knowledge of the World Bank's ventures and experience in China's economic development . . . we are aware of many of the pitfalls of investing in under-structured and insecure markets and through government organizations meeting political goals.



We invite members to send us letters as matters come to mind that are pertinent to CSU-ERFA. Further, we would be willing to consider short items (about 600 words or less) for publication—thought pieces, book reviews, or reports of special retirement activities. The editor's postal and e-mail (preferred) addresses are on page one of each issue of the *Reporter*.



Congratulations to Marybelle Bigelow (no relation to the editor of the *Reporter*) and her associate editors of the SDSU *Post Script* for their *Centennial Edition—1897-1997*, marking the 100th anniversary of San Diego State University .•

Looking at The Future of PERS Health Benefit Plans

The future of PERS health benefits was a major topic at CSU-ERFA's 1997 Issues Conference. Two issues were singled out: the preservation of the self-funded open-choice plans, PERSCare and PERSChoice, and quality concerns in health maintenance organizations (HMOs).

The trends in self-funded plans are rising average age and rising premiums, causing members to leave PERSCare in favor of HMOs. For retirees over 65, the Medicare HMOs (senior plans) are the major alternative. This leaves older, sicker groups in PERSCare and PERSChoice. Premiums rise, leading to a further outflow, as some decide they are no longer affordable. In addition, the employer contribution has been going down.

Among retirees, the self-funded plans are popular because of freedom of choice, easy access to specialists, full range of services, usefulness to those who travel and for those who live out of state or in rural areas.

PERS dipped into reserves this year to hold the line on premiums. At what point will out-of-pocket costs be prohibitive and eliminate PERSCare and PERSChoice from our health plan options?

CSU-ERFA members at the Issues Conference felt that it was important to preserve the self-funded open-choice plans, even those who are happy with their HMOs. They want those options left open to them in case of serious health problems or possible decline in the quality of care within their HMOs. Those who live in rural areas or who may choose to live out of state are particularly anxious to keep PERSCare, since it may be their only option.

Many suggested all-out efforts to reduce costs in the self-funded plans through more efficient administration, since the three administrative groups, Blue Shield, Healthmarc, and Merck-Medco, have high charges. In response to this problem, PERS has put out a new request for proposal for administrative services.

Another idea offered by the group was more disease management programs and member education. There was some support for the idea of risk-pooling (since we all bear the risk of getting older) and spreading some of the cost over *all* active and retiree plans.

Regarding our Medicare HMOs (a few are in basic plan HMOs for unique reasons), members cited delays in getting access to specialists or procedures, lack of accountability and need for a point-of-service option so that members could go outside the network for second opinions and specialists on occasion for a modest additional charge. Those at the conference were impressed with the extensive quality monitoring now done by PERS, but felt that more detailed information about HMO performance should be made available.

There was concern about inadequate coverage for mental health problems, pressure on doctors to cut costs, formulary vs. non-formulary prescription distinctions, and sudden loss of provider network of doctors when HMOs merge or previous agreements break down. All agreed that CSU-ERFA should continue close monitoring of our health care benefits. •

—Wilma Krebs

We welcome these new members to CSU-ERFA:

Chico: Judith A. Clark, Carol L. Hardy, Carrol N. Jean, Jules Vautrot

Dominguez Hills: Porfirio Sanchez
Fresno: R. Gene Anderson, Ronald L. Blanton, James G. Snider

Fullerton: William Ahlborn, George L. Friend, Donald E. Kaplan
Long Beach: Doris C. Kagin, Joan M. Schlaich

Los Angeles: Hugh S. Bonar, Jr., David L. Chapman, Irving J. Cohen, Alan A. Colville, Cameron S. Deeds, Edward M. Goldberg, Robert C. Howard, M. Richard Roseman

Northridge: Elizabeth C. Boshka, George C. Holland, Barnabas B. Hughes, Patricia Murray, James E. Roberts, Robert J. Romagnoli, Daniel Sedey, Barbara Tabachnick

Pomona: Vasu Dev, Donald V. Shupe, Joseph H. Stodder

Sacramento: Robert L. Curry, Martha B. Dukes, Harry Gustafson, Joseph R. Heller, Addison W. Somerville, Thomas D. Swift

San Bernardino: Joseph B. Lovell
San Diego: Mohammed M. El Assal, Philip S. Gallo, Jr., Jack Graham

San Francisco: George S. Araki, Diane C. Barrager, James H. Dugins, Kay L. Lawson, Annina Ravaglioli, Fred Thalheimer, Eugene D. Weinstein

San Jose: Theodore Bogdanos, Barbara J. Jeskalian, Clarence R. Morse, Wayne Savage, Diane M. Schaffer

Sonoma: Stanley McDaniel
Stanislaus: Sylvia Ghiglieri

The effort made in this country to spread instruction is truly prodigious. The universal and sincere faith that they profess here in the efficaciousness of education seems to me one of the most remarkable features of America, the more so as I confess that for me the question is not yet entirely decided. But it is absolutely clear in the minds of the Americans, whatever their opinions political or religious.

—Alexis De Toqueville, 1831

The Executive Committee of CSU-ERFA sends this issue of the *Reporter* to all members and to those eligible to be members but who have not, as yet, joined the association. We invite non-members to join by mailing the completed form on page 7 or by sending a check for the first year of the annual dues.

Editorial: Sending Messages

For 20 years or more the CSU has given extra attention to standards in English and mathematics: revised graduation requirements, placement and proficiency tests, and revised admission requirements. Implementing the revisions included the justification of "sending a message" to the public about the importance of these skills.

A consequence of the new require-

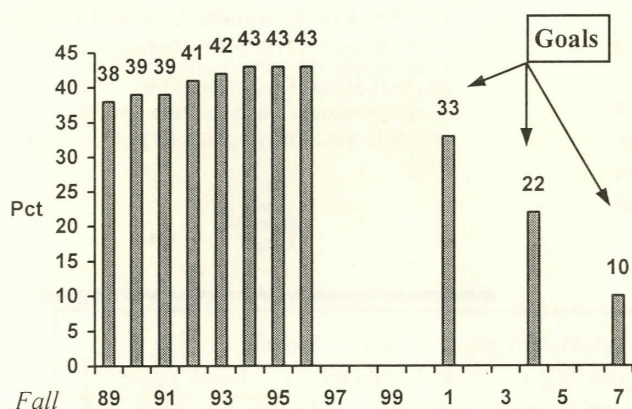
ments was the need for remedial classes in English and mathematics, since entering freshmen selected from the upper one-third of their high school classes do not fare well on the placement examinations.

The CSU trustees have expressed concern about the substantial use of faculty resources of the university devoted to remedial instruction. At a recent meeting of the trustees, the board adopted goals and strategies for reducing the proportions of entering classes requiring remediation, reversing the trend of the past several years.

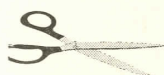
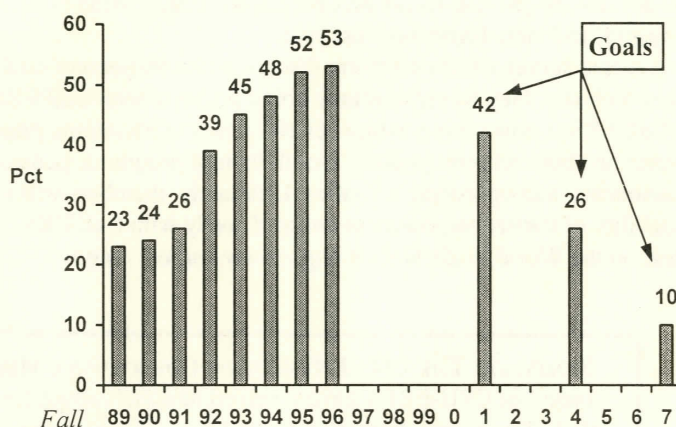
But examination and reflection suggest there may be conditions beyond repair by "messages" and new requirements. The underlying assumption may be unwarranted, especially given the changing demographics of the population we serve.

Few societies in history have tried to unite quality and quantity in universal higher education; we have yet to discover whether it's possible to do so. The evidence so far is not encouraging. • [RB]

First-Time Freshmen Needing Remediation in English



First-Time Freshmen Needing Remediation in Mathematics



Cut and mail to CSU-ERFA—



Please print

CALIFORNIA STATE UNIVERSITY
EMERITUS AND RETIRED FACULTY ASSOCIATION

Membership Application

Last name First name M.I. Social Security Number

Home address: City, State, ZIP code

Date Retired CSU Campus Department Telephone No. — Include Area Code

Please enroll me as a retired ERFA member. I hereby authorize deductions to be made from my retirement warrants by Public Employees' Retirement System for the payment of dues to the Emeritus and Retired Faculty Association. I further agree that ERFA act as my agent in payroll deduction agreements and transactions between myself, ERFA, and the Public Employees' Retirement System. This authorization will continue in effect until I submit a timely written notice of cancellation to the ERFA office.

Monthly Retirement

\$999 & under
1,000-1,599
1,600-2,299
2,300-2,999
3,000 and above
Donor member

Dues

\$2 per month
3 per month
4 per month
5 per month
6 per month
7 & above per mo.

Check one

☐
☐
☐
☐
☐
☐ Amt.

Please mail the completed form to:

CSU-Emeritus and Retired Faculty Association
The Retiree Center, 18111 Nordhoff St.
Northridge, CA 91330-8339

Signature/Date

News from CalPERS

Reminder: The 1997 application period for the CalPERS Long-Term Care Program opened April 1 and will extend through June 30. Over 70,000 public employees, retirees, and their family members signed up for the program during its initial offering last year. For more information call (800) 338-2244.

Enrollment in the two CalPERS self-funded preferred provider organizations continued the trend of last year during the recent health plan open enrollment period. PERSChoice gained 2,542 members (up 15 percent) and PERSCare lost 1,192 members (down 0.7 percent). Among health maintenance organizations, Lifeguard grew by 1,455; Blue Shield, 1,300; Omni, 800, and National HMO, 512 members. Foundation Health showed the biggest decline, losing 3,146 members, and CIGNA lost 1,192 (see story on page 6).

As this issue was being prepared near the deadline for filing income tax returns, there was good news for CalPERS retirees who no longer live in California: they did not have to report their pension income to the state and did not have to pay California income tax on their pension income because of federal and state legislation last year.

A recent survey of its customers disclosed that 96 percent said that, if given a choice, they would continue doing business with CalPERS.

CalPERS is now online with over 100 pages of electronic pages of information about retirement plans, health benefit programs, pension fund investments, and upcoming activities. Ultimately, members will have the capability of transacting business online directly with CalPERS. The address on the World Wide Web is <http://www.calpers.ca.gov>.

In Memoriam

Dominguez Hills: George N. Clawson

Fullerton: Robert Rence, John A. Ryan

Hayward: Melissa Rose Moon

Long Beach: Taylor T. Jackman, Dale Looper

Pomona: Joseph P. Beaton

Sacramento: Robert A. Bowers,

Joseph C. Furey, Dorothy M.

Kurtz, Rudolf Reichle

San Diego: Frances I. Schalles,

Frieda H. McCollom

San Jose: Louie Melo

CSU-ERFA makes a contribution to a memorial fund, held by the CSU Foundation, in memory of each of its deceased members. The funds are used for research into concerns of retirees, e.g., gerontology, health care.



REMINDER: THE CSU-ERFA STATE COUNCIL WILL MEET IN SAN MATEO, SAT., MAY 10. Members of the State Council of CSU-ERFA have received materials about the May meeting at the Dunfey Hotel, 1770 South Amphlett Blvd., San Mateo, from 10 a.m. to 4 p.m. If you have not received the agenda materials and expect to attend, call the CSU-ERFA office at (818) 718-7996.

Have you moved? If so, please report your new address to the CSU-ERFA office (address above).

Forwarding and address correction requested

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