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Health Benefits: Long-Term Care Program Increases to be Substantial

By David Wagner, CSU-ERFSA Health Benefits Dir.

Long-Term Care. The following is a summary of FAQs from CalPERS on the announced rate increases for long-term care policies and my notes from a CalPERS Stakeholders meeting on February 11.

Significant premium increases for CalPERS long-term care policies have been announced for 2021 (52%) and 2022 (25%). The 2021 rate increase will be effective no earlier than July 1, 2021.

The long-term care fund has a shortfall "due to lower than expected investment returns and an adjustment in actuarial assumptions." For those who are students

of LTC history this is very similar to the factors identified in the last round of significant LTC premium increases in 2014.

As occurred in 2014, options are being developed to reduce the level of premium increase by modifying the benefit package. The options are shortening the benefit period of the policy, paying a co-pay, and reducing inflation protection.

Unlike 2014, the policyholder will not have a choice in picking and choosing from a menu of benefit reduction options. Rather, policy holders will receive a

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CalPERS Unfunded Pension Liabilities: Past, Present and Future

By John G. Kilgour, CSU-East Bay

CalPERS is not one unified program. Rather it is a number of retirement and other benefit programs that have a variety of funds and a range of funding situations. The three main retirement income programs and their funded ratios (percent funded) as of June 30, 2019 are: state employees, 69.5% funded; school employees (non-teaching), 68.6% funded; and public agencies (as of 6/30/2018), 70.1% funded. Our pensions are only 69.5% funded?! How did that happen?

The Past: Once upon a time, a public pension program in California could invest only in safe and predictable bonds. CalPERS was established in 1931, not long after the stock market crash of 1929 and in the depths of the Great Depression.

At the time, restricting pension fund investments to bonds seemed reasonable. The equity markets would not return to their pre-1929 levels until 1954. However, to restrict pension investments to bonds was to forgo the higher long-term earnings of equities. Since 1927, stocks have returned about 10% per year; bonds, about 5%.

In 1966, California's Proposition 1 weakened the bonds-only restriction by allowing public pension funds to invest up to 25% of their assets in equities. In 1982, the voters rejected a proposal (Prop. 6) that would have increased the limit to 60%. However, two years later (1984) they

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tanagno@calstatela.edu.

From the President...

Dear Colleagues,

I hope the new year is starting off well for you. We are beginning 2021 with a new U.S. President and Vice President and the hope of our being fortunate enough to get vaccinated for COVID 19.

New Appointments. We added several people to leadership positions in CSU-ERFSA including Sue Holl (SA) as Treasurer and Bernadette Cheyne (HU) as Secretary. Additionally, Diana Guerin (FU) has been appointed to the CSU-ERFA Foundation Board and Jonathan Karpf (SJ) was appointed as a member of the Pre- and Post-Retirement Committee.

Rita Jones Resolution. At the January 2021 executive committee meeting we passed a resolution thanking our previous Secretary, Rita Jones, for her many years of service.

Grant Committee Vacancy. Unfortunately, we learned of the passing of Bea Pressley, a long-term member of the Grants Committee (and long-term president of the CSUEB affiliate), and we will be looking for someone to replace Bea on this committee. The Grants Committee evaluates grant applications and makes recommendations for funding. Details of the work of this committee can be found at: <https://tinyurl.com/1wb41ags>. If you have an interest in serving on this committee, please email me at bpsternack@fullerton.edu.

Membership. I am pleased to report that our membership seems to have stabilized, and I am hopeful membership will grow once campus operations return to normal.

Our success as an organization is closely tied to our size.

Two of my favorite activities have been traveling and dining out. The pandemic to has put a halt to both of these.

Fortunately, Netflix and other streaming services allow us to live a vicarious lifestyle. One show that is on Netflix and does a good job of combining these pursuits is *Somebody Feed Phil* In this show Phil Rosenthal, one of the creators of *Everybody Loves Raymond*, travels the world and eats at some of the best restaurants in the locales he visits. He has a very expressive face, and it is clear to viewers that he loves his work. I just can't figure out how he does not seem to gain weight.

Other shows of interest I have recently seen on Netflix include: *Grand Designs* (a show focusing on British housing that is "over the top"), *Alone* (a competition to see who can survive for the longest in the Arctic), *The Great British Baking Show* (a competition where amateur British bakers compete to see who will be the best baker), *The Queen's Gambit* (a movie about an orphan who becomes a female chess champion), and *The Trial of the Chicago 7* (a movie about the trial of Tom Hayden, Abbie Hoffman, Jerry Rubin, David Dellinger, Rennie Davis, John Froines, and Lee Weiner for disrupting the 1968 Democratic Convention. Bobby Seale was originally charged with the others, but Judge Julius Hoffman severed his case from the other seven defendants).

Best wishes for a happy and healthy 2021.

Barry

CalPERS 2021 Cost-of-Living Adjustments (COLAs)

CalPERS has announced the following Cost-of-Living Adjustments for CSU retirees for 2021:

Year of Retirement	% COLA Increase
2003 & earlier	2.00%
2004	1.81%
2005-2015	1.23%
2016	1.62%
2017	1.49%
2018-2019	1.23%
2020	Not eligible

The increases are effective May 1, 2021.

To calculate the COLA for CSU retirees, CalPERS uses the following four steps:

Step 1 – CalPERS calculates the rate of inflation, based on retirement year:
 (Current Year CPI - Retirement Year CPI) / Retirement Year CPI = Rate of Inflation.

Step 2 – CalPERS calculates the compounded contracted COLA Provision

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Legislative Report: Sustainable Future Investments

By Robert Girling, Sonoma State University, CSU-ERFSA Legislative Director

CalPERS' investment portfolio has recovered from its decline in the first months of the pandemic. The value of the retirement fund now stands at over \$400 billion. It is currently 70% funded.

Yet recent events have fundamentally changed the nature of business. The pandemic has resulted in a loss of life and livelihoods, creating both a global health-care tragedy and an economic crisis. It has shown the systemic fragility we create when we fail to adequately consider long-term sustainability in our decision-making.

Today interest rates are historically low, pressing down returns to investment, while the heightened concerns of investors and the election of the Biden administration has brought environmental, social and governmental equity (ESG) issues to the fore. Taking full consideration of ESG risks and opportunities will be imperative for CalPERS, both to enhance returns and to reduce risk for the over two million members and their families.

Many companies either destroyed or missed their chance to increase shareholder value because they failed to fully appreciate the evolving financial landscape. This is especially true for the energy sector that was last year's worst-performing S&P 500 sector, down 37.3%. For example, Exxon Mobil was off 41%, while shares in Global Clean Energy ETF were up 141% over the past year.

As Blackrock [the world's largest asset manager] CEO Larry Fink wrote to their clients: "In the past year, people have seen the mounting physical toll of climate change in fires, droughts, flooding, and hurricanes ... [and] the direct financial impact as energy companies take billions in climate-related write-downs on stranded assets, and regulators focus on climate risk in the global financial system...No issue ranks higher than climate change on our clients' lists of priorities...We are asking companies to disclose a plan for how their business model will be compatible with a net zero economy...I cannot recall a time where it has been more important for companies to respond to the needs of their stakeholders. We are also at a historic crossroads on the path to racial justice –

one that cannot be solved without leadership from companies."

In response to the growing urgency of climate change and social justice, CalPERS named Anne Simpson as Managing Investment Director (MID) of Board Governance and Sustainability. Simpson will advise on strategies for specific programs within investments, such as the Sustainable Investment Strategic Plan.

The CSU has over 30 centers and institutes dedicated to environmental and energy problems, as well as social justice issues. The CSU can partner with government agencies such as CalPERS raising awareness, preparing the workforce and providing a base for a new net-zero carbon economy.

CalPERS is currently reviewing candidates for the Chief Investment Officer position. Whoever is chosen as CIO will have a clear mandate: to ensure that CalPERS investments are aligned with the principles of long-term sustainability.

CSU-ERFSA supports the work of the CalPERS board as it moves to more fully integrate climate initiatives to protect the value of its investments, and we encourage the board to more actively seek out alternative opportunities that address climate change and social justice, while engaging with companies where CalPERS has large active holdings to address key ESG concerns and enhance disclosure.

CalPERS Board Election. Two positions on the CalPERS Board will be up for election. CSU-ERFSA seeks a candidate from among members of the CSU. The nomination period is from March 15th to May 13th. Each candidate will need 250 scanned signatures to support their nomination. Election ballots will be mailed out August 27th and due Sept 27th. (If you have any questions contact girling@sonoma.edu)

Higher Education Legislation

Several bills are pending before the California Assembly Higher Education Committee. These include the following that may be of interest to CSU-ERFSA

members:

AB 295 Pilot Program for Free Tuition and Fees. This bill would establish a working group consisting of representatives from the State Department of Education, the Board of Governors of the California Community Colleges, the CSU Trustees, and the UC Regents to consider the creation of a pilot program that would provide free postsecondary education in the state by replacing the system charging students tuition and fees for enrollment at a public postsecondary institution. The working group would be charged with identifying a 15-20 year funding source for the program.

AB 437 Teacher credentialing: subject matter competence. This bill would require a candidate for the preliminary multiple or single subject teaching credential to demonstrate subject matter competence through a combination of a subject matter examination and higher education coursework in the subject matters related to the content area of the credential.

SB 108 Public postsecondary education: support services for foster youth. The bill would request enrollment priority for certain foster youth or former foster youth.

SB 380 End of Life. This bill would allow for an individual to qualify for aid-in-dying medication, among other provisions.

SB 22 Education finance: school facilities: Public Preschool, K-12, and College Health and Safety Bond Act of 2022. This bill would establish the 2022 State School Facilities Fund for new construction and modernization grants to be used for seismic mitigation purposes and, among other things, to establish school site-based infrastructure to provide broadband internet access.

AB 214 & SB 112 Budget Act of 2021. Details the proposed budget for the State.

CSU-ERFA Charitable Foundation Funds 7 Grants

By Marshelle Thobaben, CSU-ERFSA Grants Committee Chair

The CSU-ERFSA grant committee, composed of Professors Marshelle Thobaben, Chair (Humboldt), Ted Anagnoson (LA), and Don Wort (East Bay) recommended that all seven proposals received in the current grant cycle be funded. The CSU-ERFSA executive committee concurred with the recommendation, as per the bylaws. The CSU-ERFA Charitable Foundation has awarded 79 grants for a total of \$75,871 since 1997. The following retired CSU-ERFSA members were awarded a total of \$6,000, the amount available this year:

Dr. William Belan, CSU LA. Project: A Guide to Research for the Choral Conducting Program — “Three-Summer Master of Music Degree in Choral Conducting (MMCC).” Prof. Belan will develop a booklet that provides clear guidelines for the final MMCC project in order to aid domestic and international graduate choral conducting students in completing their Master of Music Degree.

Dr. Benjamin P. Bowser, CSU East Bay. Research: Social Dimensions of COVID-19 for Citizens 55+ Years of Age. Prof. Bowser will analyze CDC data on COVID-19 cases and deaths to isolate statistically significant social and economic factors associated with high senior COVID-19 deaths rates. When it is safe to do so, he will conduct focus groups from different Oakland (California) zip codes to gain further insight into his hypotheses that social and economic factors influence COVID-19 death rates.

Dr. Marylee Bradley, CSU Stanislaus. Research: Lorna Sage: The Writer Who Taught Us. Prof. Bradley will continue her research on Lorna Sage, English author, academic, and literary critic. After Sage's 2001 death, her family archived her collected papers at the University of East Anglia. The collection includes academic notes and lectures, as well as reviews written for the *Observer*, *The Times Literary Supplement*, and *The Guardian*. On-site research is required for the project, since the documents are housed in 77 boxes and not available electronically. Professor Bradley will write chapters for publication in literary journals, and ultimately, a monograph on Lorna Sage's professional life.

Dr. Barbara Glaeser, CSU Fullerton. Research: Training Special Education Teachers to Use Comics and Graphic Novels to Teach Students with Disabilities. Prof. Glaeser will analyze patterns and trends from artifacts-data from students' lesson plans who attended her lectures. She plans to develop a lesson plan guidebook that will detail lessons for using highly recommended and award-winning comics and graphic novels for teachers to use with students with disabilities to improve the students' motivation, behavior, reading, and writing skills.

Dr. Katharine Davies Samway, San José State University. Research: Teachers' Perspective on Online Teaching and Learning. Prof. Samway's research involves interviewing teachers who are working with students in grades K-8 who are English learners and/or from low-income homes. This study will provide a window into online instruction for English learners and students from low income families.

Dr. Victor M. Valle, Cal Poly San Luis Obispo. Project: The Poetics of Fire: Decolonizing the Metaphors of Chile-eating in the Borderlands. Prof. Valle's soon-to-be completed project explores the metaphors with which native and non-native North American borderlands societies have interpreted and practiced the fruit's meaning in the last five centuries. Chapter One (“Taste, Place, Memory”) discusses ways different cultures of chili-eating interpret capsaicin's ability to trigger the TRPV1 neuro-chemical heat sensing mechanism. The second chapter excavates the Nahuatl diphthong, “the chile, the salt,” to show how that metaphor can help us understand the ways Mesoamericans saw the human body as an ecological event.

Dr. Edythe Krampe Walker, CSU Fullerton. Research: Caring for Children or Partnerships for Adults? The Function of the Family in the Contemporary U.S. Prof. Walker is completing a paper drawing from the structural functionalist perspective on the functions of the family in the late 20th and early 21st centuries in the U.S. She is planning to present her research at the Theory Construction and Research Methodology Workshop at the Annual Meeting of the National Council on Family Relations, Baltimore, MD in November 2021 and submit an article for publication in a professional journal.

Small grants proposals for the next cycle are due on Sunday, October 31, 2021. CSU-ERFSA encourages members involved in research and creative projects to apply for a grant. The small grant program is competitive, with past awards ranging from \$100-\$2,000, depending upon the number of proposals and the amount of money made available by the CSU-ERFA Foundation. Preference is given to first time grant applicants when grant proposals are of equal merit.

Grant applications and guidelines can be downloaded from the CSU-ERFSA Grant Awards Program web page, <https://tinyurl.com/1wb41ags>, by calling the CSU-ERFSA office at (818) 677-6522, or, by emailing your request to csuerfsa@csun.edu. The CSU-ERFA Foundation welcomes tax-deductible contributions. See csuerfsa.org for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

CalPERS At-Large Board Seats Up in 2021

The two at-large seats on the CalPERS Board of Administration, currently held by David Miller and Margaret Brown, are up for election this year. Both incumbents indicate that they are running for reelection.

Eligible active and retired members, excluding survivors and beneficiaries, are eligible to vote. The new term of office begins January 16, 2022 and runs for four years. Potential candidates must designate which seat they are running for and submit a nomination petition endorsed by at least 250 active or retired members of CalPERS, excluding survivors or beneficiaries, by May 13, 2021. As in previous elections, voters will be able to vote online through the Internet, by telephone, or on a paper ballot.

ASCSU Report: The Start of a New Era?

By Jerald Schutte, CSUN, Emeriti Academic Senator

The Academic Senate of the California State University (ASCSU) met virtually on January 12-13th as one of their five meetings per year.

Discussion centered around:

- 1) recognition of changes with new incoming and outgoing leaders in the chancellor's office,
- 2) the corona virus and its implications for teaching,
- 3) the implementation of AB 1460, the required course in ethnic studies,
- 4) the budget and its implications for the general fund as well as auxiliaries, and
- 5) several significant resolutions.

The ASCSU welcomed the new Chancellor Castro and said goodbye to the outgoing Executive Vice Chancellor Blanchard during their presentations. Chancellor Castro, a former president of CSU Fresno replaced Chancellor Tim White, while AVC Blanchard will become president of the University of Houston, Downtown. He is being replaced effective February 15th by Interim AVC Fred Woods, former chancellor of the Contra Costa Community College District.

COVID-19. Fundamental to the current leadership of the CSU is dealing with the effect of COVID-19 on teaching. Chancellor Castro announced that except for the most critical courses, teaching will continue online for the entire spring semester. As a result, auxiliaries supplying student housing and resulting meal plans are operating at approximately 25% capacity. Several campuses, including Northridge, Long Beach, Pomona, and Los Angeles, have become county vaccination distribution centers. Chancellor Castro indicated the goal is to be open for classroom teaching by fall 2021.

AB 1460. The presentation by AVC Blanchard focused on the many accomplishments but offered continuing challenges, including the implementation of AB 1460, the ethnic studies graduation requirement. Both he and ASCSU Chair Collins reported on the continuing discussions with the chancellor's office and the statewide ethnic studies committee as to best practices in achieving the goal of having these courses ready by fall 2021. The Board of Trustees has ratified the plan to

make this a lower division general education requirement by replacing three of the 12 general education units currently required in humanities and/or social sciences. This will require ongoing coordination with departments, the community colleges, and their associate degrees for transfer requirements.

Faculty Trustee Report. Trustee Sabalius reported on the governor's January budget proposal. There is \$15 billion in additional revenues for the state this year, despite continuing deficits. Therefore, this governor's budget allocates an increase of \$144 million in recurring funds, \$111 million of which is in unfettered general funds, in addition to \$15 million for the CSU's graduation initiative 2025, and \$15 million for mental health and technology (the \$144 million in budget allocations is still significantly less than the \$565 million requested by the Board). As well, in the same budget there is a \$225 million allocation in one-time funds, \$175 million of which is designated for deferred maintenance and \$30 million for student financial aid.

Moreover, there are federal funds accruing to the CSU. The CARES act of mid-2020 provided \$563 million to the CSU, half of which was allocated to student financial aid. A second version (CRRSSA) passed in December 2020 and allocates approximately \$854 million to the CSU sometime this spring, with \$262 million specified for student financial aid.

Other Reports. Several others presented reports (CFA, CSU-ERFSA, CSSA, etc.). This list included two student trustees, Maryana Khames and Krystal Raynes, who discussed the need to address basic needs, food insecurity, zoom fatigue, and mental health. However, the remaining time was spent on resolutions. They included approval of

- AS-3463, welcoming Chancellor Castro,
- AS-3468 Commendation for EVC Blanchard,
- AS-3466 calling for adequate bandwidth for students to engage online learning,
- AS-3467, the ASCSU condemnation of

the events on January 6, 2021 in Washington, D.C.,

- AS 3470, Addressing the Need for Compassionate Treatment of CSU Employees During the COVID-19 Pandemic,
- AS 3455, Addressing Fair Workload for Faculty in the CSU,
- AS-3458, Disparate Impact of Technology on Underserved Students, and
- AS-3461, Ongoing Collaboration on Ethnic Studies.

AS-3456, regarding Faculty Emeritus Status Revocation, was referred back to Committee.

The content of these resolutions can be accessed at <https://tinyurl.com/19gsb2tx/>.

Personal and Professional

Dr. Joan Melton (Theatre and Dance, Fullerton) wrote music for three Shakespeare plays, Richard II, The Tempest, and Julius Caesar, produced for radio by Shakespeare@, Jersey City. Music samples and links to shows are at <https://www.joanmelton.com>.

Shakespeare@, Jersey City's premier classical theatre, tells epic stories in intimate and unique spaces, with a mission to revitalize the performance, education, and audience for Shakespeare and classic drama.

On February 14th, 2021, she was a guest speaker for AUTHORS international book club, affiliated with the School for F.M. Alexander Studies, Melbourne, Australia.

Lucille Wendling, who with her late husband Aubrey drove the creation of the SDSU Retirement Association in 1986, celebrated her 100th birthday recently. Congratulations Lucille!

Pre- and Post-Retirement Concerns: A New Project on the Problems of Aging

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

With this issue of *The Reporter*, the Pre- and Post-Retirement Concerns Committee is beginning a long-term discussion and analysis of useful websites for persons interested in problems of aging.

In current gerontology studies, people of retirement age are studied in one of three age-span categories. We are placed in early-old (ages 65-75), or middle-old (76-84), or elderly (85 and onwards). This intriguing approach began with work in South Korea in a report by Sang Bum Lee, et. al. entitled "Differences in Youngest-old, Middle-old, and Oldest-old Patients Who Visit the Emergency Department," and on the web the discussion is found at ncbi.nlm.nih.gov. The original treatment focusses on differences in aging between men and women, increases over time in admissions to internal medicine and intensive care, and length of ensuing hospital stays. The analysis giving these specific age ranges seems to be a useful one and is likely to catch on in future scholarship.

There is a fuller and quite informative treatment of the problems of aging in the Wikipedia article found at https://en.wikipedia.org/wiki/Old_age, wherein the age ranges shift from young old (60 to 69), the middle old (70 to 79), and the very old (80+). This article has a wide-ranging discussion of difficulties in aging according to geriatrics (the medical emphasis) and gerontology (psychological, social, and policy issues), and a reader will refer to it many times in order to have a taxonomy of issues in aging.

The list of subjects for physical problems has few surprises, and includes bone and joint degeneration, chronic diseases, gait change, hearing, cardiac inefficiency, and quite a number of others, with a major emphasis on increasing frailty and injuries from falls. Psychological changes include depression, fear of health loss, and fear of crime.

Of keen interest is the finding that middle-old age seems to be a period of stasis and adjustment in the aging process, although this conclusion comes from a rather dismal perspective: this period shows fewer suicide attempts than the

earlier young old-age span (search for "suicide in older adults" at dovepress.com).

At times a foray into information available on the web can be relatively benign and a bit helpful, and it can require only a slight effort. A worried but less-than-computer-confident acquaintance recently asked whether or not a website could answer the question of why he had a racing heart rate when he retired to bed for the night. The answer, when properly "Googled" at www.hopkinsmedicine.org and www.medicalnewstoday.com>articles>heartpalpitations, is to see your doctor. It turns out that the condition is ordinarily harmless and can be relieved by drinking water ahead of time and doing deep-breathing exercises for five or ten minutes when such an episode begins. (This information, I have to add, was gladly received, although the exchange rapidly degenerated into rough male joshing along the line of "I suppose sudden death is just nature's way of telling you to slow down.") The point is that many of us are using the web for health inquiries already, and depending on it for others and for ourselves.

Of course some subjects require a wide ranging inquiry, covering lots of sites and long periods of time-intensive reading. Here's another personal story illustrating this matter. Recently a long-time friend (for 58 years) in academic life chose to end it all because of what is noted in some places in the recent literature as the three critical conditions: bereavement (he was recently a widower), clinical depression, and rapid-onset Alzheimer's. It seems that the danger for suicide is greater in earlier stages of the disease than later ones. This subject is treated in the most recent reputable studies, like those found under Alzheimer's at pubmed.ncbi.nlm.nih.gov It takes a few days of inquiry before one gets the fuller picture of the dangers in this disorder.

Finally: some subjects are quite important, yet difficult to find on the web. At the beginning of February, the state of California at last made it easier to register to get the Covid-19 inoculation sequence. While some HMOs are gearing up to better organize their vaccination programs,

the state has stepped up its involvement. Beginning with a trial run in San Diego and Los Angeles for the website, at last people could register at myturn.ca.gov for an appointment to get the vaccine for this brutal virus—and not a moment too soon.

In short, a list of useful websites discussing problems of aging would be helpful to many readers of *The Reporter*. The Pre- and Post-Retirement Concerns Committee invites suggestions and submissions for this list. The next issue will discuss helpful sites showing changes in spending in retirement, but suggestions of any sites on all pertinent subjects will always be welcome. Please e-mail those suggestions to donahue_thomas@ymail.com.

Websites mentioned:

Differences in Youngest-old, Middle-old, and Oldest-old Patients Who Visit the Emergency Department: ncbi.nlm.nih.gov

General remarks on aging: https://en.wikipedia.org/wiki/Old_age

Palpitations: www.hopkinsmedicine.org and www.medicalnewstoday.com>articles>heartpalpitations

Alzheimers: Google yields many sources under "Alzheimer's and Suicide." A variety of publications on this topic are at: pubmed.ncbi.nlm.nih.gov

The Covid-19 vaccine in California: myturn.ca.gov

Pocket Calendar

For 2020 and later, the pocket calendar will be sent ONLY to those who have opted in - please notify the office at the email, phone, or address on page 2 if you would like to continue receiving the calendar.

Thank you.

New California Plan for the ‘Urgent’ Needs of Seniors

By Samantha Young, February 18, 2021, Kaiser Health News

Even as the pandemic derailed some of Gov. Gavin Newsom’s biggest health care proposals, such as lowering prescription drug costs, it crystallized another: the pressing need to address California’s rapidly aging population.

Already nine months into their work when Newsom issued the nation’s first statewide stay-at-home order last March, members of a state task force on aging watched as the coronavirus disproportionately sickened and killed older people, and left many isolated in nursing homes, assisted living facilities and their own homes. “In many ways, it just accelerated and made more urgent that work,” said Kim McCoy Wade, director of California’s Department of Aging, who led the task force.

The group’s work culminated in the release last month of a 10-year “Master Plan for Aging,” a blueprint intended to guide state and local governments, the private sector and charitable organizations to improve housing, health care, caregiving, equity and affordability for California’s older residents. The state’s existing system of programs and services can be confusing for seniors who must navigate a disconnected patchwork of public and private offerings. If they’re able to find a program that fits their needs, it’s often too costly for anyone other than low-income Medi-Cal recipients, whose participation is covered by public funding.

McCoy Wade hopes the state’s Master Plan website will serve as a destination for Californians looking for programs or support, much as the First 5 website is for caregivers of young children. But right now, the site mostly lists scores of ideas, such as creating a variety of affordable housing options for Californians, improving public transit, expanding geriatric care, redesigning nursing homes to be smaller and more home-like, improving broadband access and expanding telehealth.

The number of Californians age 60 and older is projected to grow to about 11 million by 2030, accounting for one-quarter of the state’s population. In 2019, that group made up roughly one-fifth of the state’s population, according to U.S. Census data. But will the plan end up gathering dust on

a shelf, as have so many other government reports? McCoy Wade pledged that won’t happen, pointing to an online dashboard that tracks the administration’s progress implementing the plan’s proposals through the state budget, the legislature and in communities.

There is already momentum. The administration has pledged to embark on more than 100 initiatives in the next two years, McCoy Wade said. In his proposed 2021-22 state budget, Newsom has asked for \$250 million to buy and rehabilitate assisted living facilities for homeless seniors, and his administration is working with the federal government to determine how Californians can continue to use telehealth medicine after the pandemic.

McCoy Wade talked to *California Healthline* about why Newsom issued an executive order to create the plan, why it is so important for Californians and some ways to move it forward. The interview has been edited for length and clarity.

Q: Why does California need a Master Plan for Aging? The executive order was really driven by the demographic change that we’re living longer, we’re having multiple stages of aging, and aging is diversifying.

Are you living in a single-family home that entire 30, 40, 50 years? Are you working perhaps longer, are you volunteering longer, are you living with three, four or five generations in one house? Are you living alone because your spouse, your friends and your peers may have died? That has been one of the “aha” moments but also one of the challenges: How do you plan for aging when it is so diverse?

Q: The Master Plan offers a blueprint for the next 10 years, but what are some proposals that can be tackled in the next few years? In this pandemic, we learned a lot. It’s important that people can stay in the home they choose but also have services accessible to them. For middle-class people, Medicare doesn’t pay for the services people need, so you see the governor proposing a new Office of Medicare Innovation and Integration to help more Californians.

As we age, there are a couple of things that can be really helpful: taking care of housecleaning, taking care of shopping, taking care of cooking. We can retrofit houses to prevent falls. I think there’s a real recognition that we have to expand the ability for middle-class folks to afford and have access to services. Home and health go together at all ages. But as you age, in particular, and for the older adults who are not homeowners, keeping up with rent, keeping up with the house itself, really becomes a risk to health. How do we make sure there are affordable housing options? You see the governor’s budget proposal for \$250 million to purchase residential living facilities and dedicate them to older adults who either are at risk of homelessness or are homeless.

Q: What are some of the long-term goals? The big issue for all of California is affordability. The governor has unveiled strategies around more ... housing and a range of housing in terms of families living together, caregivers living together, and affordable housing options. Older adults could either stay in the main house or move to a smaller unit. It just creates a whole lot of opportunities for those different ages and stages. Getting health care costs and housing costs and care costs — the expense side of the ledger — down is incredibly helpful. But, the income has to somehow keep up to provide basic needs and basic quality of life. The SSI/SSP program is a top priority of our stakeholders, and there is a commitment to try to start walking that back up towards the federal poverty line and to begin to increase it in 2023. There’s a widespread recognition it is not keeping up with the cost of living, much less the federal poverty line.

Q: You say many older Californians have a hard time paying for the help and services they need as they age. Is it just too expensive? “Expensive” feels like not a shocking enough word. In community forums, people cry about spending down their savings and their kids’ savings and they’re going bankrupt. It’s not hundreds of dollars. It’s in the five figures a month.

Q: How did the pandemic affect what

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CFA Report: The Honeymoon is Over

By Jay Swartz, CSPU Pomona, Liaison to CFA

The honeymoon period for newly installed CSU Chancellor Joseph Castro is over after an extremely short romance—at least as far as the California Faculty Association is concerned.

CFA leaders recently blasted the head of the CSU system for his refusal to allow any relief for CSU employees suffering from pandemic side effects, notably those who are parents trying to homeschool their children, care for elderly parents and still handle additional duties with all online classes. In addition, faculty union spokesmen have questioned the system's repopulation plans when in person classes resume, an issue apparently yet without a clear response. Will classes be adequately spaced? Will class sizes be reduced? There seem to be more questions here than answers.

The California Faculty Association addi-

tionally has increased its demand to eliminate all on campus police forces, to deweaponize each campus, citing statistics that students of color are disproportionately targeted. As a part of this venture CFA is cosponsoring legislation proposing that all forms of projectiles and sprays be eliminated from all 23 campus sites.

A better reaction toward the CO leadership team in Long Beach was rendered in two other areas of interest stemming from the recent Board of Trustees meeting there. The Trustees voted to suspend any planned tuition hikes for the 2021-22 Academic Year and to expand mental health services on all campuses, two issues holding an ongoing interest among the union rank and file.

The 93d CFA General Assembly is scheduled to be held virtually April 8-11.

California Worst in Rough Roads?

Well, if not the worst, close to it. Money Geek, a website focused on personal finance issues, recently displayed the differences among the states in the conditions of their highways. The road roughness index is the weighted average value of observed measurements of the "international roughness index" (IRI) for each state. The Federal Highway Administration states that a score of less than 95 indicates a road in good condition, between 95 and 170 is acceptable, and greater than 170 is poor condition. California's score is 150, meaning "borderline acceptable" on average. About 38% of California's roads are classified in poor condition. Only DC and RI are worse, with 83% and 40% in poor condition respectively. About 24% of California's roads are classified in good condition. Three states are worse, Hawaii, Rhode Island, and DC, at 22%, 23%, and 2% respectively.

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CalPERS' Unfunded Pension Liabilities

(Continued from page 1)

approved Prop 21 that ended the restriction on equities all together and allowed public funds to invest in anything “prudent.”

During the 1991 recession, Governor Pete Wilson attempted to redirect \$1.1 billion of “surplus” CalPERS assets to reduce annual required contributions (ARC) for the state, schools and local agencies. It would also have shifted the power to appoint actuaries from the pension board(s) to the governor. The actuaries calculate the ARC to be paid by employers, including the state, to CalPERS and other pension systems. Wilson’s attempted “raid” was thwarted by the courts.

The public employee unions responded with Proposition 162 in the November 1992 election. Before Prop. 162, the pension board(s) of administration had three equal responsibilities: paying benefits, minimizing employer costs, and maintaining reasonable administration expenses. Prop. 162 made paying benefits the top priority. It also clarified that the actuaries were to be appointed by the pension plan, not the governor, and that the pension boards had investment control.

By the mid-1990s, public pension funds in California were receiving 75% of their revenue from earnings on invested assets, and by the end of the decade most of them were fully-funded or running a surplus. Employer required contributions declined, in some cases to zero. Participant (employee) contributions continued at their prescribed fixed rates (5% of earnings for the CSU).

In the interest of fairness, the CalPERS Board of Administration proposed increasing pension benefits in what became S.B. 400 in 1999. CalPERS assured the legislature that the cost of the enhanced benefits would be covered by continued growth in the trust fund fueled by investment earnings. And, they believed it! Everyone seems to have forgotten that while equity prices can go up, they can also come down. The statistical principle of “regression to the mean” is alive and well.

Then came the 2001 “dot.com” recession. As the stock market contracted, pension asset values took a dive, and employer required contributions soared. By 2007,

the financial markets and the pension funds had recovered. Funded ratios were again approaching 100%.

Next, came the “real-estate-bubble” Great Recession which began in the 4th quarter of 2008. It was worse. Again, asset values contracted, and employer required contributions soared just as state and local governments were struggling with reduced revenues and increased costs of other programs, such as the CSU. Hey, that’s us!

The Present. While many of us benefited from S.B. 400, it was a big mistake. It will be a problem for public pension funds in California for a long time to come. The so-called “California Rule” restricts public employers from cutting pension benefits. The Public Employee Pension Reform Act (PEPRA) of 2012, which reduced benefits and increased employee contributions, applies only to state and local government employees hired after January 1, 2013. Those of us hired prior to that date will continue to enjoy the blessings of S.B. 400, and the public pension funds will continue to incur their costs for years.

By 2017-18, the overall funded ratio of the CalPERS Public Employee Retirement Fund (PERF) was 70.2%. The calculations behind the funded ratios are based on an assumed discount rate of 7.0%. That’s pretty optimistic. The discount rate is used to convert unfunded liabilities to present value to calculate the funded status. The higher the discount rate, the lower the unfunded liabilities and vice versa. The amount of unfunded liabilities drives the employer annual required contributions.

The Future. In a recent document titled “FAQ: Toward a 7% Solution,” CalPERS explained its strategy to achieve a 7% return on its \$400+ billion investment portfolio. In addition to making several structural changes, CalPERS has terminated its relationship with about 30 external investment managers, thus saving \$115 million in fees on an annual going-forward basis. Henceforth, the CalPERS Global Equity Program will be 95% internally managed while 78% of CalPERS’ entire fund will be managed in-house by its own investment professionals. It is expected that the new program will take four years to implement.

The plan going forward is to invest more

assets in the private-equity market, with its potentially higher returns and lower expected volatility, than in the more-efficient public equities market. In addition, the strategy involves substantially increasing “leverage” by borrowing funds from the private-debt market.

Appraisal. Why do I continue to feel unease about the CalPERS funding problem? It may be because it has had six chief investment officers over the past 20 years, and that the last one, Ben Meng, resigned after two years due to a conflict-of-interest issue. CalPERS CEO since 2016, Marcie Frost, has effective control over who Meng’s replacement will be. That decision will be finalized in February 2021. The new CIO will inherit an investment policy over which he/she had no input.

Moreover, the centerpiece of that policy is investing in the private-equity market, which is smaller and less flexible than publicly-traded equities, and borrowing from the private debt market to extend its leverage. Should the U.S. economy go into an even-greater recession in the near future, as many expect, that could be disastrous for CalPERS funding.

CSU-ERFSA New Members

Chico – James M. Postma
Cindy B. Wolff

East Bay – Stephen Gutierrez

Fresno – Loredana LoBianco
Rassoul Yazdipour

Fullerton – Do L. P. Minh

Long Beach – Judy Strauss
Frederick G. Wegener

Pomona – Terrence Young

San Bernardino – Robert Brett Nelson
Alan L. Smith

San Diego – Susan E. Cayleff
Norma Ojeda

San Jose – Charles N. Darrah
Lou Ann G. Trost

Stanislaus – Debra L. Tavernier

Post-Retirement Activities: Grand Jury Trainer

By Bernadette Cheyne, Humboldt State University

When I retired as a professor at Humboldt State, I had never heard of the Humboldt County Civil Grand Jury until a gentleman made a presentation at an HSU ERFSA luncheon. I was intrigued by the opportunity to become involved with local government, discover more about the county, and make a positive difference within the community.

I learned that the civil grand jury functions as a watchdog over county government, investigating and reporting on the operations of entities such as county and city government departments, special districts, joint powers agencies, school districts and elected county officials. When it identifies problems (referred to as findings), the grand jury offers recommendations on how they can be addressed. The penal code requires governing boards and elected county officials to respond to these findings and recommendations. Although grand juries cannot compel county entities to make the recommended changes, their reports shine a light on government operations and have led to some important improvements that benefit county residents.

The grand jury proved an excellent outlet for my energies, challenging me to step up

to the plate, remain focused, grapple with some important issues, and interact with a diverse and interesting variety of individuals. I began my service in the 2016-2017 grand jury year and served



Bernadette Cheyne, Humboldt State University, newly appointed CSU-ERFSA Secretary

as the foreperson in 2017-2018. During that time, we conducted numerous investigations and released a total of 19 reports.

Topics included child welfare issues, unfunded county pension liabilities, and rural policing, to name a

few. Many of our recommendations were accepted and implemented by the entities, giving credence to the work of the grand jury. Our record is typical of many counties throughout the state.

During my second year on the grand jury, members of the California Grand Jury Association (CGJA) asked if I would be interested in becoming a trainer. I applied to the CGJA Training Committee, was accepted, and began my work as a grand

jury trainer in 2017. These volunteers consist primarily of individuals with grand jury experience and some who have served as grand jury legal counsels. We provide legally required training to newly empaneled grand juries throughout the state covering subjects such as grand jury law, local governments, investigations, interviews and report writing. Since reports are the grand jury's only means of communicating with the public, we also offer separate workshops specifically devoted to this topic.

In an article this brief, I can only touch upon the scope and impact of the grand jury experience and why it proved so rewarding. In addition to feeling I have made a difference, I have made many good friends both locally and throughout the state. It has been interesting to learn of the many ways grand juries operate and how they contribute to their communities. A wealth of information is available on the website, www.cgja.org, in terms of who we are, what we do, and the resources we offer to grand juries and the public.

CalPERS COLA Calculations

(Continued from page 2)

percentage.

Example based on the 2% contracted COLA Provision for CSU retirees:
—First year of COLA, 2% (no compounding);
—Second year of COLA, 2% = 2% x 1.02% + 2% = 4.04%;
—Third year of COLA, 2% = 4.04% x 1.02% + 2% = 6.12%.

Step 3 – CalPERS uses the lesser of the two numbers from step 1 and 2, this is your COLA factor.

Step 4 – CalPERS then calculates the COLA for each retiree. Your BASE year gross annuity amount x the COLA Factor = your individual COLA.

14th Challenge Grant for CSU-ERFA Foundation

The CSU-ERFA Charitable Foundation recently received its fourteenth \$500 challenge grant from a CSU-ERFSA member. The donor will match all individual donations received by the foundation through June 30, 2021, 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 public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes.

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

Or you may donate by credit card, debit card or PayPal by going the CSU-ERFA Charitable foundation webpage at <https://tinyurl.com/csu-erfa-foundation> and clicking on the "donate" button near the bottom of the page.

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.

Health Benefits Report: LTC Program Price Increases

(Continued from page 1)

customized letter reflecting their specific current benefit package and the specific mix of options available to eliminate the 2021 rate increase. Information from CalPERS indicates that the customized benefit reduction package must be accepted in full to avoid the 52% rate increase.

Policyholders will receive information on the benefit reduction option at least 60 days before the effective date of the rate increase. CalPERS is trying to mail these letters sooner, and policyholders may begin to receive letters by early March.

Acceptance of these changes to your LTC benefits will not avoid the 25% rate increase in 2022. Additional benefit changes are being developed to mitigate the 2022 rate increases and have not yet been announced.

CalPERS long-term care is administered by a third-party administrator, LTCG. Their call center is open Monday-Friday from 8:00 AM - 5:00 PM. For questions related to rate increases, call (888-877-4934). For questions related to your policy, call (800) 982-1775.

CalPERS Stakeholder Forum

CalPERS kicked off the new year with its second annual stakeholder forum on January 20. The sessions were via Zoom and were clustered around three topics that will be important in 2021 and beyond. Below is a summary of information of particular value to retirees.

Member Experience. The first session dealt with the member experience from initial enrollment to retirement and transition to Medicare. Members were urged to sign up for a MyCalPERS account to keep current with their benefit package. Members were also encouraged to consider direct deposit of their retirement check. Both of these suggestions are timely reminders during a pandemic. The importance of completing and filing with CalPERS a Special Power of Attorney authorization was also stressed. The form is available online.

More on the Special Power of Attorney. A CalPERS special power of attorney allows you to designate a representative or agent, known as your attor-

ney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as: address changes, federal or state tax withholding elections, or retirement benefit elections. The CalPERS special power of attorney is specifically designed for use by active and retired CalPERS members and beneficiaries. You may already have a power of attorney set up through another resource; however, it may not address your CalPERS retirement benefits. CalPERS states that a regular power of attorney may not suffice: "We'll need to review your power of attorney to determine if it's acceptable for CalPERS retirement purposes. We prefer [that] you use the CalPERS [form] because it contains a durability clause, but we'll also accept other forms that grant the attorney-in-fact authority to conduct business with us. Without a durability clause, CalPERS will not be able to honor your power of attorney if you become incapacitated." You can obtain more information and the CalPERS form at <https://tinyurl.com/26y2fwzy>.

Health Care. Several speakers addressed issues of health care costs, affordability and access. There was consensus that the COVID pandemic will increase long term health care costs beyond those directly associated with treating COVID patients. Reasons for this conclusion include delays in preventative care, deferral of noncritical medical tests and procedures and costs associated with treating the long-term health consequences of COVID. These factors introduce a high level of uncertainty into projections of future health care costs and will have an impact on negotiations with health care providers over future premiums.

Several approaches to cost containment were outlined for ongoing CalPERS attention. First, it is important to increase market competition especially in those areas served by only one provider. It was observed that lack of competition, especially in rural areas, drives premiums up for members in those counties. Second, continued efforts at cost containment by both CalPERS and the state need to continue. For the past several years CalPERS members' utilization of medical services has been relatively level while the price of drugs and medical services have

increased. These drug and services price increases have been the primary factor in premium rate increases. The health care session ended with an outline of CalPERS efforts to increase the quality of care.

Asset Liability Management. This session addressed a topic which will be studied and discussed with stakeholders and the Board over the next 18 months: asset liability management (ALM). In brief, factors influencing the long-term assumptions on the rate of return of the CalPERS investment portfolio will be examined and measured against projections on expected future pension obligations. The goal is to generate returns to sustainably pay benefits for generations. The "risk-reward" tradeoff was discussed: what is the prudent level risk in the investment portfolio to achieve targeted net investment returns of 7%?

Presenters discussed market risks to CalPERS and risks and opportunities offered by demographic, technological and government regulatory changes. The balance and mix of assets in the total portfolio were also discussed.

In Memoriam

Humboldt – Willard J. Stradley

Long Beach – George D. Demos
Simon George
Doris C. Kagin
Gerald I. Locklin
Sara W. Smith

Los Angeles – Robert G. Hadley

Northridge – Anna Benson
Peter L. Cassidy
Alfonso F. Ratcliffe

Pomona – John E. "Ernie" Simpson

San Diego – Charles R. Brashear
Pershing Vartanian
C.R. Webb

San Jose – Robert J. Donovan

San Luis Obispo – Royce L. Lambert

Sonoma – Yvette Fallanday
Bernd Jager
Douglas S. Rustad

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

**New California Plan for
Seniors' Urgent Needs**

(Continued from page 7)

you included in the plan? We pivoted to check-in campaigns to call people and check in at home because we knew there were challenges around isolation or gaps in services. That check-in campaign was manual, list by list. So, one of the things we want to look at is how do we create more preregistration, more automated systems. All this calling and lists should not be a one-time thing, and, sadly, in California we need it for wildfires. Now we need it for vaccines. We may need it in an earthquake.

This pandemic had just a devastating impact on Black and Latino and South Pacific Islander communities. The catch line for the Master Plan became that equity is baked in; it's not kind of the last paragraph. So, language access has become much more essential. Our department is doing a plan on diversifying our hiring and all the commission appointments. We just really need to do better.

**CSU-ERFSA
Calendar of Events**

April 20, 2021 - 1 to 4 p.m. Spring State Council meeting, on Zoom.

May 13, 2021 - Nomination petitions, etc. due to CalPERS for the two Member-at-Large seats to be elected to the CalPERS Board in September.

August 10, 2021 - 1 to 4 p.m. Summer executive committee meeting on Zoom.

August 27, 2021 - Ballots for the two Member-at-Large seats on the CalPERS board of administration to be mailed to all CalPERS members. Ballots due back by September 27, 2021.

October 31, 2021 - (Sunday) CSU-ERFA Foundation research grant applications due.

If you are reading *The CSU-ERFSA Reporter* online and are **not** a member, welcome!

We are glad you are here.

However, we very much need more members. Please consider joining our organization. See "Membership Information" at <https://www.csuerfesa.org>