



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

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## Constitutional Revisions Approved

By Harold Goldwhite, Executive Director

Our Association is now CSU-ERFSA, the California State University Emeritus and Retired Faculty and Staff Association. By a large margin those who voted in the recent balloting on changes in the Association's constitution approved all the proposed changes. The votes were as follows:

Amendment 1: To expand membership eligibility to all retired CSU employees receiving a CalPERS pension: YES 509 (76%), NO 158 (24%).

Amendment 2: To change the name of the Association to the California State University Emeritus and Retired Faculty and Staff Association: YES 498 (75%), NO 165 (25%).

Amendment 3: To move the frequency of State Council meetings to the by-laws: YES 537 (84%), NO 104 (16%).

Amendment 4: To allow balloting on constitutional revisions by other than regular mail (e.g. email): YES 479 (72%), NO 182 (28%).

Amendment 5: To require as much notice to the State Council for constitutional amendments as for changes to the by-laws: YES 611 (94%), NO 37 (6%).

All of these changes are now in effect. The total number of members voting by regular mail (667) was over 30% of the membership.

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## Legislative Report: More Private Equity? and The CEO's Qualifications

By Alan D. Wade, CSU-ERFSA's Legislative Director

**Private Equity and CalPERS.** Check out the Fall issue of "*PERspective*" from CalPERS (the one with health care open enrollment information!) CEO Marcie Frost's lead article introduces her plan for a "new model" for increasing the fund's bottom line. The initiative calls for a new approach to the potentially lucrative private equity market by increasing that segment of the CalPERS portfolio from its current 8% to a minimum of 10%.

Thus, the aim would be to enhance the presumed money-making ability of its highest earning asset class. CalPERS contends that Frost, who has been at the CalPERS helm for two years, oversaw a 36% return on private equity investments while serving as CEO of Washington's

state pension fund.

**What is "private equity"?** The simplest way to understand it is that it is an investment market operating outside the publicly traded stock exchanges. Our webmaster Mark Shapiro offered a more detailed definition to the August meeting of CSU-ERFSA's Executive Committee: "There are two types of p.e. investments. In the first kind, the investors provide capital to a privately held company so that it can expand and eventually go public. The investors hope that when the company goes public the value of their shares will increase greatly during the initial public offering, and that they can sell them at great profit. This is

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**CSU-Emeritus and  
Retired Faculty and Staff  
Association**  
[www.csuerfa.org](http://www.csuerfa.org)

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2018-2019**

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

[tanagno@calstatela.edu](mailto:tanagno@calstatela.edu).

## From the President...

Dear Colleagues,

**CSU-ERFA Has Become CSU-ERFSA.** One of the things I brag to my colleagues about is that my greatest accomplishment as President of CSU-ERFA is that I played a leadership role in planning and implementing the demise of our organization. Thanks partly to my efforts CSU-ERFA no longer exists!

We are now officially CSU-ERFSA (the CSU-Emeritus and Retired Faculty and Staff Association). The CSU-ERFA executive committee recommended this expansion and, last October, the state council almost unanimously voted in favor of this very significant change. However, to formally approve it, according to our 1985 constitution, we had to send out a snail mail ballot with a postage-paid return envelope at considerable expense. We included several other changes to our constitution and bylaws as well as the option of approving future amendments via email, and only by a member's request, using USPS.

The turnout was 31% on the mailed ballot, and about 75% of those who cast ballots approved the inclusion of staff and all CSU CalPERS retirees! We are in the process of changing all relevant sections of our documents, our website and our brochure to reflect this very significant expansion of our organization. In addition, when the HR Division of the Chancellor's Office became aware that we were considering this change, they asked me to notify them if and when it became official so that they could direct the campus HR departments to inform all CSU retirees about CSU-ERFSA. I have asked to meet with the campus HR officials when the Chancellor's Office holds a system-wide meeting. They have agreed to invite me to their next meeting, and I will be there with Harold Goldwhite to discuss not only the composition of our organization, but also the 18 – 20 types of volunteering in which are members are engaged. Our main focus, however, will be to ask them to get the word out to all retirees regarding CSU-ERFSA.

Please do your part to encourage your local campus retirees to join our organization!

campuses have created voter registration drives. There is a long-standing inverse relationship between age and voter registration and the casting of ballots. This is despite the fact that political changes and decisions will affect the young for more years and more broadly than they will impact us. The appointment of Supreme Court justices, such as the one that is pending, and judges throughout the country are the most crucial examples. Local, county, state, and national legislation can influence every aspect of our lives.

I very strongly encourage our local retiree organization affiliate leaders and members to contact ASI and whoever else is mounting the voter registration drive on your campus and to volunteer to staff tables, make presentations to classes, or get involved in any other way they need and you see fit. Students can now register either at their campus address or home address, and many of them are unaware of that. They are also automatically registered by the DMV when they apply for a driver's license.

The next and most important step will be to get them to cast their ballot in November! In my 78 years of life, or at least since I became politically cognizant, I cannot remember a more crucial election! PLEASE GET INVOLVED!

**State Council Meeting.** On April 7th we held our semi-annual state council meeting at the CSU East Bay Oakland Conference Center. Our guest speaker was Henry Reichman, First Vice President of AAUP and a faculty member at CSU East Bay. He addressed current issues related to higher education "Under the Trump Regime." These included the erosion of the tenure-track system, shared governance, academic freedom and freedom of the press. It was another very poignant but discouraging presentation.

Among the various executive committee reports, the most noteworthy one was from Treasurer Harry Sharp (SLO). He informed us that our budget is declining as a result of a loss in membership due to the number of member deaths exceeding the number of new members. The inclusion of staff, expanded recruitment efforts among all retirees, and several budget-

**Voter Registration.** All of the CSU

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# Health Benefits: LTC Checks, Open Enrollment

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

**Long Term Care Settlement Checks.** If you are part of the CalPERS long term care class action lawsuit, you should have received a check for \$64.49. This represents a partial settlement of the lawsuit and involves claims against the Towers defendant – not CalPERS. You have 180 days from the date of the check (7/16/18) to cash or deposit the check. Lawyers representing the plaintiffs – that’s you – have indicated that a tentative trial date of May 13, 2019 has been set. Major updates in the litigation process are available from plaintiffs’ attorneys at: <https://tinyurl.com/y7qjn5sv>

## Open Enrollment for Health Plans.

Open Enrollment for CalPERS health plans is September 10 – October 5, 2018. Plan information will be available before this article is published. A large majority (86%) of members have elected to receive health plan information by email or online. In contrast, 74% of retirees receive this material by US mail.

Last year, members had to opt-in to continue to receive enrollment information by mail. If you did not receive material by mail, it is likely because you did not request this. Should you now have second thoughts about this decision, you should

call CalPERS. The number to call to get a paper copy of Open Enrollment material is: **888-225-7377**. That is the main contact center number. A representative from the office of stakeholders relations noted that “there is no cut-off date for when they can call in to get this, but I think people should be cognizant of mailing times, and I would encourage members to call as soon as possible, and certainly no later than September 14 – that is 3 weeks from the end of Open Enrollment (Oct 5) – to be on the safe side.”

## Health Plan Changes as of 1/1/2019.

There have been changes in premiums, providers and plan availability. On average, premiums will increase 1.37% for Medicare retirees. There have been changes to plan availability. For example, *The Sacramento Bee* (August 15, 2018, pgs. A1 and A10) reported that Health Net, a managed care plan for Medicare and Medi-Cal, will no longer be available in four counties surrounding Sacramento. This impacts over 300 retirees. Blue Shield Access + will no longer serve eight counties in the San Francisco Bay area, affecting over 2,200 retirees.

Open Enrollment information is available online from CalPERS and from a new

mobile application at [my.calpers.ca.gov/mobile](http://my.calpers.ca.gov/mobile). You are encouraged to visit the health benefits section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to see the 2019 premiums for all health plans and their regions.

**Dental and Vision Coverage.** This is also the Open Enrollment period for CSU-provided dental and vision coverage. Remember, any change to your enrollment is not effective until January 1, 2019.

**Other Reminders.** New Medicare cards are still being mailed. These new cards will have a new identification number that is not your Social Security number.

In November, you will receive a letter from Social Security noting your new 2019 premiums for Medicare Parts B and D.

Some of us may qualify for a higher reimbursement of Part B premiums from CalPERS, but a copy of the letter must be sent to CalPERS for a determination. The next edition of *The Reporter* will include information on the CalPERS process, including where to submit a copy of the entire the Social Security document.

# CSU-ERFSA Executive Committee Met August 18, 2018

By Harold Goldwhite, CSU-ERFSA Executive Director

The executive committee met in Torrance on Saturday August 18, 2018 (incidentally a “palindromic” date). President Blischke described the great success of the “Soles 4 Souls” campaign on a number of CSU-ERFSA affiliate campuses, resulting in the collection of thousands of pairs of new and slightly used shoes for distribution world-wide. President Blischke was invited by the parent organization to travel with them to Guatemala to distribute shoes to local inhabitants.

The implications of the results of the recent balloting on changes to the constitution (described on page 1) were considered at length, and the association will step up its recruitment activities, including collaborating with human resources offices on campuses and at the chancellor’s office.

The 2019 version of the association’s pocket calendar will be the last to be distributed automatically to all members. For following years members will be asked to “opt-in” if they want a copy to be sent to them. Important CSU-ERFSA dates and events will be listed on the website.

The next meeting of the state council will be on the Fullerton campus on Saturday, October 13, 2018. Details of local arrangements are being distributed to state council members and affiliate chapters. The President of CSU Fullerton will be invited to speak to the group.

The next meeting of the executive committee will be an experimental virtual meeting in January 2019. A trial run with a few members of the executive committee will take place a week before the full meeting.

The Spring 2019 meeting of the state council will take place on Saturday, April 6, 2019 on the campus of CSU Dominguez Hills. The executive committee formed a nominating committee, with Tom Donahue (San Diego) as chair, for the elections to take place at that meeting. Those elections will be for the 2019 – 2021 officers of the association. Your nominations are solicited. Further information will be forthcoming. Professor Donahue’s email address is [donahue\\_thomas@yahoo.com](mailto:donahue_thomas@yahoo.com)

# CFA Report: “CFA Themes for 2018-19 Academic Year”

By Leni Cook, CSU Dominguez Hills, CSU-ERFSA Liaison to CFA

**CFA’s Fall Kick-Off.** Leaders from the committees and campuses participated in the two day fall kick-off at CFA headquarters in early August. The themes for this academic year, social justice and anti-racism, along with building unity and power, were the focus of the workshops and main speakers.

Individual campus fall openings featured presentations and luncheons for new and returning faculty where the benefits of CFA union membership were explained from both an individual and campus based level. Ongoing relationships at the campus, state, and national level were described along with the CFA themes from the leadership kick-off.

The fall assembly, scheduled for late October, will include a meeting of the health benefits and retirement committees in a joint session. Attention to the actions of CalPERS and ramifica-

tions from the new requirement for retiree health benefits to be a part of bargaining will head the agenda.

**Retiree Membership in CFA.** Retirement membership in CFA is available to all faculty if they were CFA members during their active tenure. Retirement membership is an opt-in program; therefore those who believe that they are eligible, including those in the FERP program, should contact the CFA offices in Sacramento for further information and guidance ([membership@calfac.org](mailto:membership@calfac.org)) or go directly to the CFA retirement web page ([calfac.org/retirement](http://calfac.org/retirement)) to access the FERP/Retirement membership form and other relevant information. Retirement membership is just \$3/month (\$4.67 if you also wish to be an AAUP member) and is paid via automatic deductions from your CalPERS retirement check.

## Another CSU-ERFA Charitable Foundation Challenge Grant

By Mark Shapiro, CSU Fullerton,  
CSU-ERFA Charitable Foundation Treasurer

The CSU-ERFA Charitable Foundation recently received its ninth \$500 challenge grant from a CSU-ERFSA member.

The donor will match all individual donations received by the foundation through December 30, 2018 up to a total of \$500. The CSU-ERFA Charitable Foundation is a 501(c)3 organization that provides competitive grants to CSU-ERFSA members to support their research and scholarly activities.

Donations in any amount from both CSU-ERFSA members and the general public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes.

The CSU-ERFA Foundation has received a Platinum rating for transparency for 2018 from GuideStar.

You may donate by sending a check made out to the CSU-ERFA Charitable Foundation at 18111 Nordhoff Street, Northridge, CA 91330-8339.

Or you may donate by credit card by going to our GuideStar page

(<https://tinyurl.com/y8faz3ot>) and clicking on the “DONATE” button in the upper right corner of the page. Credit card donations are handled through the Network for Good. There is a small fee for this service.

CSU-ERFSA members also have the option of setting up a regular monthly donation to the Foundation from their CalPERS pension warrant. Please contact the CSU-ERFSA office to set up a monthly donation.

The Foundation is retaining the CSU-ERFA name for the moment, while the rest of the organization is switching to the CSU-Emeriti and Retired Faculty and Staff Organization abbreviation, CSU-ERFSA.

## Record Numbers Working at 85+

In a July 5, 2018 article in *The Washington Post*, reporter Andrew Van Dam reports that over 255,000 Americans 85 and older worked in the previous 12

months, some 4.4% of Americans in that age group. Before the recession of 2007-08, that percentage was 2.6%. These figures are based on Labor Department surveys.

Previous figures that your editor has used in his class on the politics of aging were from the late 1990s, when over 55,000 persons 90 and older had paying jobs in the U.S. These figures were based on Census Bureau and Bureau of Labor Statistics surveys.

Jobs held by these seniors include what you would expect: some crossing and museum guards, but also farmers, ranchers, and even truckers. Another article in *The Washington Post*, focusing on the need for truckers, found that there were between 1,000 and 3,000 U.S. truckers over age 85, based on 2016 Census Bureau figures. Their ranks too had roughly doubled since the great recession of the late 2000s.

The nature of the workforce has also changed. Van Dam reports that the workforce is getting older. At ages 55 and older, the highest percentage on record is working or looking for work. At ages 30 and younger, the opposite is true, with some of the lowest percentages in the workforce since the 1960s or 1970s. It was during the 1960s and 1970s when larger numbers of women entered the workforce.

Some of America’s most prominent workers are 85+, including Ruth Bader Ginsburg, Rupert Murdoch, George Soros, Warren Buffett, and Toni Morrison.

# Pre / Post-Retirement Report: How Does CalPERS Differ?

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

*Q. The New York Times a few months ago had an expose of the Oregon Retirement System. How do our practices differ in CalPERS?*

A. You refer to *The New York Times* claim that the Oregon Public Retirement Fund (OPERS) is in trouble. OPERS, according to the April 14, 2008 NYT article, forks out an eye-opening \$76,000 monthly pension to one of the system's retirees. The report shows overall that OPERS has some ill-considered practices in its system policies.

One of these is to be found in the policy to provide "Match Money" to individuals who have earned income during their careers from sources other than funds given in Oregon state salaries. A football coach, Mike Beloit, has a pension from his original salary, and in addition "money from licensing deals and endorsements that the Ducks' athletic program generated" – yielding more than \$46,000 a month for the coach. The match money provision thus consists of sums unrelated to any that were paid into the system in the first place.

Before we give in entirely to a question along the lines of "what were they thinking?" we should compare the Oregon retirement system with ours in California. We see that the problem in the newspaper account does not come from an obvious direction. CalPERS had \$326.4 billion under investment in 2016-17; the OPERS fund contains \$78 billion in employee contributions and investment returns. Receiving monthly allowances from CalPERS are 678,059 persons, combining the figures for retirees and beneficiaries / survivors; OPERS pays benefits to 117,000 people.

CalPERS figures from 2016 show that 23,000 (3.4%) persons received pensions of \$100,000 a year or greater. The OPERS statement on its website reports that 810 (0.7%) persons receive more than \$100,000 a year. The unfunded liability for the pension systems—always a polarizing figure in the methods of calculation and in the results, and it will be such for the indefinite future—is \$136.8 billion for CalPERS and as of 2015 \$22 billion for OPERS.

Apparently, despite the reported extravagances OPERS seems to be in no more

jeopardy than our system—and we should notice that ours has strong protections for the future. New hires at present have a pension that is capped at \$100,000. In addition, according to Professor George Diehr, a CSU-ERFSA member who was formerly on the CalPERS board, our system "would not include outside earnings such as those cited in the NYT piece on the Oregon pension system." Also, as an instance of continuing executive foresight on the matter, Governor Brown in 2017 lent CalPERS the sum of \$6 billion to improve the figure for unfunded liability.

A lingering look at these figures seems to indicate that the members of OPERS are getting a sensationalized treatment of their system. To those persons, discussions like those in *The New York Times* are symptomatic of the anti-pension mindset found in a large and diverse variety of places in national news reporting. *The New York Times* ordinarily is not guilty of such a politicized dragnet piece, but no one is perfect.

Questions for this column? Write Tom Donahue at donahue\_thomas@yahoo.com

## Reminder About the CSU-ERFA Foundation 2018 Small Grant Award Program Deadline

A reminder that applications for the CSU-ERFA Charitable Foundation small grant program should be sent electronically to the office at [csuerfa@csun.edu](mailto:csuerfa@csun.edu) by October 31, 2018.

The grants are awarded to members in accordance with the goals announced in the June *Reporter*. The program tends to be competitive – not everyone is awarded a grant. The amounts range from \$100 to \$2,000, and depend on the number of proposals and the amount of money available from the Foundation. Final reports are required, and the failure to submit one excludes the applicant from future competitions.

Grant applications and guidelines can be downloaded at the CSU-ERFSA web site (<http://csuerfa.org>), by calling the office at

(818) 677-6522, or by emailing your request to [csuerfa@csun.edu](mailto:csuerfa@csun.edu).

The CSU-ERFA foundation welcomes tax-deductible contributions. See page 4 for challenge grant information, and [csuerfa.org](http://csuerfa.org) for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

## Still csuerfa.org For Now

We've changed our name to the CSU Emeritus and Retired Faculty and Staff Association, but for now, we haven't changed our web address or email addresses. We are still at [www.csuerfa.org](http://www.csuerfa.org).

## Community College Bachelor's Degree Pilot to be Extended?

Nine California community colleges awarded 135 bachelor degrees in 2017-18 in fields such as dental hygiene, mortuary science, and ranch management.

Both the Assembly and the state Senate passed a bill to extend the pilot program, and at press time, the bill was before the Governor. We expect it to be signed.

The bill passed in spite of a negative Legislative Analyst's Office report in December 2017, stating that the programs are not yet ready to expand. The bill extends the dates for the pilot program in 15 community college districts for an additional three years. Nationally, 86 community colleges in 16 states are offering bachelor's degrees.

# From the President

(Continued from page 2)

cutting ideas (e.g. encouraging members to opt to read *The Reporter* online rather than via printed, mailed versions and holding some executive committee, and possibly, state council meetings via the internet) will hopefully resolve this problem. The major item of new business was the amendments to the Constitution described earlier. Our next state council meeting will be on October 13th at the CSU Fullerton Pollak Library. As always, it will be open to all CSU-ERFSA members.

**Soles4Souls.** My continuing saga to provide footwear for the shoeless through the CSU Million Shoe Campaign has taken several more positive turns since the last issue of this newsletter. The local shoe drive pioneered by CSU Dominguez Hills has collected over 13,000 pairs of shoes, and they are still stepping in. My original "My Turn" article in the local newspaper has led to a co-authored "My Return" article. It, hopefully, will be published in my local paper as well as that of the *Daily Breeze* local affiliate papers in the some of the areas mentioned in the article, namely, those of the project partners at the Los Angeles, Long Beach, Fullerton, Pomona and San Diego campuses.

In the last few years, one of my grandsons has initiated Soles4Souls projects at his elementary school, middle school and high school. After he collected hundreds of pairs, he was anxious to put shoes on children's feet in a foreign country. As a result, my daughter Carrie, grandson Noah, and I visited Guatemala and helped our crew of six put 550 pairs of new shoes on shoeless kids' feet. (A picture of us in front of our hotel in Antigua, Guatemala is on this page.) For all three of us, it was the most memorable trip of our lives!

If your campus has not done so, please join this campus-wide, non-monetary, community-related program to protect the feet of the shoeless! I will work with you to effectively initiate the shoe drive. It takes very little time and effort, and the shoes pour out of the closets of students, faculty, administrators, staff, and community organizations.

Bill Blischke  
President CSU-ERFSA



From the right, Bill Blischke, President of CSU-ERFSA, in Guatemala distributing shoes with Soles4Souls. Center, his daughter Carrie Tidus, and on the left, his grandson Noah Tidus.

## CSU-ERFSA New Members

**Chico** – Robert S. Burton

**Fresno** – Linnea M. Alexander

Joseph R. Gandler

Vickie D. Krenz

Roger M. LaJeunesse

Robert S. Palacio

Arthur A. Parham

David A. Ross

H. Dan Smith

**Fullerton** – Stuart Bloom

Paul K. Miller

Shirlianne Olsen (Associate Member)

Rebecca A. Otten

**Long Beach** – Wanda C. Mullikin

**Northridge** – Doris S. Helfer

Sharon Klein

Steven G. Stepanek (Lifetime)

**Sacramento** – James M. Ritchey

**San Jose** – Stephen Sun-Hai Chiao

Mary Jo Gorney-Moreno

Christian Jochim

María Ochoa

Eugene D. Schragg

**San Marcos** – Janet E. McDaniel

(Lifetime)

**Sonoma** – Anthony F. Tusler

**Stanislaus** – Marylee Bradley

## Tiny URLs

We've switched to "Tiny URL" - an abbreviated web site address, so that the longer URLs don't run on to two lines.

## Change of Address

If you move, please notify the CSU-ERFSA office at the address on the masthead, on page 2. Thank you.

# The Prefunding of California's Retiree Health Benefits

By John G. Kilgour, CSU East Bay

Unlike defined-benefit (DB) pension plans, which are largely prefunded, retiree health care or other post-employment benefits (OPEB) have historically been financed by the state or local governments' on a pay-as-you-go basis.

Total OPEB liabilities for the United States in 2015 were \$692.0 billion. The total assets available were \$47.6 billion. That gives a funded ratio (assets ÷ liabilities) of 6.9%. That is, the plans had enough assets to pay for 6.9% of the promised benefits.

California has an OPEB liability at just under \$94.0 billion, the most of any state. Of course, California also has the largest population and civilian labor force (CLF). The unfunded OPEB liability per member of the CLF was \$5,513, the second lowest of the five largest states, after Florida with \$1,026. Illinois was the highest among the big five states with \$8,776.

Until recently, information on unfunded OPEB liabilities was buried in the notes of financial statements and was much less visible than that of pension plans.

State and local government benefit plans are subject to the Governmental Accounting Standards Board (GASB). GASB 43 and 45 (effective 2008) were replaced by GASB 74 and 75 (effective 2016 and 2017 respectively). Under the new accounting and disclosure rules, the information is now readily available to anyone interested, and it is shocking. California's net OPEB unfunded liability as of June 30, 2017 was \$91.5 billion, and the assets, now called "net fiduciary position" were just over \$500 million. That yields a funded ratio of 0.55%.

In 2001, California's unfunded OPEB liability was \$458 million and equal to 0.6% of the state's general fund. It grew to \$2 billion and 1.7% of the general fund by 2017. If no action was taken, it was expected to be \$300 billion by 2047. Under a plan proposed and signed into law by Governor Brown, it is projected to be zero by 2044.

The plan requires active employees to pay for half of the "normal cost" of retiree health benefits earned each year. The

state will continue to fund benefits for current retirees and a portion of unfunded OPEBs on a pay-as-you-go basis.

Employer and employee contributions would accumulate in the California Employers Retirement Benefit Trust (CERBT), administered by CalPERS.

The CERBT does not separately account contributions for individual employees/retirees. All contributions made by employers and employees are to be held as assets of the employers. Contributions made by employees who depart before retirement may not be withdrawn. Thus, some former employees will have contributed to a retiree health plan from which they will not benefit. That could become a problem down the road. The participating public employers are to choose from among three investment strategies reflecting three levels of risk. The State has chosen the most risky with 57% in global equities.

Before 1989, an employee had only to work for the state for five years to be eligible for retiree health benefits for life. This was foolishly generous. For employees hired after January 1, 1989 the eligibility requirement was changed to 50% vested after 10 years of service, increasing by 5% per year until fully vested after 20 years. Under the new law, it is 50% vested after 15 years and 100% vested after 25.

Another provision of the plan was to end the anomaly of State of California and CSU retirees getting a more generous benefit formula after they retire than they had when working. When in 1974, the benefit formula was changed from a dollar amount to a percent of premium, the benefit formula was set at 100% for the employee/retiree and 90% for one dependent. In 1991, the state changed the "100%/90% formula" for active employees to one paying 80% or 85% (depending on the collective bargaining unit) for individual or family coverage. However, the 100%/90% formula was retained for State and CSU retirees.

The CERBT received its first local-government contributions in 2007. By March 31, 2018, 536 public agencies have contributed \$7.9 billion. That amounts to a funded ratio of 8.6%, up from 0.55% in 2017. The

State of California was not listed as one of the contributors to the CERBT.

Implementation of the prefunding arrangement is mainly through collective bargaining. In the recent round of bargaining, Governor Brown made prefunding of OPEBs a key priority.

California has adopted a well-thought-out plan to gradually eliminate its retiree health-care unfunded liability by 2044. Of course, thirty years is a long time. The increased employee contributions are pretty secure. The anticipated returns on invested assets in the CERBT are reasonable. However, state and local government employer contributions are voluntary and therefore less certain. Several recessions will occur over the next 30 years during which revenues will decline and costs increase.

Still, it is a good plan that may serve as an example for other states with large unfunded OPEB liabilities.

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## Interpreting a "Living Will" in the ER

We don't have room for the whole article, but Kaiser Health News recently ran a story about the interpretation of "living wills" in the emergency room. The upshot is that medical personnel sometimes assume things about the provisions in living wills that different from the actual provisions, and that patients need to have end-of-life preference discussions before an emergency occurs.

In one case noted, the nurse in the ER assumed that the existence of the living will implied that the patient had a DNR; instead the patient had checked that he wanted everything possible done for him. A study in Pennsylvania, one of the few states to collect this information statewide, found nearly 100 incidents relating to "code status" occurred in 2016. In 29 of these, patients were resuscitated against their wishes; in two cases, patients weren't resuscitated when they had wanted that to happen. In the rest, the problem was caught before any permanent action was taken.

# Legislative Report: Private Equity? CEO's Education?

(Continued from page 1)

high risk because the majority of these ventures never succeed. In the second kind, the investors provide funds to take a publicly held company private. These usually are going concerns that are under some kind of stress, but have reasonable prospects for profitability. The investors put up a certain fraction of the cost to buy up the outstanding shares of the company using debt (junk bonds) to cover the rest of the cost. The investors then restructure the company to make it more efficient with the idea that it eventually will again go public after restructuring and the investors can reap a profit from the leveraged buyout. The risk here is that the restructuring doesn't work to make the company profitable."

Mark Shapiro comments that big profits can indeed be made, but that the risks are very high. He concludes: "If you know what you are doing, you can score big profits."

Frost's article is vague in telling how increased profits can be made under her watch at CalPERS. Fortunately, we learned more at the August 13 SCORE meeting through a staff presentation.

We learned that many CalPERS employees are currently assigned to private equity, but despite their efforts "large amounts" of money earmarked for p.e. investments are not currently invested. Several reasons were mentioned for this, the main one being that the p.e. market is far too specialized and even esoteric for even good minds to grasp. Hence, the following plan:

Foremost, a national talent search is proposed to find the brightest and best among the small group of investment experts who manage private equity funds. "That Person" (term used by the staff) would be attracted to CalPERS by a competitive salary, reported to be in the seven or even eight digit range. He (the possibility of a "she" was not mentioned) would be able to roam freely in the market, using his contacts, skills, experience, and one assumes savvy, to accelerate the growth of the CalPERS private equity sector.

He would not be a state employee, and

therefore not subject to the usual personnel rules for state employees. And yet, he would appear on the scene as the highest paid employee in state service—making more than university presidents, elite medical school professors, and even the four coaches from UCLA and Berkeley at the top of the state employee income list. (Note: the salaries of the latter four combined might barely equal the salaries of the football coaches at Michigan and Ohio State, which are in the \$10 million area.)

Exactly how this person (one is tempted to use such terms as "Guru", "Top Gun", or maybe "Czar") would be independently compensated by CalPERS funds and still not be subject to the rules inherent in regular state employment will have to be worked out. Legislative action might be called for.

To whom or what would "This Person" be accountable? Here, the model remains vague. CalPERS proposes to replace the current structure with something called "CalPERS Direct," consisting of two new entities. The first is called "CalPERS Direct: Innovation" and the second, "CalPERS Direct: Horizon." The former would be charged with "..... late stage investments in tech/life sciences/healthcare." The latter would aim at investments in "...long-term investment in core economy established companies," which might include actual owning and operating of such companies. These proposed new entities would seem roughly related to the two types of p.e. investment referred to in Mark Shapiro's memorandum.

We were told that "Marcie" is fully behind the proposal, and hopes it will be adopted and ready to go by this December. Her enthusiasm for the new approach comes from her experience in Washington, heading a state pension program allegedly funded at the 90% level. CalPERS is constantly pummeled for its 70% funding level. Whether the latter could be improved upon by even phenomenal returns from a program reflecting only 10% (or more?) of the portfolio remains to be seen.

We were also informed that "the employer community" in the CALPERS pension world is highly in favor of this new

approach, since it promises to lessen their increasingly onerous and politically contentious obligations. Top CalPERS staff seem to be united in their zeal to get this proposal adopted. We know little at this point about board members' views.

We await further details concerning the relationship of these two proposed entities to the highly paid expert in charge, and of course to their parent, the CalPERS Board of Administration. We look forward with interest to the latter's views and action on the proposal, in the light of the CEO's optimistic time table of completion by the end of the year. It should be agendized soon. CalPERS retirees would do well to pay attention.

Before writing the above article, I thought of telling you that I undertook the assignment reluctantly, since I know—or knew—little or nothing about private equity until a few weeks ago. Some of our better informed colleagues have opined that private equity investments can be extremely lucrative, but are always very risky. Some commented further that public pension systems should avoid them like the plague. So be it. Since no one else volunteered to write the piece, I did. I've tried to be as objective as possible, sticking to what I have read and heard.

**Marcie Frost's Qualifications to be CalPERS CEO.** Then, immediately after I submitted the article, an unexpected event took place. I read Yves Smith's expose in her blog post "Naked Capitalism." What I read was truly arresting: did CalPERS CEO Marcie Frost lie on her resume about her educational background? Was she hired two years ago by the CalPERS board under false pretenses? Before writing the piece, I decided to look at the CalPERS website to see what I could find out about her. One thing stood out: she had no higher education degree beyond high school. Hmmm—interesting, but so what, I reasoned—she had after all (allegedly) headed a Washington State program akin to CalPERS and done well there.

According to *Naked Capitalism* and the *Financial Times*, the CalPERS press release naming Marcie Frost CEO stated that she was "pursuing a dual bachelors and master's degree in public

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# A Late-Life Surprise: Taking Care Of Frail, Aging Parents

By Judith Graham, Kaiser Health Network, Navigating Aging

“This won’t go on for very long,” Sharon Hall said to herself when she invited her elderly mother, who’d suffered several small strokes, to live with her. That was five years ago, just before Hall turned 65 and found herself crossing into older age.

In the intervening years, Hall’s husband was diagnosed with frontotemporal dementia and forced to retire. Neither he nor Hall’s mother, whose memory had deteriorated, could be left alone in the house. Hall had her hands full taking care of both of them, seven days a week.

As life spans lengthen, adult children like Hall in their 60s and 70s are increasingly caring for frail, older parents — something few people plan for. “When we think of an adult child caring for a parent, what comes to mind is a woman in her late 40s or early 50s,” said Lynn Friss Feinberg, senior strategic policy adviser for AARP’s Public Policy Institute. “But it’s now common for people 20 years older than that to be caring for a parent in their 90s or older.”

A new analysis from the Center for Retirement Research at Boston College is the first to document how often this happens. It found that 10 percent of adults ages 60 to 69 whose parents are alive serve as caregivers, as do 12 percent of adults age 70 and older. The analysis is based on data from 80,000 interviews (some people were interviewed multiple times) conducted from 1995 to 2010 for the Health and Retirement Study. About 17 percent of adult children care for their parents at some point in their lives, and the likelihood of doing so rises with age, it reports.

That’s because parents who’ve reached their 80s, 90s or higher are more likely to have chronic illnesses and related disabilities and to require assistance, said Alice Zulkarnain, co-author of the study. The implications of later-life caregiving are considerable. Turning an elderly parent in bed, helping someone get into a car or waking up at night to provide assistance can be demanding on older bodies, which are more vulnerable and less able to recover from physical strain.

Emotional distress can aggravate this vulnerability. “If older caregivers have health problems themselves and become mentally or emotionally stressed, they’re at a higher risk of dying,” said Richard Schulz, a professor of psychiatry at the University of Pittsburgh, citing a study he published in the *Journal of the American Medical Association*.

Socially, older caregivers can be even more isolated than younger caregivers. “In your 60s and 70s, you may have recently retired and friends and family members are beginning to get sick or pass away,” said Donna Benton, research associate professor of gerontology and director of the Family Caregiver Support Center at the University of Southern California.

Caregiving at an older age can put hard-earned savings at risk with no possibility of replacing them by re-entering the workforce. Yvonne Kuo, a family care navigator at USC’s caregiver support center, has been helping an 81-year-old woman caring for her 100-year-old mom with vascular dementia in this situation. “There’s no support from family, and she’s used up her savings getting some paid help. It’s very hard,” Kuo said.

Judy Last, 70, a mother of three adult children and grandmother of six youngsters, lives with her mother, Lillian, 93, in a mobile home park in Boise, Idaho. Last moved in three years ago, after her mother had a bout of double pneumonia, complicated by a difficult-to-treat bacterial infection that put her in the hospital for eight weeks.

“You don’t know if it’s going to be permanent at the time,” said Last, whose father died of dementia in January 2016 after moving to a memory care facility. “Mom had asked me several years before if I would be there when she needed help and I told her yes. But I didn’t really understand what I was getting into.” Feinberg said this isn’t uncommon. “People in their 90s with a disability can live for years with adequate support.”

Last doesn’t find caregiving physically difficult even though she’s had two hip replacements and struggles with arthritis and angina. Her mother has memory problems and chronic obstructive pulmonary disease, relies on oxygen, uses a walker, has lost most of her hearing, and has poor eyesight. But things are hard, nonetheless. “I had plans for my retirement: I imagined volunteering and being able to travel as much as my bank account

would allow,” Last said. “Instead, I don’t take time off and leave my mother. A big thing I deal with is the loss of my freedom.”

Hall, who’s turning 70 in September and who lives in Cumming, Ga., managed her mother’s and husband’s complex needs for years by establishing a strict routine. Monday and Friday they went to a dementia respite program from 10 a.m. to 3 p.m. On other days, Hall cooked, shopped, did laundry,

helped them with personal tasks, made sure they were well occupied, provided companionship and drove them to medical appointments, as necessary.

“I did not expect this kind of life,” said Hall, who has had two knee replacements and a broken femur. “If someone had told me it would be years caring for my mother and your husband is going to get dementia, I would have said ‘No, just no.’ But you do what you have to do.” A few weeks after our conversation, Hall’s mother entered hospice following a diagnosis of aspiration pneumonia and life-threatening swallowing difficulties. Hall said she

**Ten percent of adults whose parents are alive serve as caregivers, and 12 percent of adults 70 and older. Though older caregivers get scant attention, resources are available at [CareGiving.com](http://CareGiving.com), local chapters of Area Agencies on Aging, the Caregiver Action Network, the Family Caregiver Alliance, and others.**

# Constitutional Changes Approved

(Continued from page 1)

The Association's name now has to be changed officially by application to California's Secretary of State. The office has been thrifty in its use of letterhead stationary, brochures etc. These will all be reprinted soon, and affiliates will receive needed supplies.

I close with a plea to all our affiliates and all our members. This change to member-

ship eligibility opens up a new opportunity to recruit new members for CSU-ERFSA.

Even if your local affiliate does not welcome staff as members (though many do) you can help strengthen CSU-ERFSA by telling newly retired or about to retire staff, faculty, and adjunct faculty about our association – the only CSU-wide group that represents all CSU CalPERS retirees at Golden Shore and in Sacramento.

## Taking Care of Frail, Older Parents

(Continued from page 9)

has welcomed the help of hospice nurses and aides, who ask her at each visit, "Is there anything else you need from us that would make it easier for you?"

Though older caregivers get scant attention, resources are available. Over the years, Hall has shared caregiving ups and downs at CareGiving.com — a significant source of information and comfort. Across the country, local chapters of Area Agencies on Aging run caregiver support programs, as do organizations such as the Caregiver Action Network, the Family Caregiver Alliance, the National Alliance for Caregiving and Parenting Our Parents, an outfit focused on adult children who become caregivers. A helpful list of resources is available here.

Sometimes, caring for a parent can be a decades-long endeavor. In Morehead City, N.C., Elizabeth "Lark" Fiore, 67, became the primary caregiver for her parents when they moved around the corner from her, in a mobile home park, in 1999. "My dad took me for a walk one day and asked if I could look after them as they got older and I said yes. I'm the oldest child and the oldest assumes responsibility," she said.

For years her father — a difficult man, by Fiore's account — had heart problems; her mother had a nervous breakdown and a slow, extended recovery. "They wanted me to be in their lives and I wanted to do for them — I'm a Christian — but it was killing me. My heart was in the right place but emotionally, I was a wreck," Fiore said.

After her father's death from kidney cancer in 2010, her mother became even more needy and Fiore found herself spending more time responding to calls for assistance — often about suspected medical emergencies. "My mom had a way of acting as if something was horribly wrong and then it turned out it wasn't," she explained.

Fiore's health isn't good: She says she has chronic fatigue syndrome and thyroid problems, among other issues. But she didn't know how to ask for help and no one volunteered it, even when her husband, Robert, was diagnosed six years ago with dementia. "I always expected myself to handle everything," she said.

Finally, the stress became unbearable last year and Fiore's mother moved to a senior living community close to Fiore's 62-year-old sister, 400 miles away. Now, Fiore spends more time attending to her husband's needs and tries to support her sister as best she can.

"At 90, my mom is healthy as a horse, and I'm glad of that but it's been a long time caring for her," she said. "I've changed a lot as a result of caregiving: I'm more loving, more aware of people who are suffering. I've found out that I am willing to go the extra mile. But I have to admit what I feel is tired — just tired."



## In Memoriam

**Chico** – Ira Latour  
Helen Layton

**Dominguez Hills** – Kenneth Bennett  
Anthony Garavente

**East Bay** – Corban Lepell

**Fresno** – Dolores J. Kindell

**Fullerton** – Takenori Aso

**Humboldt** – Frank H. Kilmer

**Long Beach** – Berend D. Bruins  
Alan W. Johnson  
Ronald Kroman  
Radheshyam Lal Das  
Richard "Buck" Marrs  
Phyllis A. Steiner  
Perri J. Stinson

**Los Angeles** – Ivan Colburn  
Cameron S. Deeds

**Maritime Academy** – Gerald Smith

**Northridge** – Nora Weckler

**Pomona** – Danette Cook Adamson  
Harry Anthony

**Sacramento** – John MacCready  
Kathryn Ralph  
Louise V. Robinette  
Jerry L. Tobey

**San Diego** – James Ajemian  
William Hunrichs  
Beatrice L. Kelly  
Christopher Kenway  
Daryl Mitton  
Maria A. Sardinas  
Walter Stevens  
Beatrice A. Thomas

**San Francisco** – Pretorius Van Den  
Dool  
Newman H. Fisher

**San Jose** – Clarence R. Morse  
Jose D. Villa

**San Luis Obispo** – Richard B.  
Kranzdorf

**Sonoma** – Helen Goree  
Keith L. Taylor

# Review of *The Great Mistake*, by Christopher Newfield

Reviewed by William Blischke, CSU DH, President, CSU-ERFSA

I thought the name of the book would catch your attention and maybe you would peruse this review. The generic title could be filled in in many ways by each of us. We all have definite opinions about the incredible mistakes being made in our cities, states, Washington, D.C., and throughout the planet. However, the subtitle makes its relevance for this publication very obvious.

The author of the book, Christopher Newfield, a professor of literature and American studies at UC Santa Barbara,

subtitled it *“How We Wrecked Public Universities and How We Can Fix Them.”*

I am a sociologist and my major field of specialization is the Sociology of Education. Therefore, even though I am “retired,” I try to keep up with major publications in this area, especially given the fact that I am President of CSU-ERFSA, if they deal with higher education. I haven’t seen one as timely or pertinent as this one for a while.

Newfield documents the crisis facing public higher education in his book. He labeled these fundamental changes as the “public university doom loop” and called it a self-reinforcing or devolutionary cycle. The eight stages he delineated are: 1) the university retreat from public goods, 2) subsidizing outside sponsors, 3) large, regular tuition hikes, 4) states cutting public funds, 5) increased student debt, college as burden, 6) private vendors leveraging public funds, 7) unequal funding cuts attainment, and 8) universities building the post-middle class. Calling them “stages” implies that they emerged sequentially. It would have been more appropriate to label them components or characteristics of the privatization of public higher education since they have all been evolving during the last few decades. His research is based on data from college and university systems across the U.S., but he focuses mainly on the University of California, the CSU, and our 114 California community colleges.

After World War II, there was a general consensus that primary, secondary, and tertiary education are public goods and, therefore, should be funded by public monies. Newfield provides data indicating that the public’s support for higher education in particular diminished beginning in the 1980’s and taxpayer funding declined from that point to the present. After 2008, states inflicted some of the largest cuts to their higher education systems in history. They cut more funding to higher education than to other parts of state government during economic downturns and did not restore them when the economy improved. Most states substituted student monies for taxpayer dollars. According to Newfield, student fees increased incredibly in the first decade of the 21st century. As he put it, “privatization had achieved one thing – doubling student tuition – without achiev-

ing any of its official goals: stabilizing revenues, ending institutional deficits or improving educational quality.” (p. 56)

In addition, public universities increasingly sought private funds and, all too often, gave up some of their autonomy by transferring some control over research priorities, majors and curricular concentrations to external funders.

He asserts that these changes were a reflection of the radical redistribution of wealth through massive tax cuts at the top and deregulation of the economy and claims that there was “a systematic concealment of the real impact of tax cuts, which was to redistribute wealth and income to the top of the economic food chain.” (p. 57)

The net effect of this economic and political “devolutionary cycle” was to strengthen private higher education and denigrate public institutions from top to bottom. As a Berkeley grad, the statistic that really hit me is that Stanford (Cal’s academic and athletic archrival) spends four times more per student than UC does! You can imagine how much more the Cardinals spend on their enrollees than the CSU does. He concluded that as a result, “a privileged minority of students get the best instruction money can buy, while the disadvantaged majority have been getting much less.” (p. 270). As a result, socioeconomic status transcends individual performance and this grossly unequal college funding has locked in racial inequality of educational attainment! He indicates that it is not Ku Klux Klan racism but structural racism and institutionalized class bias.

Newfield is particularly incensed by the fact that millions of students graduate with six-figure, high interest loans. Consequently what were once virtually free public universities have evolved into, as he phrases it, public college debt machines. In the CSU, we turned away over 30,000 qualified students last year, many students did not apply because they knew they couldn’t afford it, most work one or more jobs, take more than four years to graduate, can’t get the classes they need, end up in very large impersonal

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## Legislative Report

(Continued from page 8)

administration from Evergreen State College,” a program that the college states it has never offered. Her 2016 biography from CalPERS notes the same language, but in 2017 the reference to Evergreen State College was dropped, although the dual degree program reference remained. In 2018, reference to the dual degree program was dropped. The 2018 change was made two days after media reports of the board’s firing Charles Asubonten, the CFO, terminated for embellishing his resume and for not having the requisite financial experience to be CFO of the CalPERS system. A recent written statement from Board President Priya Mathur and Vice President Rob Feckner states, “These continued efforts to tear down CalPERS and discredit Marcie and the broader leadership team at the system are nothing more than a spiteful attempt to attack retirees, beneficiaries, and the promised benefits of public employees.”

I find this entire affair outrageous, likely to affect us in our personal lives more directly than the daily outrages from the White House. If you want to know more, simply Google Marcie Frost, and note the Yves Smith blog (Naked Capitalism) and make up your own minds. I do not wish to change anything in my private equity article, but I ask: should we trust these people to lead us into the private equity jungle? And more crucially, how can we trust those who hired her to manage our pension program?

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

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**California State University  
Emeritus & Retired Faculty and Staff Association**

**Review of *The Great Mistake***

(Continued from page 11)

classes, and/or often drop out or graduate with large debts. In conclusion, he writes that, "For years now, our public colleges have been cut, squeezed, trimmed, neglected, overstaffed, misdirected, kludged, and patched" (p. 305). Though this seems to me to be somewhat of an exaggeration, it is true that our two senior "public" systems of higher education get less than half of their budgets from public, taxpayer funds.

After Newfield's very extensive and detailed analysis, he provides some general recommendations on how we can fix the public higher education system. To quote him again: "We are now undoing the pieces of the great mistake. The recovery cycle sketches the working principles: a public good vision focused on non-market and social educational benefits; zeroed-out private subsidies and their replacement with equitable partnerships; rebuilt public funding that eliminates student debt; elite

training on a mass scale for regular students; and the reconstruction of the productivity wage." (p. 339)

What can CSU-ERFSA do to respond to this crisis? We can work much more closely with the chancellor's office, ASCSU, CSSA, CFA and the alumni council to increase the public's awareness of the situ-

ation and lobby for increased State funding, as well as decreases in student tuition and fees. CSU-ERFSA has delineated about twenty ways in which our members can volunteer at their campus. Our students and our overworked and underpaid faculty, staff and administrators need our help. I hope this review motivated you to get more involved!

**CSU-ERFSA  
Calendar of Events**

**August 31 - October 1, 2018 - Voting for the public agency member seat on the 13 member CalPERS Board of Administration. Only public agency members will vote. The incumbent, Priya Mathur, will face Sgt. Jason Perez of the City of Corona Police Department. Few CSU-ERFSA members are eligible to vote in this election.**

**September 10 to October 5, 2018 - Open enrollment for CalPERS health, dental, and vision care plans.**

**October 13, 2018 - Fall State Council meeting at CSU Fullerton, Pollak Library North 130.**

**October 31, 2018 - Applications for the CSU-ERFA Charitable Foundation Research Grant program are due.**