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Council Asks for Oil, Gas Divestment, Schutte Elected Emeritus Senator

By Harold Goldwhite, Executive Director

On October 27, 2020, CSU-ERFSA’s State Council met from 1 to 4 p.m. via Zoom, the omnipresent app that facilitates the meeting of groups through the internet. This was the first State Council meeting for a year; the Spring State Council meeting that was to have been held at CSU Dominguez Hills was cancelled because of the COVID-19 pandemic.

prior to the meeting, and consequently much of the meeting time was taken up by reactions to, and questions on, these reports. Many of the matters that arose are the subjects of articles in this issue of *The CSU-ERFSA Reporter*.

The report of the legislative affairs committee included an extensive discussion of CalPERS and its investment strategies. The council asked the executive committee to draft a letter to the CalPERS board asking them to divest from investments in fossil fuel and related industries, as well as considering investments in sustainable

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CalPERS Ethical Lapses, Investment Strategy

By Robert Girling, CSU-ERFSA Director of Legislative Affairs

CalPERS Ethical Lapses. On August 5, 2020 Ben Meng, Chief Investment Officer of CalPERS abruptly resigned. According to the publication *Chief Investment Officer* Meng’s sudden resignation was related to his failure to disclose personal stock sales and a potential conflict of interest as he held shares in three private equity (PE) firms that did substantial business with the pension system as required by state law. The people immediately responsible for ensuring compliance with the law were Marcie Frost and the head of compliance, Marlene Timberlake D’Adamo. The CalPERS board is ultimately responsible for not holding Frost, Timberlake, and other key staff members responsible for compliance failures. CalPERS board member Margaret Brown said, “Mr. Meng’s reported conflicts of interest and lapses in judgement are serious violations

of his fiduciary duty to two million CalPERS beneficiaries.” These matters are of concern to CSU-ERFSA members as well as all CalPERS members given that investments and the handling of our sizable retirement fund is based upon trust. If the leaders of CalPERS are not seen to follow the law and uphold ethical standards, it undermines our confidence and that of the companies that do business with CalPERS.

CalPERS Financial and Investment Strategy. CalPERS strategic Plan 2020-2022 sets out several objectives. These include (a) mitigate the risk of significant investment loss; (b) deliver target risk-adjusted investment returns; (c) educate employers, members, and stakeholders on

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tanagno@calstatela.edu.

From the President...

Dear Colleagues,

I hope this newsletter find you well. A lot has been happening these past few days. We had a successful virtual State Council meeting about 10 days ago, and I wish to thank Vice President Ted Anagnoson for chairing this meeting as I was still in recovery due to my recent cervical spine surgery.

Our organization continues to operate in a fiscally responsible fashion. A large reason for this is the fact that we have moved several meetings to a virtual format due to the pandemic. I am optimistic that revenues will again be increasing as we grow membership, thus enabling us to continue and increase efforts such as our grant program and lobbying activities once COVID-19 is behind us.

I am heartened by the many members of CSU-ERFSA who willingly give of their time to support our fellow retirees. If you're interested in volunteering to serve CSU-ERFSA, please send me an email at bpasternack@fullerton.edu.

As I write this, appears that we will have a new U.S. President in January, which in my view should be promising for our nation. At the very least, the chaos of the past four years should be reduced, and there may be progress in getting COVID-19 under control.

I want to wish you and your family a joyous holiday and a happy and healthy 2021.

Regards,

Barry

Blischke Continues Soles4Souls Work

I have been fortunate enough during the last four years to collect over 29,000 pairs of shoes for Soles4Souls through CSU Dominguez Hills, the Torrance/Del Amo YMCA, and several other local clubs, companies, and organizations. After collecting shoes for the almost one billion folks on planet earth who lack them, I am going to help distribute them to kids in need for the first time.

I am working with the Boys and Girls Clubs of Los Angeles Harbor to provide footwear. During the holidays, this wonderful organization sponsors a Ball Drive (basketballs, soccer balls and baseballs) and a Food Drive. In conjunction with the Ball Drive, we will give them athletic shoes and during the Food Drive we will have other kinds of children's footwear.

At Dominguez Hills, one of our commitments is to engage in community service. In my discipline, sociology, it is required in several courses. That is difficult during the pandemic. So I have raised funds (\$500 from the CSUDH Emeriti Association and \$500 from the California Credit Union) to reimburse students for establishing shoe drives using the Internet. Ten students will get academic credit and up to \$100 for doing so.

These are great ways to celebrate the holidays when we are all stuck at home and can't do so face-to-face with family!!! If you want to collect or distribute shoes, please get in touch with me at wblischke@csudh.edu and I will help you set up your projects.

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.csuerfsa.org>

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.

Health Benefits: LTC Insurance Program In Crisis

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

Long -Term Care Insurance. The CalPERS Board of Administration will discuss and likely act on the long-term care program at its November meeting. If the program were a hospital patient, it would be in the critical care unit.

There are several converging causes of problems with the program. First, the return on investment of premiums has been lower than required to sustain the program. Typically, long-term care providers have conservative investment strategies, with large positions in fixed income assets such as bonds. The target annual rate of return is around 4%. Interest rates on fixed income investments have cratered, and the 4% target has not been reached. Second, there was a moratorium on enrolling new members. This meant no new money coming in from those least likely to need LTC benefits in the near term. Third, and this should not be a surprise, those remaining in the program are getting older and are more likely to submit claims for benefits.

The board's final decision will likely have a combination of premium increases, benefit reductions or increased copayments, and adjustments to the benefit cap. Watch the CSU-ERFSA website for updates.

Flu Shots. The CDC strongly recommends that those over 65, as well as caregivers, get vaccinated against the flu. The Covid-19 pandemic has amplified the urgency of that advice. For those still contemplating a flu vaccine, there is a high dose shot available again this year for seniors. Fluzone is the brand name, and as was the situation last year, it is in short supply. If you are interested in this high dose vaccine, please check with your med-

ical provider on its availability.

Open Enrollment. CalPERS' open enrollment period has ended. Very few retirees switch plans. However, if you have changed providers, your new plan takes effect on January 1, 2021. While most transitions are seamless, there are occasional problems. It is recommended that you have sufficient prescription medicine to last you into January. Also, if you have standing orders for critical lab work or medical exams scheduled with your current provider for early January, consider rescheduling for December.

January Direct Deposit Posting Date. Those who have their pension directly deposited are reminded that transactions are posted on the first business day of the month. Since the 2021 New Year's holiday is on Friday, the first business day of January is Monday, January 4, 2021. This may be important if you have authorized recurring direct payments from your account early in each month.

2021 Medicare Premiums Part B. In November you should receive a letter from the Social Security Administration noting your Medicare Part B monthly premium payments for 2021. If the letter concludes that you will be subject to an income-related monthly adjustment amount (IRMAA), you may be entitled as a CSU retiree or eligible dependent to receive reimbursement from CalPERS for all or part of this amount. CalPERS will have updates on their process posted to their website in December. Letters may also be sent from CalPERS in December to those who received IRMAA adjustments in 2020.

CFA Report: Celebrating AB 1460, the November Election

By Jay Swartz, CSU-ERFSA Liaison to CFA

After a one year hiatus, CFA resumed its semiannual series of State Assembly meetings, 13-17 October, via its first ever statewide Zoom assemblage, an event that included roughly 140 attendees. CFA passed four key resolutions:

AB 1460: While celebrating the Governor's signing of this historic legislation requiring each CSU student be mandated into taking ethnic studies coursework, CFA has turned its attention on its implementation. It is urging the statewide Academic Senate to rescind its senate resolution regarding core competencies for ethnic studies and is demanding the Chancellor rescind Title V changes to statewide ethnic studies requirements. The CSU classes of 2025 would become the first to fall under the new legislation.

Count Every Vote: In advance of the November elections, CFA is working diligently with its allies to assure that no voting suppression or mismanagement occurs statewide.

Coaches Rights: CFA is resolved to making sure that all athletic coaches are fully aware that they have full bargaining rights just like faculty, particularly in light of recent virus related terminations.

White Supremacy: A prevailing theme throughout the CSU organization, CFA is calling out even the most subtle forms of supremacy in the administration or on local campuses.

In other CFA events the group pushed hard in support of many propositions on the November ballot but is highlighting

two most notably, supporting Prop. 15, requiring state corporations pay their fair share of tax monies to support public schools, and Prop. 16, calling to permanently end the ban on affirmative action. [Ed. note: both propositions lost.]

CFA Pensions and Retired Faculty Committee. In this meeting several members noted recent state Supreme Court rulings that have helped to protect our pension funds. Several further encouraged all retirees join the California Alliance of Retired Americans (CARA), with annual dues of \$15. CARA sponsors numerous local action teams who work with legislators to protect retiree interests. Members also noted that a CFA

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Pre-/Post-Retirement Concerns: “Just Watch!”

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

Q. What does a Benefits person do to idle the time away during the epidemic?

A. Here's the answer:

One of the things a retired person can do during Covid-19 is to sit and fidget and patz about with imponderables. For example, it has always been a source of wonder to me that the influence of an important person on others cannot be measured accurately while that person is still alive. When I was an adolescent, the American President was Dwight Eisenhower, and for a young person like me (intense and sheltered) what was shared from adults about that man was that he showed seriousness of purpose, probity, rectitude, and righteousness—and we all knew that he had been the leader of the forces in Europe, a genial manager of thousands, the victorious leader over the Nazis, the President of Columbia University, and now: President of the U.S. during the Cold War.

Those of you who were in the work force at the time will recall that the corporate climate during those years was impersonal, coercive, and rather grim; but for youngsters in school the spirit of the times could reinforce ambition and competitiveness. I was one of those caught up in the gusts of all of it, class president and National Honor Society president in high school, student representative to the faculty senate at my college, and president of a fraternity that won plaudits from its national organization. For me as a youngster, it was all rather stark staring earnestness and more than a little “One-Dimensional Man,” but there you have it.

So what is modeled forth at present and what will the influence be on university students of the near future? Let's start by asking where is the purpose, the probity, the rectitude, and the righteousness? Keep in mind that the current president is 74 years old, and has spoken millions of sentences in his lifetime. To give him credit, perhaps 250 of those sentences have had truthful content. This fact alone will have outstanding cultural influence.

Specific results are challenging to predict, because when prevarication is a preferred mode of communication, it is difficult for a listener to know what the speaker really believes. But it is certain that among university students in the coming decade or two, we onlookers are likely to see strong cultural change.

I personally foresee that new student societies will take shape. There will be a Pre-Copernican Society that will press for the abolition of the Astronomy and Geology Departments. There will be a Hammurabi Society for Pre-Law students. Membership will swell in the “Truth is Whatever You Can Get People to Believe Club.”

Beyond that, Speech Communications and Political Science departments will be pressed to give courses in Applied Demagoguery. Interest in Pre-Med courses and in Nursing will decline sharply. There will be little pressure for social change, although one will see activists in the student parking lots driving cars with Weinstein for President bumper stickers.

You'll see.

State Council Meeting

(Continued from page 1)

energy companies.

The meeting included a presentation from representatives of AMBIA, our benefits advisor partner, that included a survey of new added benefits now available to CSU-ERFSA members. AMBIA has also partnered with Vilocity to upgrade the csuerfsa.org website.

The council held an election to choose the Emeritus Academic Senator to serve on the Academic Senate CSU for a term from 2020 – 2023. Jerry Schutte (CSU Northridge) was elected. Senator Schutte is emeritus professor of sociology at CSU Northridge and former CSUN distinguished teacher of the year. He has taught for 42 years at CSUN, serving in many roles at the department, college and university level. He has served on the faculty senate, the senate executive committee, the university corporation, the educational

resources committee, and as special consultant to the president and provost.

At the statewide Academic Senate, Schutte has served as a member of the fiscal and governmental affairs committee. Schutte is a graduate of UCLA, where he earned both a MBA in Finance and a Ph.D. in Social Psychology in 1974. He had a postdoc at Stanford University and taught at Columbia University in New York before coming to CSUN.

The Council also confirmed Sue Holl (Sacramento) as Treasurer of the Association and thanked Harry Sharp (CSPU San Luis Obispo) for his outstanding work in this capacity for the past decade.

Considering the challenges posed by the virtual nature of the Council meeting it went reasonably well. Although we all hope for a speedy resumption of in-person meetings, virtual meetings provide a fallback position that we may need in the future.

CFA Report

(Continued from page 3)

retirement webinar will be held both on November 6 and 9 from 3-5 p.m., with details available on the CFA website.

CALPERS. During the committee meeting above it was reported that there was a rare split vote approving a \$100,000+ bonus being given the CalPERS CEO as an incentive award in light of the pandemic and business downturns. Concerns were further reported regarding CIO Ben Meng's abrupt resignation and investigations.

Finally, various members expressed worries that increasing CalPERS long-term care program rates could price retirees out of this critically needed area.

ASCSU Report: Budgetary, Pandemic, Curricular Issues

By Jerald Schutte, CSUN, CSU-ERFSA Emeritus Senator

Budgetary, pandemic, and curricular issues occupied senators at the first meeting of the 20-21 statewide Academic Senate via Zoom on September 17-18, 2020. After roll call and approval of minutes, the meeting began with reports from Chair Rob Collins of San Francisco State and Faculty Trustee Romey Sabalius of San Jose State, followed by administrative reports from Chancellor White, Executive Vice-Chancellor Blanchard, Chief Information Officer Berman, the four standing sub-committees (academic affairs, faculty affairs, fiscal and governmental affairs and academic preparation and education preparation), and guest reports (including the General Education Advisory Committee, CSU-ERFSA, CFA, Committee on Equity and Diversity, Information Technology Advisory Committee, System Budget Advisory Committee, and Cal State Student Association). Beyond the reports, several resolutions were presented and passed as first reading waivers.

Three themes surrounding the reports and resolutions emerged in this plenary. Primary was the prospect for the CSU budget. A total of \$299 million was cut from the original January 2020 Governor's CSU budget, and according to Chancellor White, without further CARE money from the federal government, it does not appear any of that deficit will be restored. While using some of the system reserves to compensate, this amounts to an approximate 5% reduction in the BOT requested budget. It is unclear what next year's budgetary impact will be. However, Chancellor White estimates state revenue will be significantly less for the 21-22 budget than for this year's 20-21 budget due to the personal income tax lagging by one year. This may have to, according to White, involve the negotiation of furloughs with CFA.

However, this reduction manifests in a second and correlated theme in this plenary, the effects of COVID-19. As much as a 5% reduction to the general academic affairs budget is painful, there has been a nearly 70% reduction in income to the

campus auxiliaries (e.g. food service) and enterprises (e.g. parking). This is due to the Chancellor's edict in late March that the remainder of the spring 2020 and the entirety of the fall 2020 classes, with rare lab exceptions, must be taught online. The edict in turn created rebates in housing, meal plans, and parking permits. The result has been the layoff of a significant percentage of auxiliary and enterprise staff to compensate for the loss of revenue. In September, the Chancellor issued a mandate that classes continue online for the remainder of the 2020-21 academic year. The auxiliaries and enterprises will, therefore, continue deficit budgets subsidized by loans from other entities in the campus system.

The third theme of this plenary was the effect of the passage of AB 1460, the bill that starting in 2021 mandates the requirement that each new student graduating from the CSU must complete a 3-unit course in Ethnic Studies. The bill requires that the Statewide Ethnic Studies Council and the Academic Senate develop consensus on the "core competencies" or learning outcomes for this class.

Consensus appeared to be achieved, as reported by Chair Collins in the ASCSU/CO/ESC summer meeting and the September ASCSU meeting, with the draft Executive Order issued by the Chancellor's Office (CO) specifying the requirement as lower division general education. In fact, there continue to be negotiations with various campuses on the specifics of implementing the policy. The CO has given until November for the campuses to provide input on the issues.

As a result of these themes, various resolutions achieved first reading waivers and were voted on and approved during this session. Those approved were:

- AS-3438 "Recommended Core Competencies for Ethnic Studies";
- AS-3439, "Request for Funding to Implement AB 1460" (estimated to cost

\$16 million);

- AS-3441, "A call for Federal Stimulus Funding in Support of Public Higher Education";
- AS-3442 "ASCSU support for California Proposition 16" (repeal of Prop 209, the anti-discrimination law);
- AS-3443 "ASCSU Support for Get out the Vote";
- AS-3449 "Supporting the CSU Student Veterans Taking Remote Courses During COVID-19"; and
- AS 3450 "Suspension of Mandatory Peer Observation of Instruction and Evaluations for Academic Year 2020-2021."

Copies of these resolutions and their rationales can be found at: <https://tinyurl.com/y5ndqmb5>.

Since the plenary, two important events have transpired. First, Joseph Castro, former president of California State University Fresno, was elected the eighth Chancellor of the CSU. See more at: <https://tinyurl.com/y52zmmh2>.

Second, Dr. Cathy A. Sandeen and Dr. Erika D. Beck were appointed Presidents of Cal State East Bay and Cal State Northridge, respectively. You may read more about these appointments at: <https://tinyurl.com/y4jg5pmt>.

Personal & Professional

Harold Goldwhite (Los Angeles) presented a talk on October 21, 2020, via Zoom, and under the auspices of the Cal State, Los Angeles Life-Long Learning Program to The Heights at Burbank on "Murder Under the Microscope: Forensic Science in Mystery Fiction."

Ted Anagnoson (Political Science, Los Angeles) presented a 3-session course on the propositions on the November 2020 ballot and campaigning in the age of Trump and Covid-19 via Zoom to Vistas Lifelong Learning, Santa Barbara.

Pandemic Stress Takes its Toll: Sleeplessness and more

By Aneri Pattani, Kaiser Health News

In late March, shortly after New York state closed nonessential businesses and asked people to stay home, Ashley Laderer began waking each morning with a throbbing headache. “The pressure was so intense it felt like my head was going to explode,” recalled the 27-year-old freelance writer from Long Island. She tried spending less time on the computer and taking over-the-counter pain medication, but the pounding kept breaking through — a constant drumbeat to accompany her equally incessant worries about COVID-19. “Every day I lived in fear that I was going to get it and I was going to infect my whole family,” she said. After a month and a half, Laderer decided to visit a neurologist, who ordered an MRI. But the doctor found no physical cause. The scan was clear.

Then he asked: Are you under a lot of stress? Throughout the pandemic, people who never had the coronavirus have been reporting a host of seemingly unrelated symptoms: excruciating headaches, episodes of hair loss, upset stomach for weeks on end, sudden outbreaks of shingles, and flare-ups of autoimmune disorders. The disparate symptoms, often in otherwise healthy individuals, have puzzled doctors and patients alike, sometimes resulting in a series of visits to specialists with few answers. But it turns out there’s a common thread among many of these conditions, one that has been months in the making: chronic stress.

Although people often underestimate the influence of the mind on the body, a growing catalog of research shows that high levels of stress over an extended time can drastically alter physical function and affect nearly every organ system. Now, at least eight months into the pandemic, alongside a divisive election cycle and racial unrest, those effects are showing up in a variety of symptoms.

“The mental health component of COVID is starting to come like a tsunami,” said Dr. Jennifer Love, a California-based psychiatrist and co-author of an upcoming book on how to heal from chronic stress. Nationwide, surveys have found increasing rates of depression, anxiety and suicidal thoughts during the pandemic. But many medical experts said it’s too soon to measure the related physical symptoms,

since they generally appear months after the stress begins.

Still, some early research, such as a small Chinese study and an online survey of more than 500 people in Turkey, points to an uptick. In the U.S., data from FAIR Health, a nonprofit database that provides cost information to the health industry and consumers, showed slight to moderate increases in the percentage of medical claims related to conditions triggered or exacerbated by stress, like multiple sclerosis and shingles. The portion of claims for the autoimmune disease lupus, for example, showed one of the biggest increases — 12% this year — compared with the same period last year (January to August).

Express Scripts, a major pharmacy benefit manager, reported that prescriptions for anti-insomnia medications increased 15% early in the pandemic. Perhaps the strongest indicator comes from doctors reporting a growing number of patients with physical symptoms for which they can’t determine a cause. Dr. Shilpi Khetarpal, a dermatologist at the Cleveland Clinic, used to see about five patients a week with stress-related hair loss. Since mid-June, that number has jumped to 20 or 25. Mostly women, ages 20 to 80, are reporting hair coming out in fistfuls, Khetarpal said.

In Houston, at least a dozen patients have told fertility specialist Dr. Rashmi Kudesia they’re having irregular menstrual cycles, changes in cervical discharge and breast tenderness, despite normal hormone levels. Stress is also the culprit dentists are pointing to for the rapid increase in patients with teeth grinding, teeth fractures and TMJ. “We, as humans, like to have the idea that we are in control of our minds and that stress isn’t a big deal,” Love said. “But it’s simply not true.”

How Mental Stress Becomes Physical. Stress causes physical changes in the body that can affect nearly every organ system. Although symptoms of chronic stress are often dismissed as being in one’s head, the pain is very real, said Kate Harkness, a professor of psychology and psychiatry at Queen’s University in Ontario. When the body feels unsafe — whether it’s a physical threat of attack or a psychological fear

of losing a job or catching a disease — the brain signals adrenal glands to pump stress hormones. Adrenaline and cortisol flood the body, activating the fight-or-flight response. They also disrupt bodily functions that aren’t necessary for immediate survival, like digestion and reproduction. When the danger is over, the hormones return to normal levels. But during times of chronic stress, like a pandemic, the body keeps pumping out stress hormones until it tires itself out. This leads to increased inflammation throughout the body and brain, and a poorly functioning immune system.

Studies link chronic stress to heart disease, muscle tension, gastrointestinal issues and even physical shrinking of the hippocampus, an area of the brain associated with memory and learning. As the immune system acts up, some people can even develop new allergic reactions, Harkness said. The good news is that many of these symptoms are reversible. But it’s important to recognize them early, especially when it comes to the brain, said Barbara Sahakian, a professor of clinical neuropsychology at the University of Cambridge.

“The brain is plastic, so we can to some extent modify it,” Sahakian said. “But we don’t know if there’s a cliff beyond which you can’t reverse a change. So the sooner you catch something, the better.”

The Day-to-Day Impact. In some ways, mental health awareness has increased during the pandemic. TV shows are flush with ads for therapy and meditation apps, like Talkspace and Calm, and companies are announcing mental health days off for staff.

But those spurts of attention fail to reveal the full impact of poor mental health on people’s daily lives.

For Alex Kostka, pandemic-related stress has brought on mood swings, nightmares and jaw pain. He’d been working at a Whole Foods coffee bar in New York City for only about a month before the pandemic hit, suddenly anointing him an essential

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With Covid Threat, More Dialysis Being Done at Home

By Heidi de Marco, Kaiser Health News

NIPOMO, Calif. — After Maria Duenas was diagnosed with Type 2 diabetes about a decade ago, she managed the disease with diet and medication. But Duenas' kidneys started to fail just as the novel coronavirus established its lethal foothold in the U.S.

On March 19, three days after Duenas, 60, was rushed to the emergency room with dangerously high blood pressure and blood sugar, Gov. Gavin Newsom implemented the nation's first statewide stay-at-home order. Less than one week later, Duenas was hooked up to a dialysis machine in the Century City neighborhood of Los Angeles, 160 miles from her Central Coast home, where tubes, pumps and tiny filters cleansed her blood of waste for 3½ hours, doing the work her kidneys could no longer do.

In May, Duenas' doctor told her she was a good candidate for home dialysis, which would save her drive time and stress — and reduce her exposure to the virus. The closet in Duenas' grandchildren's playroom is crammed with peritoneal dialysis solution, a mixture of dextrose, calcium

and magnesium. She uses two bags for every treatment. Cabinets and drawers in her bedroom are filled with disinfectant wipes, gauze, masks and gloves.

Now, Duenas assiduously sterilizes herself and her surroundings five nights a week so she can administer dialysis to herself at home while she sleeps. "There's always a chance going in that somebody's going to have COVID and still need dialysis" in a clinic, Duenas said. "I'm very grateful to have this option."

The increase in home dialysis has accelerated recently, spurred by social-distancing requirements, increased use of telehealth and remote monitoring technologies — and fear of the virus.

While recent, comprehensive data is hard to come by, experts confirm the trend based on what they're seeing in their own practices. Fresenius Medical Care North America, one of the country's two dominant dialysis providers, said it conducted 25% more home dialysis training sessions in the first quarter of 2020 than in the same period last year, according to *Renal & Urology News*.

"People recognized it would be better if they did it at home," said Dr. Susan Quaggin, president-elect of the American Society of Nephrology. "And certainly from a health provider's perspective, we feel it's a great option."

Nearly half a million people in the United States are on dialysis, according to the National Institute of Diabetes and Digestive and Kidney Diseases. Roughly 85% of them travel to a clinic for their treatments.

Dialysis patients are at higher risk of contracting COVID-19 and getting seriously ill with it, said Dr. Anjay Rastogi, director of the UCLA CORE Kidney Program, where Duenas is a patient. In an analysis of more than 10,000 deaths in 15 states and New York City, the Centers for Disease Control and Prevention found about 40% of the people killed by COVID-19 had diabetes. That percentage rose to half among people under 65.

But people on dialysis are also vulnerable

to COVID-19 because they usually visit dialysis clinics two to three times a week for an average of four hours at a time, exposing themselves to other patients and, potentially, the virus, Rastogi said. "Now even more so, we are strongly urging our patients to consider home dialysis," he said.

Although patients on home dialysis reduce their exposure to COVID-19 by avoiding clinics, they face other challenges. Home dialysis requires supplies such as dialysis fluid, drain bags, tubing, disinfectant and personal protective equipment. According to a recent study, patients may have problems obtaining dialysis supplies because supply chains are strained.

There are two kinds of dialysis: hemodialysis and peritoneal dialysis. In hemodialysis, which is administered in a hospital or clinic, or sometimes at home, a dialysis machine pumps blood out of the body and through a special filter called a dialyzer, which clears waste and extra fluid from the blood before it is returned to the body.

Dialysis treatment centers that offer hemodialysis have intensified their infection-control procedures in response to COVID-19, said Dr. Kevin Stiles, a nephrologist at Kaiser Permanente in Bakersfield. Visitors are no longer allowed to accompany patients, and patients get temperature checks and must wear masks during treatment, he said. (KHN, which produces California Healthline, is not affiliated with Kaiser Permanente.)

In peritoneal dialysis, which is the more popular home option because it is less cumbersome and restrictive, the inside lining of the stomach acts as a natural filter. Dialysis solution cleanses waste from the body as it is washed into and out of the stomach through a catheter in the abdomen.

Not everyone is eligible for home dialysis, which comes with its own challenges. Home dialysis requires patients or their caregivers to lift bags of dialysis solution that weigh 5 to 10 pounds, Stiles said. Good eyesight and hand dexterity are also critical because patients must be able to

CSU-ERFSA Notices - Email Updates Needed

Please add csuerfsa@csun.edu to your safe sender list for your email. This will prevent rejections and bounce backs that are not legitimate.

If you have not been receiving email alerts from the office, we probably don't have a good email address for you. Please EMAIL the office (csuerfsa@csun.edu) so that we may update our records. For this email, the subject line should be "Email Address Update."

In the body of the email, please include your name and email address. We need your name to find you in the email address database, which lacks a search capability. Thank you.

Change of Address If you move, please notify the CSU-ERFSA office at the address on the masthead, on p. 2.

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Dialysis at Home

(Continued from page 7)

maintain sterile environments. Home patients need dialysis equipment and regular deliveries of supplies such as dialysis fluid, drain bags, tubing, disinfectant and personal protective equipment. In response to COVID-19, some clinics have arranged courier services and contracted with labs to deliver supplies to patients.

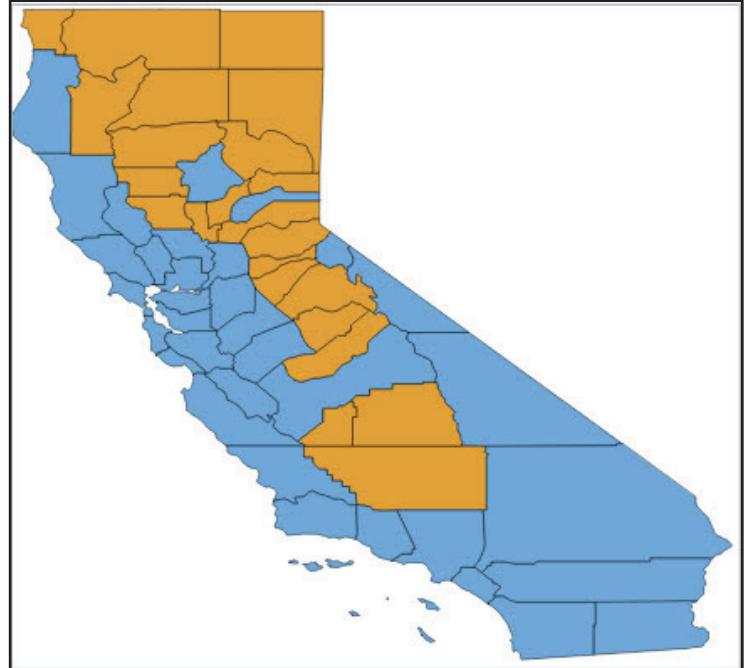
The Trump administration has encouraged greater use of home dialysis and in July proposed increasing Medicare reimbursement rates for home dialysis machines, citing "the importance that this population stay at home during the public health emergency to reduce risk of exposure to the virus." Medicare covers almost all patients who receive dialysis treatment, including home dialysis, and patients typically pay 20% as coinsurance. Medicare, which spends an average of \$90,000 per hemodialysis patient annually, spent more than \$35 billion on patients with end-stage renal disease in 2016.

California's Presidential Results

Pictured at right are the California presidential results, by county. Blue counties voted for former Vice President Joe Biden. Orange counties voted for President Trump.

Notice that the central valley counties east of San Francisco are blue in this election, probably as a result of Bay area natives relocating for less expensive housing costs.

Full chart and percents can be found at the URL at right:



<https://tinyurl.com/y2cn2cpc>

Willamette Valley Vineyards Discounts

**Calling all CSU-ERFSA wine enthusiast members —
we have an exclusive offer just for you!**

Enjoy classic Oregon wines from Willamette Valley Vineyards with an exclusive member discount! Use coupon code **ERFSA10** at checkout and you'll receive 10% off your wine purchases. Enjoy complimentary UPS Ground shipping on purchases of \$150 or more when shipped to a single address in the continental US. Offer selected at check-out. Excludes AK, AL, DE, HI, IN, KY, MS, NH, NJ, UT and WV.

Shop online or call (503) 588-9463 to redeem.

Or, become a Willamette Valley Vineyards Wine Club Member by 12/31/2020 and you'll receive 20% off and 6 months of complimentary ground shipping on your first club shipments!

Membership provides the opportunity to expand your cellar, increase your knowledge of Oregon varietals and receive wonderful benefits from Oregon's landmark winery, including 20% off your wine purchases! Choose from four tiers of membership, each catering to different wine preferences. There is no cost to join and there are no annual dues. Learn more about the benefits here: <https://www.wvv.com/Wine-Club>

If interested, please email wineclub@wvv.com or call 503-588-9463 and let them know you're a CSU-ERFSA member to receive this special offer.



CSU-ERFA Foundation Receives 13th Challenge Grant

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

The CSU-ERFA Charitable Foundation recently received its thirteenth \$500 challenge grant from a CSU-ERFSA member. The donor will match all individual donations received by the foundation through December 30, 2020, 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 to 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.

CalPERS Ethical Lapses, Financial Strategy

(Continued from page 1)

system risks and mitigation strategies; and (d) integrate environmental, social, and governance (ESG) considerations into investment decision making. CSU-ERFSA was consulted on the CalPERS strategic plan. Among comments we noted were that CalPERS 7% investment target appears to be overly optimistic in view of the present economic outlook. Over the last 18 years, CalPERS target averaged 7.7% but actual returns averaged 5.5%. We are concerned that such an optimistic target may lead CalPERS to chase after higher returns only attainable in high risk private equity investments.

Additionally, CalPERS investments in fossil fuels caused a loss of some \$12 billion over the last decade. In response to this the executive committee of CSU-ERFSA is considering a resolution to petition the CalPERS Board of Administration to instruct their asset managers to:

1. Stop investing in fossil fuel companies, beginning immediately;
2. Re-invest all current fossil fuel investments* in alternative energy by 2024;
3. Report semi-annually to stakeholders and the public about the progress of these divestments.

* For the purposes of this resolution fossil fuel investments constitute companies listed on the Carbon Underground 200, coal producers, oil and gas exploration and production, oil and gas refining, marketing and transportation

Hiring of a New PERS Chief Investment Officer. With the resignation of Mr. Meng, the board is seeking a replacement. The CIO must be an experienced and respected institutional investment professional with strong knowledge of global economic principles and trends, and their impact on diverse investment programs; investment vehicles and markets, including equities, fixed assets, real estate, and alternative investments. CSU-ERFSA's position is that the CIO should also have a demonstrated and documented track record of ethical leadership and integrity. The applicant should be committed to following the California Roadmap for Responsible Investing, since integrating environmental, social and governance (ESG) considerations into the investment decision-making process results in a healthier and more sustainable fund for our members. In addition whoever is selected for that position must at least have a master's degree in economics or business and the board must require verification of any degrees awarded that the candidates might claim to have earned prior to hiring.

Grant Thornton, an accounting firm that advises CalPERS, recommended a base pay range of \$424,500 to \$707,500, plus an annual incentive up to 120% and an additional long-term incentive of 80% to 120% of the salary. The maximum salary could be as much as 53 times that of an Investment I employee at PERS. The board questioned Grant Thornton's recommendations and postponed action to the November meeting.

CSU-ERFSA New Members

East Bay – Marc Jacobs

Fresno – Enid Perez

Fullerton – Murtadha A. Khakoo
Kurt P. Kitselman
Ron Oliver
Edythe K. Walker

Long Beach – Steven A. Fisher
Huong T. Nguyen

Los Angeles – William L. Belan

Monterey Bay – Calvin B. Carr

Northridge – Art J. Shulman

Sacramento – Sylvester Bowie

San Bernardino – Patricia L. Little

San Jose – Katharine Davies Samway
Peter J. Hadreas

San Luis Obispo – William Plummer
Victor M. Valle

Sonoma – Peter Phillips

Stanislaus – Viji K. Sundar

Pandemic Response: Seniors Wondering Where to Live

By Judith Graham, Kaiser Health News, September 2020

Where do we want to live in the years ahead? Older adults are asking this question anew in light of the ongoing toll of the coronavirus pandemic — disrupted lives, social isolation, mounting deaths. Many are changing their minds. Some people who planned to move to senior housing are now choosing to live independently rather than communally. Others wonder whether transferring to a setting where they can get more assistance might be the right call.

These decisions, hard enough during ordinary times, are now fraught with uncertainty as the economy falters and COVID-19 deaths climb, including tens of thousands in nursing homes and assisted living centers. Teresa Ignacio Gonzalvo and her husband, Jaime, both 68, chose to build a house rather than move into a continuing care retirement community when they relocate from Virginia Beach, Virginia, to Indianapolis later this year to be closer to their daughters. Having heard about lockdowns around the country because of the coronavirus, Gonzalvo said, “We’ve realized we’re not ready to lose our independence.”

Alissa Ballot, 64, is planning to leave her 750-square-foot apartment in downtown Chicago and put down roots in a multigenerational cohousing community where neighbors typically share dining and recreation areas and often help one another. “What I’ve learned during this pandemic is that personal relationships matter most to me, not place,” she said.

“Everyone I know is talking about this,” said Wendl Kornfeld, 71, who lives on the Upper West Side of Manhattan. She has temporarily tabled the prospect of moving into a continuing care retirement community being built in the Bronx. “My husband and I are going to play it by ear; we want to see how things play out” with the pandemic, she said. In Kornfeld’s circles, people are more committed than ever to staying in their homes or apartments as long as possible — at least at the moment. Their fear: If they move to a senior living community, they might be more likely to encounter a COVID outbreak.

“All of us have seen a number of deaths in senior facilities,” Kornfeld said. But people

who stay in their own homes may have trouble finding affordable help there when needed, she acknowledged. More than 70,000 residents and staff members in nursing homes and assisted living facilities had died of COVID-19 by mid-August, according to the latest count from KFF (Kaiser Family Foundation). This is an undercount because less than half of states are reporting data for COVID-19 in assisted living. Nor is data reported for people living independently in senior housing. (KHN is an editorially independent program of KFF.)

Nervousness about senior living has spread as a result, and in July, the National Investment Center for Seniors Housing & Care reported the lowest occupancy rates since the research organization started tracking data 14 years ago. Occupancy dropped more in assisted living (a 3.2% decline from April through June, compared with January through March) than in independent living (a 2.4% decline). The organization doesn’t compile data on nursing homes.

In a separate NIC survey of senior housing executives in August, 74% said families had voiced concerns about moving in as COVID cases spiked in many parts of the country.

Overcoming Possible Isolation. The potential for social isolation is especially worrisome, as facilities retain restrictions on family visits and on group dining and activities. (While states have started to allow visits outside at nursing homes and assisted living centers, most facilities don’t yet allow visits inside — a situation that will increase frustration when the weather turns cold.)

Beth Burnham Mace, NIC’s chief economist and director of outreach, emphasized that operators have responded aggressively by instituting new safety and sanitation protocols, moving programming online, helping residents procure groceries and other essential supplies, and communicating regularly about COVID-19, both on-site and in the community at large, much more regularly.

Colin Milner, chief executive officer of the International Council on Active Aging,

stresses that some communities are doing a better job than others. His organization recently published a report on the future of senior living in light of the pandemic. It calls on operators to institute a host of changes, including establishing safe visiting areas for families both inside and outside; providing high-speed internet services throughout communities; and ensuring adequate supplies of masks and other forms of personal protective equipment for residents and staff, among other recommendations.

Some families now wish they’d arranged for older relatives to receive care in a more structured environment before the pandemic started. They’re finding that older relatives living independently, especially those who are frail or have mild cognitive impairments, are having difficulty managing on their own.

“I’m hearing from a lot of people — mostly older daughters — that we waited too long to move Mom or Dad, we had our head in the sand, can you help us find a place for them,” said Allie Mazza, who owns Brandywine Concierge Senior Services in Kennett Square, Pennsylvania. While many operators instituted move-in moratoriums early in the pandemic, most now allow new residents as long as they test negative for COVID-19. Quarantines of up to two weeks are also required before people can circulate in the community.

Many older adults, however, simply don’t have the financial means to make a move. More than half of middle-income seniors — nearly 8 million older adults — can’t afford independent living or assisted living communities, according to a study published last year. And more than 7 million seniors are poor, according to the federal Supplemental Poverty Measure, which includes out-of-pocket medical expenses and other drains on cash reserves.

Questions to Ask. For those able to consider senior housing, experts suggest you ask several questions:

- How is the facility communicating with residents and families? Has it had a

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Scholarship Program Targets Need for Bilingual Teachers

By Robert Girling, Sonoma, and Sherry Keith, SFSU

The Aspiring Teacher Scholarship is a scholarship program for students pursuing bilingual teaching credentials at California State University, Bakersfield, and California State University, Fresno.

The scholarships provide support for students enrolled in post-BA teacher education programs who are interested in serving the people of California by working with English language learners and bilingual students. The program, funded by an anonymous donor, has awarded \$1 million in scholarships to help address the shortfall of bilingual teachers in the Central Valley. CSU-ERFSA members are among those who serve as evaluators of the hundreds of applicants.

Having reviewed many of these applicants we can say that the quality of the applicants is outstanding. They are well prepared, having graduated from CSU and UC campuses. But what is most remarkable is their universal devotion to giving back and providing others the opportunity to succeed.

Many of these students are the children of farmworkers and a number supported themselves and their families doing farm labor. Almost all come from low income backgrounds and have financial need to

continue their education and earn their teaching credentials.

Here is an excerpt from the application essay of a typical student who came from a low-income family in the central valley.

School was like a second home for me. Each day I was intrigued to learn and help my peers. Throughout elementary school, I would say "When I grow up, I want to be a teacher." ... Throughout my high school years, my counselor helped me to realize my desire to teach mathematics. She was the person who motivated me to become a mathematics teacher by giving me an opportunity to be an after-school volunteer math tutor.

I did not see myself anywhere else but in the field of Mathematics providing students with the tools they need to succeed in life. I want to instruct the future generations of this world. I want to help students overcome their obstacles to achieve their dreams. ...As a daughter of non-native English-speaking parents, I am passionate

about teaching in bilingual classrooms or teaching English learners. Language barriers should not be the reason as to why students do poorly in school, which is why I am passionate about teaching in bilingual classrooms or teaching English learners... As a first-generation college student with dreams begging to become reality, my desire to teach mathematics will soon become a reality.

As a daughter of non-native English-speaking parents, I am passionate about teaching in bilingual classrooms or teaching English learners. Language barriers should not be the reason as to why students do poorly in school.

This year the program will make up to 25 awards of \$10,000 to each of those selected among the hundreds of qualified and talented applicants. If you are interested in donating to the CSU Foundation, please

visit the giving site:
www.calstate.edu/givetocsu

Seniors Wondering Where to Live

(Continued from page 10)

COVID outbreak? Is it disclosing COVID cases and deaths? Is it sharing the latest guidance from federal, state and local public health authorities?

- What protocols have been instituted to ensure safety? "I'd want to know: Do they have a plan in place for disasters — not just the pandemic but also floods, fires, hurricanes, blizzards?" Milner said. "And beyond a plan, do they have supplies in place?"

- How does the community engage residents? Is online programming — exercise classes, lectures, interest group meetings — available? Are one-on-one interactions with staffers possible? Are staffers arrang-

ing online interactions via FaceTime or Zoom with family? Are family visits allowed? "Social engagement and stimulation are more important than ever," said David Schless, president of the American Seniors Housing Association.

- What's the company's financial status and occupancy rate? "Properties with occupancy rates of 90% or higher are going to be able to withstand the pressures of COVID-19 significantly more than properties with occupancy below 80%, in my opinion," said Mace of the National Investment Center for Seniors Housing & Care. Higher occupancy means more revenues, which allows institutions to better afford extra expenses associated with the pandemic.

In Memoriam

Dominguez Hills – William E. Gould

East Bay – Helen M. Sowers
Thelma K. Tenenberg

Fresno – Jean E. Pickering

Fullerton – Hugo J. Fabris
Herbert Rutemiller

Humboldt – Janice Erskine

Long Beach – Helen H. Britton
Johanna W. Roden

Northridge – Richard Abcarian
Helen C. Lodge

Sacramento – John F. Henry

San Francisco – Jean M. Heaton

San Jose – J.M. Long
Robert H. Manning

San Luis Obispo – John W. Edmisten

Sonoma – Luiza B. Amodeo

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



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

Pandemic Stress

(Continued from page 6)

worker. As deaths in the city soared, Kostka continued riding the subway to work, interacting with co-workers in the store and working longer hours for just a \$2-per-hour wage increase. (Months later, he'd get a \$500 bonus.) It left the 28-year-old feeling constantly unsafe and helpless. "It was hard not to break down on the subway the minute I got on it," Kostka said.

Soon he began waking in the middle of the night with pain from clenching his jaw so tightly. Often his teeth grinding and chomping were loud enough to wake his girlfriend. Kostka tried Talkspace, but found texting about his troubles felt impersonal. By the end of the summer, he decided to start using the seven free counseling sessions offered by his employer. That's helped, he said. But as the sessions run out, he worries the symptoms might return if he's unable to find a new therapist covered by his insurance. "Eventually, I will be able to leave this behind me, but it will take time," Kostka said. "I'm still very much a work in progress."

**CSU-ERFSA
Calendar of Events**

January 12, 2021, 10 a.m., CSU-ERFSA Executive Committee meets via Zoom.

April 2021 - Spring State Council meeting, place undetermined at press time.

How to Mitigate Chronic Stress. When it comes to chronic stress, seeing a doctor for stomach pain, headaches or skin rashes may address those physical symptoms. But the root cause is mental, medical experts say. That means the solution will often involve stress-management techniques. And there's plenty we can do to feel better:

• **Exercise.** Even low- to moderate-intensity physical activity can help counteract stress-induced inflammation in the body. It can also increase neuronal connections in the brain.

• **Meditation and mindfulness.** Research shows this can lead to positive, structural and functional changes in the brain.

• **Fostering social connections.** Talking to family and friends, even virtually, or staring into a pet's eyes can release a hormone that may counteract inflammation.

• **Learning something new.** Whether it's a formal class or taking up a casual hobby, learning supports brain plasticity, the ability to change and adapt as a result of experience, which can be protective against depression and other mental illness.

"We shouldn't think of this stressful situation as a negative sentence for the brain," said Harkness, the psychology professor in Ontario. "Because stress changes the brain, that means positive stuff can change the brain, too. And there is plenty we can do to help ourselves feel better in the face of adversity."