



September 2017

Publication of the California
State University Emeritus and
Retired Faculty Association
<http://www.csuerfa.org>

Inside this issue:

CalPERS Board Election in September	1
Legislative Report: Feds Under Trump Get Their Way by Regulation	1
From the President	2
State Council to Meet in October at CSU Long Beach	2
Editorials: Endorsements in the CalPERS Board Election	3
Donald O. Dewey, Former CSU-ERFA President, Dies at 86	4
Health Benefits Report	4
Pre- and Post-Retirement Concerns	5
CSU to Eliminate Remedial Math and Written Language Requirements	6
CSU-ERFA Foundation Research Applications Due Oct. 31	6
The Great Social Security Funding Hoax	7
Hints on Driving in Europe	8
CSULA Emeritus Walter Askin's Work on Exhibit at Union Station	11
A "Healthy Life Calculator?"	11
CSU-ERFA Foundation Receives 7th Challenge Grant	12

CalPERS Board Election in September - Two Seats Available

CalPERS announced that seven candidates have been certified for the September Board of Administration election for two member-at-large seats.

Candidates for the first seat - referred to as Position A on the ballot - are:

- Richard Costigan, State Personnel Board (active).
- Michael Flaherman, Bay Area Rapid Transit (retired).
- David Miller, California Department of Toxic Substance Control (active).

The candidates who filed for the other seat - referred to as Position B on the ballot - are:

- Wisam (Sam) Altowaiji, City of Redondo Beach (retired)

- Michael Bilbrey (incumbent), Citrus Community College (active).
- Margaret Brown, Garden Grove Unified School District (active).
- Bruce Jennings, Senate Rules Committee (retired).

Candidates for both seats are elected by and represent all CalPERS members, including retired and active members, from state, school, and public agency employers. Active members as of July 1, 2017 are eligible to vote in this election. Retired members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1 are also eligible to vote.

Endorsements on page 3

(Continued on page 9)

Legislative Report: Feds Under Trump Get Their Way by Regulation

By Alan Wade, CSU-ERFA Legislative Director

President Donald Trump's ham-handed ways with what should be a compliant Republican-led Congress are widely recognized. There is another way a sitting president can effect change in desired directions: through simple changes in regulations. Dozens if not hundreds of these happen every week, but few are judged newsworthy, so they easily escape public awareness.

Among proposed changes to Obama-era rules is the proposal to once again deny long-term care patients their right to judicial relief of disputes over care. In October 2016, the Centers for Medicare and Medicaid Services ("CMS") issued a first-

time ban on the frequent nursing home practice of requiring new patients and their advocates to sign a pre-dispute arbitration agreement as a condition of admission. The Trump administration is now proposing a reversal of that decision, effectively ending the applicant's right to seek judicial relief for harm done by the facility.

Until the Obama-administration change less than a year ago, the general practice was for nursing homes to take advantage of new residents and their families at a highly vulnerable moment by thrusting

(Continued on page 4)

**CSU-Emeritus and
Retired Faculty Association**
www.csuerfa.org
Executive Committee
2016-2017

William Blischke (DH) President
Barry Pasternack (FU) Vice President
Rita Jones (Long Beach) Secretary
Harry Sharp (SLO) Treasurer
Mark Shapiro (Fullerton) Webmaster
Barbara Sinclair (LA) Past President
Alan Wade (Sacramento) At large
George Diehr (SM) At large
Thomas Donahue (SD) At large
David Wagner (SA) At large
Ted Anagnoson (LA) Reporter Editor
Harold Goldwhite (LA) Executive Director

Committee Chairs

Marshelle Thobaben (HU) Grant Awards
Alan Wade (Sacramento) Legislative Affairs
David Wagner (SA) Health Benefits
Edward Aubert (Stanislaus) Membership
Thomas Donahue (San Diego) Pre- and Post-Retirement
Ted Anagnoson (LA) Publications

Archivist

Joanna Dunklee (DH)

Liaisons

Leni Cook (DH) CFA
Harold Goldwhite (LA) CSU Academic Senate

Administrative Staff

Melanie Mamakos, Office Manager
The Retiree Center
18111 Nordhoff Street Northridge
CA 91330-8339

Phone: (818) 677-6522
Fax: (818) 677-6511

Email: csuerfa@csun.edu
Web site: www.csuerfa.org

The Reporter welcomes submissions by members of CSU-ERFA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. To contact the editor, email tanagno@calstatela.edu.

From the President...

Dear Colleagues,

A Personal Note. During the last few months, I have been both a traveler and a caregiver. My wife and I had the opportunity to visit Costa Rica and Germany. We spent two wonderful weeks in some rural, verdant areas of Costa Rica getting to know some of the folks and sharing some of their everyday tasks and home-cooked meals. During July we enjoyed eighteen days in the home of my ancestors, Deutschland. This Cal Discoveries tour was headed by an incredible member of Hitler's Nazi Youth who came to the US, earned a doctorate from Cal and spent his entire professorial career at Berkeley. His knowledge of 1930s and 1940s German history and culture was unparalleled. The beauty of the Schwarzwald and rural Germany, Germany's current rejection of Nazism and dictatorships, as well as their commitment to renewable energy, recycling, and fighting global climate change make our society seem way behind. Until this trip, I have always been a very proud American. I lost count of the number of times I had to try to explain the results of our last election. On our ride to the Berlin airport, our driver insisted that my name is Polish, not German. I certainly have to do some DNA analysis and find out who I really am!

Caregiving. A week after returning home, my wife of 53+ years had to have shoulder surgery; not a rotator cuff repair but a reverse shoulder replacement. I spent my 77th birthday with her in the hospital on July 27th. Since she will be in a sling for about six weeks, my caregiving tasks are rather extensive. However, after rehab, she is expected to regain about 80% of the use of her shoulder. (If any of you are facing shoulder issues, I can give you the details of this new procedure.)

State Council Meets In October at CSULB

CSU-ERFA's governing body, the State Council, will meet at CSU Long Beach on Saturday, October 21, 2017. The delegate hotel is the Ayres Hotel, at 12850 Seal Beach Boulevard, in Seal Beach. As always, the state organization will cover the expenses of one delegate per campus. Background information and the agenda will be sent to delegates in early October.

Enough of my travels and travails; let's get to CSU-ERFA developments.

Dreamers. The DREAM ACT

(Development, Relief, and Education for Alien Minors) is an American legislative proposal for a multi-phase process for undocumented immigrants in the US that would first grant conditional residency and, upon meeting further qualifications, permanent residency. The bill was first introduced in the U.S. Senate in 2001 and has since been reintroduced several times but has failed to pass. Supporters argue that the act would create an "amnesty program" and would produce a variety of social and economic benefits. Critics contend that it would reward illegal immigration and encourage more of it as well as inviting fraud and shielding gang members from deportation.

The CSU and many other higher education institutions have tried to protect DREAMERS by assisting them in pursuing their post-secondary educational aspirations. At my request, Harold Goldwhite has written an email to the CSU-ERFA chancellor's office liaison, Vice Chancellor Garrett Ashley, expressing our potential interest in learning how our retiree members can be of assistance in terms of advising these students. With the decrease in the proportion of full-time faculty in recent years and the budget cuts that have affected student affairs staffing, the burden on our colleagues (especially in this complex area) must be great. Maybe some of our volunteers could be trained to supplement these campus services.

Vice Chancellor Ashley forwarded our memo to Nathan Evans, chief of staff and senior advisor, academic and student affairs. Nathan welcomed our offer and thanked us for reaching out. He copied the director of student programs, the best points of contact in connecting with the campuses. I will be in touch with them, and I encourage any of you to contact their counterparts on your campus. I strongly encourage you to help reach out to Dreamers! This would be a unique and valuable way to help stem the anti-immigrant sentiment and actions in our society. Let me know if you or any of your retiree members are willing to do so. As always, you can email me at wblischke@csudh.edu.

(Continued on page 10)

Editorials: Endorsements in the CalPERS Board Election

Seat A: Vote for Michael Flaherman

For position A, with JJ Jelincic retiring, there are three candidates: Michael Flaherman, a former board member with a background in finance, Richard Costigan, a lawyer and currently member of the board, and David Miller, currently a state scientist and former head of the scientists' union.

Michael Flaherman is currently a visiting scholar at the Center for Governing and Investing in the Future at the UC Berkeley School of Public Policy. He has held senior roles at two private equity firms and has a background in large-scale private investments. Given that the current CalPERS board has almost no one with a sophisticated finance background, this is a strong qualification. He was a former member of the CalPERS board in the late 1990s and the only member of the board to object when the board violated its own regulations and allowed its chair, Bill Crist, to rewrite his candidate statement to answer allegations of ethics violations. In the current environment, CalPERS staff has been accused to rewriting the rules on how private equity funds are structured within CalPERS in order to boost their own pay – we need someone on the board who actually understands these kinds of private equity arrangements and can cut through any shenanigans that might be going on. None of the current board members has financial knowledge at this level of sophistication.

Richard Costigan has been appointed by the State Personnel Board for seven years in a row as its representative on the CalPERS board. His appointment on the State Personnel Board expires this year. He is a lawyer who was chief of staff to two minority leaders in the Assembly and deputy chief of staff to Governor Schwarzenegger. He is currently senior director of state and government affairs for the law and consulting firm of Manatt, Phelps & Phillips. In a February 2017 op-ed piece in the Sacramento Bee, he positioned himself as a middle-of-the-road candidate regarding pension rights and obligations, defending CalPERS against those who would blame it for soaring pensions and pension obligations, but pointing out the direct relationship between the discount rate assumed for pension investments in the future and the amount that the state and local governments, as well as employees, will have to pay for their pension obligations.

The third candidate is David Miller, a biochemist working for the state Department of Toxic Substance Control. He has an MBA from the University of Pittsburgh. He argues that public pensions are under attack and that he will defend them, putting state employees first. Like many who have run for the CalPERS board he was a state employee union head, the state scientists' union, and has a string of union endorsements.

With three well-qualified candidates, we favor Michael Flaherman as clearly meeting the current needs of the CalPERS board for sophisticated financial knowledge, along with solid ethical standards. We strongly recommend his election.

Seat B: No Endorsement

CSU-ERFA has no recommendation among the four candidates for position B. Michael Bilbrey is the incumbent, and we have not been impressed by his performance in his six years on the CalPERS board. In spite of his impressive union credentials as past president of the California School Employees Association and his MBA, he has not reached the level of board activity that we should expect.

Wisam (Sam) Altowaiji, retired from the City of Redondo Beach, is a blank slate, largely because he has no web site that we could find with his qualifications and background on it. That leaves Bruce Jennings, retired from the Senate Rules Committee, and Margaret Brown, a manager for the Garden Grove school district.

Bruce Jennings has presented several recent blog posts calling for more transparency at CalPERS. As part of that, he has analyzed one of CalPERS' problems well: "Look,' ...one of my experts from the world of finance described the problem to me some years ago, 'if you walk into CalPERS and talk to one or another of their financial consultants, you readily comprehend that too many of these folks view their jobs as preparing their vita for the next available position at Carlyle, Goldman, or some other outfit.' The CalPERS problem, from this perspective, is not an abstract, fuzzy cultural attribute - it more closely resembles a more traditional problem of agency capture by a private interest. Too many in top management positions perceive their job as meshing their responsibilities with large financial interests, including private equity firms, instead of a career defined by serving the beneficiaries and people of California." Another one of his blog pieces finds that the record of private pension plans is not good one to emulate for public plans. There is clearly potential here.

The third candidate is Margaret Brown, endorsed by JJ Jelincic. She has managed elementary and secondary education school construction projects costing \$23 billion in bond funds. She has raised questions about how the staff is hiding investment costs, with the probable aim of fattening staff pay. Here's what Yves Smith of the liberal Naked Capitalism web site said about the questions: "Brown noticed something that had caught our attention: the suspicious way that the investment staff made \$75 million of private equity expenses go poof by omitting them from a report that will be presented formally today. Moreover, CalPERS' PR department appears to have planted misleading stories in the trade press, messaging a supposed decline in expenses that included this reporting fudge. So not only is the board receiving misleading data, but staff appears to be insuring the con isn't questioned by ginning up undeservedly flattering stories from insufficiently numerate reporters, and then feeding those to the board through its internal news updates." There is potential for this critical thinker on the board here also.

We urge you to watch the debate in September and to choose the best candidate from among these three.

Donald O. Dewey, Former CSU-ERFA President, Dies at 86

Legislative Report

(Continued from page 1)

Donald O. Dewey, Emeritus Professor of History, Emeritus Dean of the College of Natural and Social Sciences, and President of CSU-ERFA from 2006 to 2009, died June 25, 2017 at the age of 86 as the result of a fall in his garden. Dewey was a specialist in American constitutional history, particularly in the 18th and 19th centuries. He was also known for his outstanding administrative skills, amply in evidence as he recruited new people to help CSU-ERFA when he was president in the late 2000s.

He authored *Marshall versus Jefferson: The Political Background of Marbury v. Madison*; *Union and Liberty: Documents in American Constitutionalism*; *The Papers of James Madison, Vols. I-III*; and *Invitation to the Dance*, co-authored with Mary Conroy, Cal State L.A. professor of physical education.

Other publications include the *Congressional Salary Amendment 220*

Years Later and *The Federalists and Anti-federalists*.

Emeriti Ken Wagner (Political Science, LA), John Hyland and Dewey co-authored *Controversial Presidential Elections: The Electoral College and the Elections of 1800, 1824, 1876 and 2000* and *Lessons on the Bill of Rights*. With a fourth author (Virginia S. Rettinger) they published *Lessons on the Constitution*.

One of the most distinguished and honored professors at Cal State LA, Dewey received an Alumni Award of Merit in 1975 and an Outstanding Professor Award the following year. After retirement, he served as vice president for academic affairs at Trinity College of Graduate Studies in Anaheim from 2000 to 2006 and president of the Cal State LA emeriti association for 2002-03. He was also the campus emeriti association's historian-archivist.

before them a take-it-or-leave-it agreement that effectively waived their right to sue the facility. That prospect will resume if the comments of CSU-ERFA and others are by-passed by CMS.

Please see the excerpt from CSU-ERFA's ("our") commentary on the proposed rule reversal at the end of this article. Our statement was prepared by our legislative committee, unanimously approved by the executive committee, and is included in the Federal Register. We were joined by others advocating for retirees.

The California Advocates for Nursing Home Reform (CANHR) referred to the CMS action as "a remarkable about-face, repudiating almost every finding it made just eight months prior." The CANHR stated further: "Having compelled residents to waive their right to seek justice in a court of law, nursing homes are indisputably less accountable for poor care than

(Continued on page 10)

Health Benefits: Open Enrollment Sept. 11 - Oct. 6

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

Not much has occurred in the health benefits area since the last newsletter. The most significant items to retirees are noted below.

Health Plan Open Enrollment. This is a reminder to all CSU retirees that CalPERS open enrollment period for health benefits is September 11 to October 6, 2017. CSU sent a postcard reminder to retirees in late July. No action is required if you wish to continue coverage under your existing plan. If you switch plans, the effective date of any change is the beginning of 2018.

CalPERS has published health plan rates for 2018. CSU-ERFA has a link to the document. Go to <https://goo.gl/pRfvsH> for a quick link to the new rates. In addition to comparing rates, other factors usually enter in to any decision on selecting or changing health plans. For example, proximity of facilities to your home, access to your prescription drugs in the plan's formulary, out-of-network charges, overall quality of care, and continuity of care are frequently cited by our members as key considerations guiding their choices.

Long-Term Care Contract Manager. CalPERS interviewed two companies to be the plan administrator for its long-term care program for the next five years. The company selected, LTCG, based in Eden Prairie, Minnesota, is the current administrator of

the long-term care benefits for the 128,000 participants in the program.

Belief Structure. The health policy and benefits area of CalPERS is developing a health beliefs structure to present to the board before the end of the year. The objective is to distill a set of values to guide CalPERS health policy decisions amidst a variety of competing interests. Retiree organizations and individual retirees were surveyed on the ranking of certain value statements. There was noticeable congruence of results. This is not too surprising since I have heard variations of these statements in conversations with our members. Although the rankings were slightly different there was agreement on the top five values:

- Provide high quality health care
- Maintain a wide variety of health plan choices
- Comprehensive healthcare
- Health benefits affordability
- Health care and drug cost containment.

In June, CSU-ERFA joined a focus group of state employee retiree associations to further refine value statements. The consensus again coalesced around these same five values.

Pre- and Post-Retirement Concerns: What's Next With the Replace and Repeal?

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

Question: Now that the attempt to repeal and replace the Affordable Care Act is in limbo, is there a continuing danger to Medi-Cal?

Answer: The most salient piece of the partisan effort to repeal and replace the present Affordable Care Act (ACA) in both the House and the Senate involved drastically reducing the funds for Medicaid, or MediCal as it is known in California. Any success in that reduction of assistance to the sick, the disabled, or the elderly will bind the California state budget in highly compromising ways, and among other results will place severe stress on future support for the universities and for CalPERS.

In the last ditch effort for repeal of the ACA, Senate Republicans withheld their threat to reduce Medicaid as long as, in effect, the House didn't take the offer seriously. The debate on this matter will continue, and most of those on the right wing who support repeal will have influence at present and far into the future. In looking ahead, we would do well to work through some hypotheses and appropriate responses about the people who want to do this.

Hypothesis: The partisans are people who believe that all taxation is coercive, and that the state should levy taxes only to support investment and the national economy.
Response: Any attempt to defend such values involves a descent into fascism, and the risk of that is insupportable.

H: Partisans believe that there is no right to national health care. Instead, because in ordinary circumstances widespread health care is paid for by persons other than the recipients, such care is a benefit.

R: If it is just a benefit, all citizens in the leading industrial democracy have in the past and will at all times in the future request it.

H: Partisans believe state spending on human welfare undermines personal responsibility, personal initiative, and individual incentives to excel.

R: Any of us who have acquaintances who show a doctrinaire leftist turn of mind will be told that such values are a special kind

of mythology-laden false consciousness. The rest of us will recognize that the values show a subjective, not an objective, reality, and are merely delusional.

H: Partisans believe that state spending is wasted on persons with illness or disability.

R: Sick people get well and will become paying clients and customers.

H: People who become sick or disabled show weaknesses or flaws in personality and character, and the state has no responsibility to support such persons.

R: Any elected politician who becomes sick or disabled should be required to forsake government-sponsored health care and enter the same market as their constituents.

H: Partisans are aware that they are members of an elite, and are unwilling to spend the money on healthcare that would share their advantages with the people who elect them.

R: They are getting the predictable and expected reactions to this presently in town halls with their constituents.

H: Partisans believe that elected officials should reserve the right to punish those dependent persons

showing weaknesses in personality or character, and notions of cruelty are beside the point.

R: Although most partisans claim to be in the Judeo-Christian mainstream, they commonly do not manifest the ordinary Judeo-Christian values (if they did we wouldn't be having this conversation in the first place.)

H: There is always a racist dimension to budget cuts: Medicaid serves the elderly, the sick, the disabled, and principally the poor. According to the Kaiser Family Foundation, in California in 2015, of the non-elderly on Medicaid 22% were white, 7% were Black, and 56% were Hispanic

(the gender differences in 2011 also were stark: 38% male, 62% female.)

R: This should not be news, although no one speaks of it—just as it is the case of that racial dimension apparent when the new administration, on a slow news day, goes after some progressive accomplishment of President Obama.

H: Partisans must show respect for the political platform and agenda of their new leader.

R: That platform and agenda are full of contradictions and are compromised because the leader on an average day behaves as if he were eleven years old, and on a good day behaves as if he were fourteen years old. At his best he is slapdash and erratic. More importantly, partisans now have to defend values and policy positions which only came into existence in the first place because the President developed them through lies and misstatements.

Attention:
**If you have experienced
 exorbitant roll-over fees
 after arranging the transfer
 of an invested sum into the
 CSU TSA Fidelity program,
 please inform Tom Donahue,
 chair of the CSU-ERFA Pre-
 and Post-Retirement
 Concerns Committee at:
 donahue_thomas@ymail.com**

H: If we were patient the leader would promote good policies.

R: Since day one of his campaign, the leader as acted as if all politics were a mere warmup to the Jerry Springer Show, and he gives signs of becoming worse.

H: Partisans will stoop to claims ranging from stretchers to outright lies

to support their views.

R: The New York Times of July 4 showed that Senator McConnell of Kentucky praised \$280 tax cuts for the middle class, but there would be a \$250,000 cut for the upper 1%; while Senator Toomey of Pennsylvania claimed that there would be a Medicaid expansion, the actual result would be a 72% increase in premiums for health insurance in his state; Senator Alexander of Tennessee claimed that Medicaid funding increases at the rate of inflation, the present funding rate is

(Continued on page 9)

CSU To Eliminate Remedial Math and Written Language Requirements

By Barry Pasternack, CSU Fullerton

On August 2, 2017, CSU Chancellor Timothy White signed Executive Order (EO) 1110 (<https://goo.gl/8vgoiq>). This order has several important provisions. First, the CSU will eliminate the requirement that students who earn low scores on standardized tests such as the EPT (English Placement Test) and ELM (Entry Level Math) test will need to take 3 unit remedial courses in English and math during their freshman year at the CSU. Historically, about 40% of entering students had to take one or both of these courses. As the EPT and ELM were designed to address deficiencies in a student's high school education, the credits earned in these courses did not count towards one's degree.

The radical nature of this approach should not be minimized. Articles in major newspapers and educational journals had headlines such as: "California Today: A 'Seismic Change' at Cal State" (*New York Times*), "Cal State will no longer require placement exams and remedial classes for freshmen" (*Los Angeles Times*), and "CSU eliminates remedial classes in push to improve graduation rates" (*Sacramento Bee*).

The new approach presented in EO 1110 to address such deficiencies is for the CSU to establish systemwide placement standards with the CSU Admissions Advisory Council (AAC) reviewing and making recommendations regarding:

- The assessment of college readiness for successful completion of general education (GE) written communication and mathematics/quantitative reasoning courses, and
- Development of preparatory requirements for such courses.

Given that the ELM and EPT will no longer be used to assess college readiness in written communication and mathematics/quantitative reasoning, EO 1110 eliminates these exams.

AAC will also be responsible for reviewing and possibly revising the Early Start program. Effective summer 2019, this program will offer primarily baccalaureate credit bearing GE courses in written communication and mathematics/quantitative reasoning. Content deemed to be pre-baccalaureate will count only toward a

(Continued on page 11)

CSU-ERFA Foundation Research Grant Applications Due Oct. 31

CSU-ERFA grants are available to CSU-ERFA members to support research and creative projects that are 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 CSU;
- Research pertaining to the retirement concerns of faculty in the CSU; and
- Research and creative projects that contribute to a given academic discipline.

The CSU-ERFA Foundation encourages CSU-ERFA members involved in research

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

The applications can be obtained by downloading them from www.csuerfa.org, calling the CSU-ERFA office at (818) 677-6522, emailing your request to csuerfa@csun.edu, or emailing Dr. Marshelle Thobaben, grants committee chair, at mt1@humboldt.edu. Grant applications are due no later than October 31.

In Memoriam

Chico – Frederick A. Brooks
Marlene B. Hall

East Bay – James O. Costy
Harry Zeitlin

Fresno – Richard Haas

Fullerton – Linda R. Andersen-Fiala

Humboldt – Barbara M. Chapman

Long Beach – Dennis G. Rainey
Darwin L. Mayfield

Los Angeles – Nicholas P. Beck
Donald O. Dewey

Northridge – Marvin Chernoff
Christie Logan
Walter D. McCaferty
Lillian C. Palmer

Pomona – Therese Lamontagne

Sacramento – Hazel B. Suder

San Bernardino – C. E. Tapie Rohm

San Francisco – Mary E. Ardourel
William H. Hammerman
Philip Hatlen

San Jose – Robert B. Harmon
Mary V. Dickerson

San Luis Obispo – Edwin C. Seim
William Thurmond

Sonoma – Bernice Goldmark

Stanislaus – Nelda McDermott
Kenneth J. Potts

Awards will be announced in February 2018. Grant recipients are required to submit a final report on their grant one year after receiving the award. Failure to submit a report will exclude an applicant from future grant awards.

The CSU-ERFA Foundation welcomes tax deductible contributions. See csuerfa.org for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

The Great Social Security Funding Hoax

By John G. Kilgour, CSU East Bay

It would be hard to overstate the importance of the Social Security program to our economy, society, and especially to the 60.9 million beneficiaries and their families (such as us). Social Security, more accurately the Old-Age, Survivors and Disability Insurance (OASDI) program, pays about \$76 billion per month in benefits to 44.3 million retired workers and their dependents, 6.0 million surviving widow(er)s, and 10.6 million disabled workers and their dependents.

According to the International Monetary Fund, only the U.S. and Canada have partially prefunded national pension systems. All other advanced countries have a pay-as-you-go arrangement that is part of a social contract between the generations. Actually, the U.S. also has a pay-as-you-go system. It is just more complicated and obfuscated.

The Social Security Act was enacted in 1935 as the centerpiece of the New Deal. In 1939, the Federal Insurance Contribution Act (FICA) established its funding arrangements as we now know them. Employees and employers each contribute 6.2% of earned income up to \$127,200 (in 2017, indexed) to the combined OASI and DI Trust Funds. The program began paying monthly lifetime benefits almost immediately regardless of how much the claimant had contributed. This resulted in a load of underfunded "legacy" liabilities from the beginning.

By the 1970s the OASDI program was in trouble. The combination of legacy costs, program expansion demographics and congressional generosity had done their work. The OASDI Trust Funds had enough reserves to continue paying benefits for 51 days and were expected to become depleted in 1983.

The National Commission on Social Security Reform (Greenspan Commission) was appointed in 1981 and reported in early 1983. It recommended accelerating some contribution increases adopted in 1977, bringing federal employees hired after January 1, 1984 under OASDI and gradually increasing the full retirement age (FRA) from 65 to 66 for those born between 1938 and 1943. The FRA then stays at 66 for those born 1943 through

1954 and increases gradually to 67 for those born after 1960.

The recommendations of the Commission were quickly passed by Congress and signed into law. They were an immediate success. The OASDI program began running a surplus in 1984 that continued through 2009. Social Security was saved! But, there was a problem.

The law requires that the Social Security Administration (SSA) deposit surplus revenue with the Treasury Department. The SSA gives Treasury its surplus funds and Treasury gives the SSA special nonnegotiable securities in return (IOUs). Treasury pays the SSA interest on the funds in the form of additional IOUs. Beginning in 2009, the net payroll contributions to the

OASDI Trust Funds was less than the benefit payments: \$667.3 billion in and \$675.5 billion out. It has gotten worse since then. In 2015 it was \$115.4 in contributions and \$143.4 in benefit payments.

The situation is complicated by the interest payments on OASDI "assets" held by the Treasury, program administrative expenses, and an interchange with the Railroad Retirement Board. In real terms, however, the OASDI program had stopped running a surplus. However, due mainly to the interest payments (IOUs), the Trust Funds will appear to be in surplus through about 2027. The combined OASDI Trust Funds will be depleted in 2034. After that, if nothing is done beforehand, the system will only be able to pay about 77% of the "scheduled benefits."

What has Treasury done with the money? It spent it on other government programs. What else could it do? The OASDI surpluses have masked a significant portion of the annual national deficit and have reduced the national debt. That is, they have prevented the debt from growing as much as it would have in their absence. As of the end of 2016, there were \$2.8 trillion in OASDI asset reserves (in 2016 dollars). However, there is no money there. It's

been spent.

When the SSA begins cashing in its IOUs, about 2027, the federal government will have to reduce retirement and disability benefits, increase taxes, reduce spending on other programs, or increase the national debt (borrow more from the public). The first three options are difficult.

As of June 2017, the gross national debt of the U. S is estimated at \$19.8 trillion, \$14.3 trillion of which is "held by the public" (most prominently China) and \$5.5 trillion in "intra-governmental debt" (including the OASDI reserves). The important number is the debt held by the public.

It is unlikely that China or our other important trading partners and debt holders would do anything vindictive. We are too important a market for them.

However, when (not if) the next recession hits, China and others could pull back or stop investing in the dollar with serious consequences for the U.S. and the world.

There is a lot of talk in Washington and the media about not letting that happen by further increasing the full retirement age, increasing contributions, cutting benefits, etc. Actually, the problem is here now, and it is a federal government fiscal problem. The longer Congress delays, the more drastic the changes will have to be.

Actually, the problem is here now, and it is a federal government fiscal problem. The longer Congress delays, the more drastic the changes will have to be.

CSU-ERFA New Members

Fullerton – Michael LaCour-Little
Christine A Sanders

Long Beach – David C Hood
David N Samuelson

Sonoma - Barbara L. McCaffry

Driving in Europe: Amsterdam to Portugal

By Barry Pasternack, CSU-Fullerton

[Ed. Note: Space does not permit our reprinting the entire travelogue, although it is available on *The Reporter's* web site.]

While I lived in Europe off and on for over two years, I never made it to Portugal. Perhaps it was the fact that it was stuck at the end of the Iberian peninsula and therefore harder to reach than other countries, perhaps it was because for much of the time I lived in Europe, Portugal was a dictatorship (it was not until 1976 that a democratically elected prime minister took office), but for whatever reason, I had not visited. Given that I had some personal business to take care of in the Netherlands and I had three weeks to spare, my wife and I decided to drive from Amsterdam down to Portugal and cross another activity off the "bucket list."

In total, we drove over 3,000 miles during our 15 day trip to Portugal and saw sights in the Netherlands, France, and Spain along the way. Our trip south began on Monday, March 27th when we drove from Tilburg, a city in southern Netherlands where I worked as a consultant in the 1980s, and we reached the outskirts of Paris right around rush hour (all major roads in France seem to go through Paris). Since we had experienced rush hour in Paris on an earlier trip to Europe a few years back, we knew enough to book a hotel on the outskirts of the city. The next morning we left Paris and drove to Bordeaux where I had booked a room at the Intercontinental using a free night (except for the five Euro city tax) I received for renewing my IHG MasterCard (annual cost of \$49). Because holders of the IHG credit card are given Gold status at IHG hotels, we were given a two room suite at the hotel which normally costs more than 600 euros. The hardest part of that day's journey was finding a way to drive to the hotel. As it is in the historical section of Bordeaux, we could not drive on the streets our GPS told us to take. We finally parked the car in an underground parking garage close to the hotel.

The next day we departed France for Bilbao, Spain, home to the Guggenheim Museum. The Guggenheim Museum in Bilbao is, in a sense, similar to the Guggenheim in New York City as the design of the museum overshadows the art work that is contained therein. We left the next day for Portugal, arriving in the town of Porto in the late afternoon. The town of Porto is quite hilly and driving through narrow streets when one does not know where to go can be a challenge. Porto is on the coast and we had dinner at a nearby seafood restaurant recommended by the hotel.

The next morning we drove to Coimbra, famous for being the home of the University of Coimbra, the oldest academic institution in the Portuguese speaking world. After touring the science building I asked one of the student guides if he could recommend a restaurant for dinner. He mentioned Ze Manel dos Ossos, about a fifteen minute walk from the university and not far from our hotel. When we reached the restaurant there were about twenty people waiting by the front door as the restaurant had not yet opened. We were told that the restaurant had only seven tables so we may not get in with the first group of dinners. Fortunately, they were able to fit my wife and me into a small table near the rear of the restaurant, but as they only had one menu, we had to wait to order our food. This turned out to be advantageous as we could not understand the menu and ordered by looking at what

others were eating. I had a delicious pork and mushroom dish that the people at the next table had ordered while my wife had sea bass. Both meals were delicious and the entire dinner was less than \$30 for the two of us.

...Unlike Spain, where, according to My Fair Lady, "the rain stays mainly in the plain", there were few plains or other level areas in the places in Portugal we visited. The hills were not too extreme, but good walking shoes are a must. Our hotel in Sintra was centrally located and right across the street from Incomum by Luís Santos, a highly rated restaurant in town. We had dinner there and, since I did not know when or if I would be returning to Sintra, I decided to order their tasting menu. This consisted of wild mushrooms cream with coconut milk, scallop carpaccio w/ algae vinaigrette and Asian essence, confit cod with samphire, Iberian pork loin w/ clam polenta and spinach, and a dessert to be chosen from the menu. The entire dinner was under \$45 and could be paired with a set of wines for an additional \$18.

The next day we began our sightseeing in Sintra at the Palace of Pena and from there walked to the Quinta da Regaleira. While the Quinta da Regaleira was not a large park, exploring the buildings, statues, lakes, caves, and underground walkways easily occupied two hours. Given that we were there less than two weeks before Easter, there were many school children on holiday as well as tour groups from EU countries so at times there were slow moving lines when going through the palaces.

From Sintra we began our journey back to the Netherlands. Our first night's stop was in Palencia Spain. We arrived there around 4 pm and, after checking into our hotel, went out to look around the town and find a restaurant for dinner. The hotel desk clerk recommended Bar La Mejillonera for dinner. While we had the address and could find the street the restaurant was on, we had a difficult time finding the restaurant as it did not have an obvious sign on the door. When we finally got in we asked one of the waiters what time dinner was served and he said 9 pm. We then decided to walk around the town and did a short walk along the river the town is on. When we finished the walk and it was only 8 pm, we decided to see if the restaurant could serve us early. While we were still too early for dinner, the restaurant was able to serve us a couple of extremely tasty dishes in the bar area. I had a large plate of fried calamari, shrimp, and fries while my wife had an egg dish that she found tasty even though we did not know what was in it.

We left the next day for France and decided to spend a couple of days in the Loire Valley. We visited the Chateau de Chambord and the Chateau Chenonceaux, while spending the night between the visits in the French town of Blois.

Observations.

- I knew that gasoline in Europe costs more than in the US, however I was surprised at how expensive the tolls were. One of my European friends told me when he drives in Europe he budgets as much for the tolls as for the gasoline.

(Continued on page 9)

Driving in Europe

(Continued from page 8)

- There have been many new roads constructed over the past seven years. We brought with us a GPS that we used when we were in Europe seven years ago and sometimes it deviated significantly from the GPS that was in the car we had rented.
- The Internet is readily available. Every hotel we stayed at and most of the restaurants we ate in had access to the Internet. I thought about purchasing an inexpensive smart phone in the Netherlands and am glad I did not as it was easy to get access to the internet through WiFi.
- Food and hotels were quite affordable. We spent an average of less than \$100 per night for lodging and rarely more than \$50 for dinner for the two of us. Breakfasts at the hotels we stayed at were quite substantial. We found we could get by with just breakfast and dinner and a protein bar for our midday snack.
- People were quite helpful. When we could not find the restaurant in Palencia, one woman who was on her way home changed her direction to help us find the restaurant.
- Early spring is a good time to go to Europe. The hotels and restaurants were not crowded and the airfares were quite reasonable. While we flew using frequent flyer miles, it was not difficult getting seats in business class on our outbound flight. Given that we were returning during the day, we decided that we would try going coach on the return flight (no comparison to business class).
- We took out travel insurance and were glad we did not have to use it. One of my friends from graduate school got sick on a European trip and incurred thousands of dollars in medical and travel expenses due to his illness.
- Several credit cards do not have foreign transaction fees. I used my American Airlines MasterCard and my Hilton American Express card to charge meals and lodgings, and neither one had a foreign transaction fee. The only problem I incurred is that for the American Airlines card the bank put a lock on my account as I had not notified them that we were going overseas. After I called the bank from Tilburg, the situation was rectified.

CalPERS Board Election in September - Two Seats Available

(Continued from page 1)

The League of Women Voters of Sacramento County is sponsoring a candidate forum on Thursday, September 7, 2017. Members and retirees can learn more about the candidates from 11:30 a.m. to 1:30 p.m. in the CalPERS Auditorium, Lincoln Plaza North, 400 P Street, Sacramento. CalPERS announced that the forum may be attended in person or watched via a live webcast. The forum will also be available online after the event, although the exact date is not known.

Ballot packets will be mailed to eligible voters on September 1. The term of the incumbents, Joseph (JJ) Jelincic (Position A) and Michael Bilbrey (Position B), will expire on January 15, 2018. Jelincic is not a candidate for re-election. The new term of office will begin on January 16, 2018 and run through January 15, 2022.

Beginning with this election, voters will

have two new ways to vote. Members can vote online or by phone, or use the traditional paper ballot that is mailed. All online, telephone, or paper ballots must be received by CalPERS no later than October 2 to be counted. Historically CalPERS elections have had turnouts below 20% of the eligible members; CalPERS hopes that the online and telephone alternate means of voting will increase the turnout rate.

If a candidate does not receive a majority vote, a runoff election will occur between the two candidates who received the highest number of votes. A ballot package will be mailed on November 10, 2017 and voting ends on December 11, 2017.

For endorsements, see page 3.

Pre- and Post-Retirement Concerns Report

(Continued from page 5)

actually higher than that. The White House claimed that billed premiums are doubling and tripling but does not mention that these raises are covered in the present ACA. Senator Ron Johnson of Wisconsin claims that the Act causes a gap in coverage, all the while suppressing the fact that a gap occurs in just those states that refused Medicaid expansion.

R: Why do we reelect these people?

H: *The most able income earners have been patient too long, and the current efforts to claw back funds to promote investment capital and tax relief are overdue.*

R: This has been a conservative position for a very long time. Reasoned analysis holds that investors have never had it better. But we are approaching that place where the sleep of reason breeds monsters.

It is important to understand that, according to the Kaiser Family Foundation at KFF.org (whose analyses are invaluable during this crisis) the citizens of California are not under the same severe threat in the loss of Medicaid funds as the citizens of Kentucky, West Virginia and other states where the people are adherents and supporters of the president's message and style.

H: *The administration does not care about, and as conservative partisans they are not interested in, meeting the personal needs of their constituents.*

R: These are necks-on-the-block true believers, and within a generation when the current partisans are gone and unlamented there will be a single-payer health system.

- We did not take out insurance on the rental car. Our Costco Citi credit card included car insurance in Europe if you charge the rental car on your Costco card. While the Citi card has a foreign currency charge, it was far less expensive to pay

this charge than to pay for the car insurance.

- Hotels in Europe generally do not have wash cloths, so if you are accustomed to using one in the shower, you should bring your own.

From the President

(Continued from page 2)

Board of Trustees. I represented CSU-ERFA at the Board of Trustees meetings on April 23rd and 24th and during their sessions on July 18th and 19th. Given our new slightly improved status, I was granted an automatic initial speaking opportunity at the beginning of the Wednesday morning public session. Once again, due to the number of speakers to follow me, I was granted 90 seconds. Though I exceeded my minute and a half, they did not sound the buzzer and cut off my microphone.

If you are interested in the content of my talk, you can visit the BOT video and view the beginning of the April 24th and July 19th sessions (see <http://goo.gl/9QZtsB> - I am at the beginning of the last video on that page). I continue to feel strongly that CSU-ERFA should be granted status equivalent to that of ASCSU, CSSA and the CSU Alumni Council. However, one learns to live with the hand one is dealt!

The board has been considering some very important issues, of which the most significant is the continuing inadequacy of the CSU budget. The budget has resulted in our turning away over 30,000 admission-eligible students, limiting faculty salary increases, the continuing deterioration of our physical plant, and the like. They are also confronted with the need to increase the proportion of full-time faculty and staff, intellectual property concerns, campus freedom of speech issues, the status of non-citizen students, and more.

There was some positive news. As part of the effort to increase the four-year graduation rate, the CO and BOT are working with the campuses to significantly expand on-campus housing. In the last few years, over 1,000 beds have been added. Plans call for another 5,000 at seven campuses to be constructed during the next four years. A quality university experience and the likelihood of degree completion are greatly enhanced by living on campus. You can stay informed about these issues by reviewing the BOT and ASCSU agendas and minutes on-line, as well as articles in *The Reporter*.

The Soles4Souls (S4S) Campaign. As I mentioned in the last issue, Cal State LA, Cal Poly Pomona, San Diego State and my home campus, Dominguez Hills, have con-

ducted successful Soles4Souls shoe drives. Since then I met with the Cal State Long Beach President, Jane Close Conoley, and a very enthusiastic and dedicated part-time faculty member, Bernadette O'Leary. President Conoley brought two bags of her own shoes to her office for our meeting! After a very productive exchange, she agreed to work with Bernadette and other key players on her campus to implement the program. I am grateful to both of them for their enthusiastic support. Several days later, at his request, President Willie Hagan met with Sam Wiley (the CSUDH leader of S4S at Dominguez Hills) and me to discuss extending and expanding the CSU Dominguez Hills drive, which has already collected more than 7,000 pairs of shoes, into the fall semester. President Hagan offered to send a memo to the campus community to encourage their participation. CSULB and CSUDH are going to partner together to fill an 18-wheeler holding up to 25,000 pairs of shoes. It will be provided at no cost by Soles4Souls or donated by a local trucking company.

I would like to expand the project to the other seventeen campuses. My co-chair, Barbara Sinclair, and I will meet with your campus reps either in person or electronically. If no one on your campus is interested, PLEASE let us know. At times, I think that many of you consider the CSU Million Shoe Campaign Blischke's irrelevant pipe dream that is not an appropriate endeavor for CSU-ERFA. If that is the case, please let me know so that I can cease to expend my efforts in that direction. At other times, I think that the few thousand shoes I help collect are totally insignificant and meaningless even though it seems personally meaningful. However, I also cogitate that if a significant number of folks contribute insignificantly, the cumulative effect will make a difference in terms of helping to fight the ravages of poverty on our planet. Therefore, I plan to keep trying to make my miniscule difference!

The Sacramento Bee Editorial. There was a very negative editorial in the Sacramento Bee recently that chastised CSU faculty for getting a long overdue pay raise at, allegedly, the student's expense. The article blamed the CFA-negotiated raise for the increase in student tuition. It neglected to point out that the State has disinvested in higher education in the last

couple of decades. This is part of the national privatization of public higher education and other traditionally government-funded entities. My book review of Goldrick-Rab's *Paying the Price*, which is available on the News/Views section of our website, summarizes this broad-based and very disturbing trend. Our Vice President, Barry Pasternack, wrote an excellent response and submitted it to the Sac Bee. I encourage you to read both items, available on our website at News/Views.

Impending Meetings. Our executive committee will be meeting on September 9th in Torrance. The next semi-annual meeting of our state council will be held on the Cal State Long Beach campus on Saturday, October 21st from 10 am to 3 pm. You are welcome to attend this public meeting.

Bill Blischke
President CSU-ERFA

Legislative Report

(Continued from page 4)

they would otherwise be and are thus prone to giving worse care."

CSU-ERFA's Comments on the Proposed CMS Rule Change - space does not permit printing the entire comment, but the key paragraph is:

"Changing the rule to once more permit LTC facilities to require arbitration agreements as a condition for admission would effectively preclude a citizen's right to file a lawsuit for redress of grievances. Prominent among your arguments for the rule change is 'our approach to eliminating unnecessary burden on providers.' We believe the emphasis of the rule change, if any, should be to maximize the protection of residents against abuse and to assure proper care, not, as your proposal suggests, to make life easier or less 'burdensome' for providers. Thus residents of long term care facilities should continue to receive the opportunity, when necessary, to seek judicial relief for provider misfeasance/malfeasance."

The full CSU-ERFA statement is available on our web page, csuerfa.org.

CSULA Emeritus Walter Askin's Work on Exhibit at Union Station

CSULA Emeritus faculty member Walter Askin is one of 12 artists whose work is on display at Union Station, Los Angeles. The works depict LA's neighborhoods, and Askin's work depicts Pasadena's parades. Pictured with Walter is CSU-ERFA past

president Barbara Sinclair. Askin studied art at UC Berkeley and the Ruskin School of Fine Art at Oxford University in England. He has exhibited throughout the world.



A Healthy Life Calculator?

Want to know how many healthy years you have left if you are 65 or older? Faculty at the University of Washington School of Public Health have created an online calculator to help you figure it out.

The algorithm is based on data from the longitudinal, multi-site, federally-funded Cardiovascular Health Study (CHS), led by the Collaborative Health Studies Coordinating Center at the UW. The study collected extensive health information on its almost 6,000 participants for more than 20 years. For each person, the number of years in which they reported excellent, very good or good health, and the number when they were able to perform all the activities of daily living, such as walking, dressing, and eating, were calculated from the CHS database. At the beginning of the study, the participants ranged in age from 65 to 99 years; the average was 73.

CHS researchers, led by Dr. Paula Diehr, professor emeritus in biostatistics and health services, used the data to develop a "healthy life calculator" that can help predict the number of healthy and able years a person has remaining if they are at least 65 years old. The questions in the calculator are based on the predictors in the study that could be assessed by questionnaire and that were most closely correlated with self-reported health and independent living in old age.

CHS participants did not include those who, at the beginning of the study, used a wheelchair at home, were being treated for cancer, or who were unable to answer questions without assistance. And the results are based on averages. Not everyone will have an average result, and personal situations can differ.

Said Dr. Alice Arnold, associate director of the coordinating center, "What is unique about our calculator is the ability to estimate remaining years of life in good health and without a limitation that typically compromises independent living."

The calculator can be found at <http://healthylifecalculator.org>.

CSU to Eliminate EPT and ELM

(Continued from page 6)

maximum of two units in the Early Start program. Students deemed deficient in written communication and mathematics/quantitative reasoning will be permitted to enroll in an Early Start program in one of the two areas only.

To assess a student's readiness for GE written communication and mathematics/quantitative reasoning, campuses will:

- 1) use multiple measures to assess academic readiness,
- 2) develop baccalaureate credit bearing courses that will "strengthen skills development to facilitate achieving the appropriate GE student learning outcomes," and
- 3) encourage CSU faculty to provide academic support by making curricular modifications to existing courses, by developing new courses, or by introducing innovative instructional approaches that achieve appropriately rigorous student-learning outcomes.

Supportive course models may include: "co-requisite approaches, supplemental instruction, or 'stretch' formats that extend a course beyond one academic term. In these approaches, instructional content considered pre-baccalaureate may carry a maximum of one unit and shall be offered concurrently with a college-level, baccalaureate credit-bearing course."

The motivation behind these changes is the desire for as many students as possi-

ble to obtain a baccalaureate degree. Requiring students to take remedial courses that do not count towards one's degree is believed to discourage students and result in a decrease in the student's likelihood of obtaining a baccalaureate degree. From a societal point of view, the students affected by these requirements typically have been disadvantaged minorities, and the policy was believed to contribute to the "equity gap" among CSU students.

While the goals of EO 1110 are commendable, it is unclear if the processes delineated by it will actually work as intended. First, if 40% of entering students are deficient in written communication or mathematics/quantitative reasoning, staffing such courses may put a significant burden on campuses. Second, the intent of EO 1110 is to replace three unit remedial courses with a course that will have remedial material making up at most 1/3 of the course. This may result in a further "dumbing down of the curriculum," precisely the reason why students were able to get a high school degree without being college ready in these areas. Third, if the revised freshman courses do not successfully address deficiencies, students may have problems in other courses that build on these proficiencies.

It is also worth noting that there are additional changes to GE in the works. Perhaps the most notable of these is the possible elimination of intermediate algebra as the required math course in certain majors.

**CALIFORNIA STATE UNIVERSITY
EMERITUS AND RETIRED FACULTY
ASSOCIATION**

**The Retirement Center
18111 Nordhoff Street
Northridge, CA 91330-8339
<http://www.csuerfa.org>**

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

Address Service Requested



California State University Emeritus & Retired Faculty Association

CSU-ERFA Foundation Receives 7th Challenge Grant

The CSU-ERFA Charitable Foundation recently received a seventh \$500 challenge grant from a CSU-ERFA member. The donor will match all donations from individuals received by the foundation through December 30, 2017, up to a total of \$500.

The CSU-ERFA Charitable Foundation is a 501(c)(3) organization that provides competitive grants to CSU-ERFA members to support their research and scholarly activities. Donations in any amount from both CSU-ERFA members and the general public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes, and all donations are acknowledged in writing.

You may donate to the foundation by sending a check made out to the CSU-ERFA Charitable Foundation to CSU-ERFA, 18111 Nordhoff Street, Northridge, CA 91330-8339. Alternatively, members can choose to donate to the foundation monthly through a deduction from their CalPERS pension warrant.

CSU-ERFA Calendar of Events

September 1, 2017 - Ballots mailed for the CalPERS board of administration election for two positions. The terms of the incumbents, Joseph (JJ) Jelincic (Position A) and Michael Bilbrey (Position B), will expire on January 15, 2018. The new terms run from January 16, 2018 through January 15, 2022.

September 9, 2017 - CSU-ERFA Executive Committee meets in Torrance, CA.

October 2, 2017 - CalPERS board election ballots due.

October 21, 2017 - Fall State Council meeting, CSU Long Beach.

October 31, 2017 - CSU-ERFA Foundation Small Grant Program Applications are due.

November 10 - December 11, 2017 - If a runoff is needed for the CalPERS election, ballots mailed and due back on the above dates.

If you wish to contribute through a deduction from your CalPERS pension warrant, please download our donation agreement form, fill it out and return it to the foundation at the above address: <http://csuerfa.org/pdf/Donation-Agreement.pdf>.