CSU ERFSA Reporter

California State University Emeritus
and Retired Faculty & Staff Association

November 2025

Publication of the California State University Emeritus and Retired Faculty and Staff Association
https://www.csuerfsa.org

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Establishment Candidates Win in CalPERS Election; Turnout Low

By Ted Anagnoson, Reporter Editor

David Miller and Troy Johnson were declared the unofficial election winners for the Member-at-Large seats on the CalPERS Board of Administration, with Miller being re-elected for his third term. Election results are considered unofficial until formal certification by the California Secretary of State, which was expected to occur in November. Miller and Johnson were both supported by locals of the SEIU and by the California State Employees Association.

For Position A, David Miller received 76,705 votes, or 53.93%, while Steve Mermell received 34,319 votes, or 24.13%, and Dominick Bei received 31,201 votes, or 21.94%. CSU-ERFSA, along with the Retired Public Employees Association and California State Retirees, supported Dominick Bei.

For Position B, Troy Johnson received 73,787 votes, or 52.25%, while Jose Luis Pacheco received 46,128 votes, or 32.67%, and Sam Hasan Akkad received 21,293 votes, or 15.08%. CSU-ERFSA, along with the Retired Public Employees Association and California State Retirees, supported Jose Luis Pacheco. Pacheco and Bei were considered the reformist candidates; Miller and Johnson stood for the status quo on the CalPERS board.

(Continued on page 5)

Living and Caregiving Options if Your Loved One Has Dementia

By Ted Anagnoson, Editor

After several years of progressively increasing vascular dementia, I placed my wife in a board and care home in the Santa Barbara area in October 2024.

At that point my choices were
1. To increase her caregiving time at home,
2. Caregiving at home plus day care at a day care center for those with dementia,
3. A board and care home, or
4. The more elaborate memory care operations that the continuing care retirement communities offer.

None of these options is financially and/or emotionally easy for the caregiver. The hardest two decisions I have had to make in my life were placing my wife and then actually bringing her over to the facility.

Caregiving at Home. Caregiving at home is at least $40-45 an hour and can run much more, which means that 12-hour or 24-hour care is cost prohibitive for most. You can hire caregivers individually yourself, or you can use an agency. The agencies are licensed by the state and take care of all the various taxes and such that you would have to do yourself.

The ageencies also screen the caregivers,

(Continued on page 9)

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CSU-Emeritus and Retired Faculty and Staff Association
www.csuerfsa.org

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The *Reporter* welcomes submissions by members of CSU-ERFSA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. The views expressed in the columns and articles in The CSU-ERFSA Reporter are those of the author, and not necessarily the views of CSU-ERFSA, its officers, or the editor. Editor's email: tanagnoson AT gmail.com

From the President

Dear colleagues,

I hope you all are enjoying a beautiful start to fall. Although as I write this we still have nearly two months of autumn remaining, it is starting to feel like winter to me as the days are getting so short. The coming opportunities to gather with family and friends is the warmth and joy I am looking forward to as I wait for next spring and summer.

We had a wonderful opportunity to get reacquainted with some of our dear friends at the Fall 2025 CSU-ERFSA State Council meeting. The State Council meeting format allowed delegates to attend the meeting either in-person or remotely via zoom. Our in-person delegates enjoyed the hospitality of the CSUN Orchard Center. Our meeting was organized by CSU-ERFSA Executive Director Merry Pawlowski with assistance from the CSUN and CSULA affiliates.

The Association is doing well. We have a full Executive Committee who bring vitality and determination to ensure our efforts succeed as we continue to provide resources to the CSU retirees, grow our membership, increase opportunities for affiliate interaction, and update our governing documents for consistency and ease of implementation. The State Council meeting began with welcomes and reports from officers. We are on sound financial footing, have adopted a modest budget, and are working to engage our members to determine how we can best serve our CSU retired faculty and staff constituents. I encourage you to get more particulars from your affiliate delegates who attended the meeting.

Grant Committee Chair Marshelle Thobaben reported that the 2025 cycle of the CSU-ERFSA Small Grants Award Program was accepting proposals through October 30, 2025.

The Council approved a motion to add me, as President, and Ira Schoenwald (Treasurer) as signers on the CSU-ERFSA One amendment to the constitution and two to our bylaws were adopted. The first removed the editor of *The Reporter* from the list of officers as our bylaws already specify the editor is a member of the executive committee. The second motion was to retire the Publications Committee from the By-Laws. This committee has not met in over 10 years, and we deemed it not necessary given modern technology and the ability of our Reporter editor. The last of the changes was to retire the Pre- and Post-Retirement Concerns Committee. Like the Publications Committee, the Pre- and Post- Retirement Committee has not met for many years. The proposal before the body was to remove this committee and replace it with a new Programs Committee. The Programs Committee will work closely with the other committees to identify areas of particular interest to the members, both social and technical, and to create opportunities for members and affiliates to interact in these areas of interest. The new Programs Committee will be constituted in the near future after a Nominating Committee is constituted and a Chair and members are identified.

The body passed a motion that CSU-ERFSA aligns itself with the position of the California Faculty Association with regard to the requests from EEOC and the Trump administration for faculty and staff personal information.

The State Council had a report discussing topics and positions taken by the CSU Board of Trustees from Faculty Trustee Darlene Yee-Melichar.

After our morning business was complete the business meeting was adjourned. After a lunch break there was a presentation from CalPERS which included planning for retirement, IRMAA reimbursements, health benefits. long-term care, the change in prescription benefits from OptimRx to CVS Caremark, working after official retirement, and what is available in the CalPERS online accounts.

The executive committee will meet in January to continue the business of the Association.

I wish you all a safe and enjoyable end to 2025 and look forward to continuing our work in 2026. Happy New Year!

Sincerely,

Sue Holl, President
sueh@csus.edu

Reflections on 19 Years of Editing The CSU-ERFSA Reporter

By Ted Anagnoson, Editor

I took over editing *The Reporter* in late 2006 before I actually retired on December 31st of that year. Nineteen years and 76 issues have transpired since then. The September issue was my 76th, and this issue is my 77th. I think. I haven't kept that close a tab, actually.

No, this is not a resignation letter. I'm still here for the near and mid-term future. In the beginning I was so green that we had to do a survey of the membership on what they would be interested in seeing in the newsletter. Now I can just look at the title or topic of an article and say in a second whether you would be interested in reading it. In the beginning I believed in very BOLD headlines, as witnessed by the early issue cover reproduced below. Now that I am in my 80s I've mellowed; our headlines are still a bit on the bold side, but nothing like what they were like before (see page 1 of the first issue, below right).

I've always felt that since you all were faculty, used to reading material, that we would be light on pictures and the fluff that you often find in newsletters and heavy on information. The truth is, we're too heavy on information and could use more pictures. But OK.

Over the years I have dealt with as many as five or six individuals successively doing each of the various columns; I've somehow become an "old timer." I suspect this is largely because so many of the others have passed on. Aside from Mark Shapiro, everyone I dealt with in the first years I was associated with CSU-ERFSA is gone. It's a sobering thought.

As I got older, my own interests changed. I started as a generalist. I had a background in health and retirement policy, and I used to teach a course at Cal State LA on the "politics of aging." It started with the demographics of aging both in the US and the world, and then moved to pensions and retirement policy, Medicare, Medicaid/Medi-Cal, and finally an overview the last week of long-term care policy from the national level. The course had a theme – for a successful retirement, the average American needed to save much more than current Americans do. The students tended to be in their late 20s and 30s, a typical CSU audience. I was hitting them at just the right moment. For most, their careers had started, and they were starting to think about how it would all end.

Editing *The CSU-ERFSA Reporter* became an extension of those interests.

In retirement I taught a public policy course along some of these lines at UCSB (I live in Santa Barbara; for many years I was one of those people who lived in one place and worked in another). I FERPed for four years at Cal State LA and taught part-time at UCSB for seven before finally hanging it all up in 2015. I also helped to write a California politics textbook, taught lifelong learning courses in political science and politics, and edited this newsletter. Now that I'm over 80, I've cut back to this newsletter and the lifelong learning courses. I do one or two of the latter each year, usually taking two to four weeks. I never thought I would be teaching American politics again, but my daughter was so overwhelmed with the home schooling for her two teens that I took over the 12th grade American politics course that they are both taking. You never know!

My wife has severe dementia and lives in a board and care home (thus the article on options for your loved ones with dementia in this issue). I've been doing a periodic column on long-term care issues for the last several issues as I have had to learn more and more about long-term care in California for my personal situation.

At any rate, that's 19 years – I hope to last another five to ten. I hope you enjoy the newsletter, and as always, we welcome your communications about its content.

If you are reading *The Reporter* online and would like to drop your paper subscription (*Reporter* online only) please write csuerfsa@csun.edu.

Re-inspired in Retirement?

I am writing a book of collected stories about retirement. I would like to invite you to participate by sharing a story about your inspiring retirement.

Titled *Re-Inspirement: Reigniting the Spirit in Retirement*, the book will be a celebration of the extraordinary potential that lies within each of us when we retire. Our powerful, true stories can capture the transformative moments when we embark on new life journeys and invite us to reimagine our lives, reconnect with our hearts, and reignite our spirits.

Tell me the story of how your life after retirement has been filled with discovery, growth, unexpected joy, or heartwarming moments. Your experiences could be the spark that ignites someone else's journey! Here are a few questions to help you to write your story:

- How would you describe your life after retirement? Have you had any adventures, growth, unexpected joy, or heartwarming moments?
- What motivated you to retire and try something new?

Have you gained any new or relevant wisdom through your retirement? Please email your story to Robert.Girling@sonoma.edu



LTC Program Costs to Rise....

By Milton Dublon, Health Benefits Committee Chair

CFA: No Contract - What's Next?

First issue edited by the present editor, November 2006

Life in Retirement: Community Organizing

By Ted M. Coopman, SJSU

…what I do have is a particular set of skills.

—Liam Neeson in Taken

Retired faculty have years of experience navigating university bureaucracies – experience that can help community groups working with government. When I got involved with my city-chartered neighborhood association, I found that neighbors did not have a good understanding of how city bureaucracy works (or doesn't). That lack of knowledge negatively impacted how the association functioned and how neighbors viewed local government. Years of trying, and sometimes succeeding, to get university bureaucracy to respond to student and faculty needs honed my skills in community organizing.

Key skill sets included

• *Bottom-up*: Often city staff have broad latitude in what they can and cannot do. Learning the scope of their duties and building good relationships with staff often can yield results for addressing community needs.

• *Just Do It*: In navigating the bureaucratic matrix, I've learned that not all rules are created equal. Some rules can be bent, others broken. Some simply aren't enforced. Leverage rule elasticity as needed.

• *Knowing is Half the Battle*: By the time neighbors know something is happening, it is often too late to influence the outcome. Get to know the process. Pay attention. Act early and preemptively.

• *The Art of the Possible*: Know what can and cannot be done and how fast it happens. Slow government is often a feature, not a bug. Setting realistic expectations can lower frustration and allow groups to focus on what can be accomplished.

Large bureaucracies like government can seem scary and intimidating to many people and your years of experience with the bureaucratic grind can be put to good use in fostering community engagement and the small "d" democracy of civil society. No grading required.

Winter Book Review: Marc Freedman, *How to Live Forever, The Enduring Power of Connecting the Generations*

Reviewed by Robert Girling, Sonoma State University

Marc Freedman, How to Live Forever, The Enduring Power of Connecting the Generations. Public Affairs, 2018, 224 pp.

Marc Freedman, a leading authority on aging and the founder of CoGenerate, urges us to focus on adding "life to years" rather than merely "years to life." He reminds us that genuine happiness in later life comes from finding purpose—especially through meaningful, cross-generational connections.

A 2018 study by Stanford Graduate School of Education and Encore.org found that only about 31% of older adults report having a sense of purpose that extends beyond themselves, leaving more than two-thirds without this broader meaning. This highlights the importance of generativity—the practice of drawing on the wisdom and experience of previous generations while taking responsibility to pass that knowledge on to the future. Through mentoring, teaching, or guiding younger generations, older adults can find renewal, fulfillment, and a deeper sense of purpose in their later years.

At a time when retirement can span decades, Freedman suggests that true longevity and fulfillment arise not from extending our own lives, but from investing in the next generation and creating a lasting legacy of love, wisdom, and impact.

A core message is that older and younger generations are "built for each other". Finding a purpose by helping younger people—whether through mentoring, volunteering, or simply listening— can be the most fulfilling use of our extra years.

Freedman visited and reports on many ways in which inter-generationality occurs and how it enriches the lives of retirees and the young describing how bringing different age groups together for mutual benefit can counter age segregation and its negative effects. He highlights innovative programs such as Foster Grandparents, Now Teach and Gorham House that intentionally nurture intergenerational alliances. Referring to the work of John Gardner who early on, perceived that finding purpose in life was the most neglected challenge facing older people. This led Gardiner and Fredman to establish Experience Corps, a national program to recruit volunteers, typically age 50 or older, to provide tutoring to students in grades K-3 who are struggling with reading.

Drawing on research that shows how meaningful, intergenerational connections can make people happier, healthier, and longer-lived, Freedman invites older adults to see their later years not as a time of retreat, but as a new stage of life rich with potential for purpose and social impact. Through generativity, contributing to and leaving a legacy for future generations, we achieve a form of immortality that extends far beyond our own lifetime.

Pocket Calendar

The pocket calendar is currently being 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 receivng the calendar.

However, if you have opted in already, you do not need to opt in again. You will remain on the list to receive the calendar.

CFA Report: New Leadership

By Jay Swartz, CSU-ERFSA Liaison to CFA

With a new leadership team in place led by Margarita Berta-Avila of Sacramento State, CFA has continued its multipoint efforts toward faculty equity and student success.

Among the key issues facing the faculty union is a new CSU administration policy termed "Time, Place, and Manner" that Berta-Avila and her colleagues argue is administrative code talk for an attempt to suppress First Amendment rights of free speech using the guise that faculty and students who protest to the distaste of administrators are being "disruptive" to campus operations and pose a threat.

Connected to this debate is the recent passage of Assembly Bill 715 which superficially is an attempt to curb antisemitism, union leaders say, but in fact is disguised to shut down growing support for those who support a two-state solution in the debate and conflict between Israel and Palestine. Having reached an impasse, the two sides now will proceed to mediation to resolve these differences.

Union leaders are equally suspicious of Chancellor Mildred Garcia's approval of a $144 million one-year loan from the state. The question is what the loan means in bonus monies for faculty and staff members. CFA claims this one time infusion of cash does not help salaries or pensions and is merely a trick to deflect criticism of administration during these difficult times.

Toward that end—and in a rare deviation of not meeting in person but rather virtually due to a hotel dispute—the major resolution passed by attendees was the establishment of a permanent strike fund that will come from the dues of all members. In recent years the lack of an established fund limited the breadth of planned work stoppages.

There was widespread support of Proposition 50, the ballot initiative heading to a statewide referendum next month that will redraw congressional districts, a move initiated by Gov. Gavin Newsom in response to a similar effort passed by the Texas legislature.

Bargaining, of course, continues. Now with an expanded group of 52 union members that has worked diligently to blunt repetitive management delays, the team has reached an agreement with the Public Employees Relations Board to return to the bargaining table with CSU leaders to hammer out a new contract. Administrative bloat, the disproportion of lecturers to tenure track faculty, and faculty benefits remain key issues.

CalPERS Election

(Continued from page 1)

These Member-at-Large board seats are currently occupied by David Miller and Jose Luis Pacheco. Both of their terms expire on January 16, 2026, when Miller will be sworn in for his third four-year term and Johnson his first.

Turnout could best be described as abysmal, with 145,000 ballots being cast from an electorate more than 10 times that size - the turnout rate was below 10%.

Join CSU-ERFSA Today!
For information, see www.csuerfsa.org and choose Membership, or see the box on the main page.

CA Has LTC Ombudsmen

Every county has at least one, and you can find them at https://aging.ca.gov/Find_Services_in_My_County//

There's also a 24-hour crisis line at 1-800-231-4024. The CRISISline is available 24 hours a day, 7 days a week to take calls and refer complaints from residents in long-term care facilities.

They are almost all volunteers, and they receive a lot of training. They assist anyone in a long-term care facility with issues related to day-to-day care, health, safety, and personal preferences.

All ombudsman services are provided for free, and all complaints are confidential.

CSU-ERFSA New Members

A very warm welcome to our newest CSU-ERFSA members:

Channel Islands – Carola Oliva-Olson
Lori Macdonald
Kaia-Joan Tollefson

East Bay – Patricia K. Jennings
James M. Mitchell

Fresno – Mike Botwin
Lisa M.C. Weston
Diane K. Simonson

Humboldt – Jeff C. O'Connor

Los Angeles – Constance Corley
John A. Kirchner
Beverly A. Stein

Northridge – Shari Ann Tarver Behring

Pomona – Jeffery A. Williams

Sacramento – Dinorah Fernandez
Christine M. Miller*

San Francisco – Deborah A. Craig

San Jose – Elizabeth O. Dietz
Daryl K. Eggers
Karen N. Knoblaugh
Hyun-Sook Park

San Marcos – Staci L. Beavers*

Sonoma – Karen L. Kessel
Vincent V. Richman

* Indicates lifetime member

CSU-ERFSA State Council Met Oct. 25

CSU-ERFSA's State Council met Saturday October 25 at CSU Northridge, with over 40 members attending including those present in person and those present on Zoom. For a complete rundown of the meeting, see President Sue Holl's "From the President" column on page 2 of this issue.

Health Benefits Report: PBM Change, Dental Costs

By Thomas Krabacher, CSU-ERFSA Director of Health Benefits

Change in Pharmacy Benefits Management: The change in CalPERS Pharmacy Benefits Managers (PBM) is well underway. As discussed in the previous Reporter, CVS Caremark has entered into a five-year agreement to serve as PBM for CalPERS members enrolled in the system's HMO and PPO plans. They replace OptumRX who previously had served in that role.

The new CVS Caremark formulary (list of medications covered) was presented to the CalPERS Board at its September meeting and is now posted online (Search: CalPERS CVS Caremark Basic Formulary). The new formulary composition is for the most part identical to the previous one under OptumRX, and It is estimated that at least 95 percent of members will be able to have future prescriptions filled at their current pharmacy. For most members the impact of the switch is expected to be minor, and there will be a transition period to address problems should they do occur.

Members with questions can call 833-291-3649 (Basic plan) or 833-291-3648 (Medicare plan).

Insulin Costs: For those who may not be aware of it, starting January 1, 2026 insulin pens will be available to the general public for the reduced cost of $11, well below current costs. The pens were developed collaboration between CalRx, the state of California's generic drug label, and the non-profit generic drug manufacturer, Civica. They should be available at pharmacies throughout the state after the first of the year. CalRx is a state initiative launched in 2020 for the purpose of working with pharmaceutical companies to lower drug manufacturing costs and thus the price of medicines. It is the first such state-based program to be implemented nationwide.

The Cost of Dental Coverage: The lack of affordable dental coverage has been an on-going problem for members in rural parts of the state, especially given the recent trend for many dental care practitioners to opt out of the Delta Dental network. In such cases members have often found themselves having to pay full costs out of pocket or purchase much more expensive dental plans with high deductibles.

This has increasingly become a problem not just for Californians but nationwide. For readers interested in learning more about the underlying causes of the problem (and possible mitigating steps one might take), I recommend Erica Sweeney's article "I Have Dental Coverage. Why do I Pay So Much for Care?" in the September 15, 2025, *New York Times*. It's available online.

2026 Open Enrollment Reminder: A reminder for members who have taken advantage of the recent Open Enrollment period to add to or change their health care plans for 2026. The effective date for your new plan is January 1, 2026. Check with your current provider to determine if you need to reschedule appointments. It is recommended that, if possible, members schedule any health care services -- lab work, medical appointments, or prescription refills -- that would ordinarily take place around the first of the year, for before December 31st under their current plan. This is to reduce the possibility of scheduling complications that might otherwise occur during the transition between plans.

Your new health plan, not CalPERS, is responsible for sending out your new membership identification cards.

Review of *Autocracy, Inc*., by Anne Applebaum

Reviewed By Sherry Keith, Prof. Emerita of History, SFSU

Anne Applebaum, *Autocracy, Inc*., The Dictators Who Want to Run The World. Vintage, 2025, 240 pp.

Autocracy, Inc. is both glib and insightful. The author, Anne Applebaum, wrote a lengthy article about the conflict in Sudan for the September 2025 issue of *The Atlantic Monthly*. This conflict, with horrendous human rights and displaced persons implications, has been mostly ignored by the US and European Press. I was impressed by the research and comprehensiveness of Applebaum's article, which led me to read her most recent book, *Autocracy, Inc. Autocracy, Inc.* does not touch on the Sudan. Instead it is a study of dictatorial regimes in the 21st century (Venezuela, Russia, Zimbabwe, China, Iran and occasional mention of a few others like Cuba, North Korea, and Hungry).

I must admit that I was a bit put off by the facile prose and analysis at first. As a Latin American scholar, I lived through the era of hopes for a peaceful transition to a social democratic society embodied by President Salvador Allende's Chile and Michael Manley's Prime Mastership in Jamaica. Applebaum is considerably younger than I am, and, I can assume, never experienced this conjuncture of idealism for the world's future in the 21st century.

In *Autocracy, Inc.* she presents the reader for the "playbook" used by would and successful dictators in the late 20th century. She is especially careful not mention the current situation in the United States. However, most readers will see the parallels to recent events in the U.S.

Her silence regarding the imperial role played by the U.S. throughout the Western hemisphere, its engagement in Vietnam and the Middle East and its support of many autocratic regimes is disturbing at best. However, by the end of *Autocracy, Inc.* I could not deny the daylighting of the cliff upon which the US is currently hanging. A text I received recently stated that the current president had asserted that "many US citizens want a dictator." Is this more fake news, lies, or an approaching reality?

I do recommend *Autocracy Inc.* to naïve and semi-naïve readers who want to learn to recognize patterns in other countries which have fallen in the trap of dictatorship. Despite its glibness this book is informative and alarming for those who have not yet awakened to the precarious situation our nation is facing.

ASCSU Report: Academic, Financial Issues Dominate

By Jerald Schutte, CSU Northridge, Emeriti Academic Senator

The CSU Academic Senate (ASCSU) held its first meeting of the 25-26th Academic year, on September 4-6, in Long Beach at the Chancellor's Office, and online. Reports from the chair and committee chairs began the session. As the two days evolved, there were several themes that emerged, as follows:

Budget and Financial Landscape. Chancellor Mildred García reported a 3% base budget reduction ($144 million) for the CSU system, improved from an initially proposed 7.95% cut. Compact funding is deferred until 2028–29, and the Chancellor's Office is implementing 8% internal reductions to lead by example. Senators voiced concerns about ongoing funding inequities between CSU, UC, and CCC systems and discussed the Sonoma State $45 million bridge plan, partially structured as a line of credit.

Strategic Leadership and System Planning. The Chancellor highlighted progress on the systemwide strategic plan, to be presented to the Board of Trustees in September 2025. The plan emphasizes student success, affordability, innovation, and faculty/staff support. Dr. Junius Gonzales was announced as the new vice chancellor of academic affairs. Senators urged greater transparency and timely responses to ASCSU resolutions.

Student Success and Equity Framework. Deputy Vice Chancellor Dilcie Perez, with Deloitte Consulting, presented the Student Success Framework aligning with CSU's new strategic plan. The framework centers on affordability, adaptive learning, equity, and real-world readiness and will replace the Graduation Initiative 2025. Senators emphasized inclusion of graduate, distance, and rural students and maintaining shared governance in implementation.

Artificial Intelligence (AI) and Academic Integrity. The CSU has advanced its AI Commons and AI Workforce Acceleration Board initiatives. Senators and the CSSA student representative expressed concerns over the rollout of ChatGPT.edu, urging faculty oversight, academic integrity protections, and ethical AI education. The Chancellor and CFA both affirmed that AI should serve as a tool guided by faculty expertise.

Faculty, Labor, and Shared Governance. CFA President Margarita Berta-Ávila outlined union priorities: workload, job security, academic freedom, and equity across faculty ranks. CFA filed an unfair practice charge over the $17 million AI initiative due to lack of consultation. Senators reaffirmed the need for faculty voice and inclusive governance, particularly amid national threats to shared governance structures.

Diversity, Inclusion, and Federal Challenges. Chancellor García reaffirmed CSU's commitment to DEI, academic freedom, and support for undocumented students, amid heightened federal scrutiny. The Strategic Response Team continues developing campus-level protocols for immigration-related disruptions and safeguarding inclusive practices.

Enrollment, Data, and Academic Programs. Deputy Vice Chancellors Evans and Perez reported a 7,700-student increase in resident enrollment, offset by a decline in international students due to visa constraints. CSU continues developing a Strategic Enrollment Management Plan and aims to improve data infrastructure for real-time student insights and outcomes.

Alumni and Student Engagement. The CSU Alumni Council—representing 4.3 million alumni—emphasized expanding faculty–alumni partnerships to enhance mentorship and student belonging. The CSSA focused on AI policy clarity, Cal-GETC implementation, and student participation in systemwide policymaking.

Senate Operations and Reflection. Senators commended improved collaboration with the Chancellor's Office and greater lecturer inclusion. Suggestions for improvement included better tracking of resolution outcomes, streamlined debate processes, enhanced technology support, and cross-committee collaboration. Maintaining shared governance and collegial culture remained central themes.

Actions and Resolutions. As this was the first session of the Academic year, only two resolutions waived first reading and subsequently passed. The were 3761-25/FGA/JEDI – *Protecting Federal HSI Programs* and 3762-25/JEDI/APEP – *Statement on the Importance of International Students*.

In Memoriam

Chico – James E. Richmond

Dominguez Hills – David E. Brest

East Bay – Asoke K. Basu
Richard S. Rivenes

Fresno – R. Gene Anderson

Fullerton – William O. Ahlborn
Joseph J. Bucuzzo
Gayle H. Vogt-Schilling
Jon E. Zimmermann

Los Angeles – Audrey G. Gieseking-Williams

Northridge – John R. Burger
Michael F. Dunn
Edward P. Labinowicz

Pomona – Henry "Hank" Burt Brock, Jr.

Sacramento – Roy D. Draper
Richard D. Kellough

San Diego – Richard A. Hatch
Edward W. Warren

San Francisco – Henrietta Schwartz
Stanley C. Williams

San Jose – David C. Holmes
Kenneth P. Mackay, Jr
Janet M. Van Swoll
Ellen Kay Trimberger

Stanislaus – Laura M. Boyer
Elizabeth Breshears
Hugh Thomas Hoy

Legislative Report: Legislation, CSU / CalPERS News

By Robert Girling, CSU-ERFSA Legislative Director

Recent Higher Education Legislation

SB 640: Public postsecondary education: admission, transfer, and enrollment. SB 640 creates a direct-admission / automatic admission policy: high school seniors who meet CSU eligibility will receive an admission offer letter from CSU campuses with available capacity without needing to submit an application. Lowers friction in applying to CSU for students who qualify — removes application steps/costs. This legislation is likely to boost enrollment, especially among students who might have not applied due to lack of awareness or administrative burden. Signed by the governor.

AB 79: Public social services: higher education. AB 79 is a bill that mandates training and reporting for public social services programs to better assist students in higher education. It requires the Department of Social Services to develop a training program focused on public social services topics for staff who work with college students and to report on enrollment success trends, best practices, and available services to the legislature. It is designed to reduce barriers for students who are involved with or reliant upon social service systems (e.g., housing, benefits), helping them access higher education more fully. Approved by the governor.

AB 88: Student financial aid: Cal Grants: Middle Class Scholarship Program: eligibility: dependents of members of the armed services stationed outside of California. AB 88 extends eligibility for Cal Grant and Middle Class Scholarship (MCS) to dependents of U.S. armed forces members stationed outside California, provided the service member maintains legal residence in California. It broadens financial aid access to more students who might otherwise be excluded due to residence location technicalities. Approved by the governor.

AB 243 Postsecondary education: student financial aid dependency status. AB 243 allows personnel at higher education institutions to inspect a juvenile case file for purposes of facilitating the minor's attendance and obtaining aid. Includes confidentiality requirements, with penalties for improper disclosure. Helps vulnerable young people who were involved in juvenile dependency or foster systems to access financial aid and school enrollment more easily by making necessary records accessible. Approved by the governor.

AB 715. & SB 48 Educational equity: discrimination: antisemitism prevention. AB 715 establishes a new Office of Civil Rights and establishes an antisemitism prevention coordinator to develop training, resources, and enforcement strategies for K–12 schools. It also requires districts to investigate and take corrective action when discriminatory content is used in classrooms or professional development.

SB 48 complements that effort by creating four statewide discrimination prevention coordinators, focused on religious, racial, ethnic, gender, and LGBTQ discrimination, to provide resources and training to prevent and consistently address bias and discrimination in schools. Approved by the governor.

CSU News

Funding for the CSU's 2025-26 budget was cut by 3 percent or $144 million as a result of a worsening state budget. Nevertheless, the cut was better than the 8 percent reduction in the Governor's initial budget proposal. With an additional 7000 students and substantial unfunded obligations and deferred maintenance the system faces financial challenges.

Cal State system vs Trump's attack on diversity

In February 2025, the U.S. Department of Education released a letter to universities seeking an end to race-conscious programs and giving colleges two weeks to dismantle them or risk federal funding. A U.S. district judge overturned the Trump proposal in August, triggered a range of reactions among colleges nationwide seeking to minimize federal attention without interrupting services for underrepresented students.

Internal CSU documents, prepared by CSU's general counsel, advised CSU presidents to "stay the course" on diversity-related practices and said immediate changes should not be necessary while waiting for clarification from the federal government. They also noted that the Feb. 14 letter "does not have the force and effect of law."

"To put it simply, (diversity, equity, inclusion and accessibility) programs that comply with existing state and federal law remain permissible," a memo dated Feb. 18 said. "Programs promoting equal access, non-discrimination, and academic success for all students are not inherently unlawful. Faculty and staff should continue fostering an inclusive learning environment in compliance with university poli cies and the law."

CSU campuses are continuing to advertise the ways they strive for inclusivity, much as they did before Trump's election to a second term. But a handful have made recent edits altering the names of a some of diversity-related programs.

Governor Newsom Stands Up Against Pres. Trump's Restrictions. Gov. Newsom vowed to cut all state funding for any universities in California that sign onto a compact circulated by the White House asking major institutions to agree to a series of conservative ideals in exchange for more favorable treatment as they seek federal money.

The Trump administration sent a proposed "Compact for Academic Excellence in Higher Education" to nine universities calling on the institutions in part to adhere to restrictions on the use of race and gender in the admissions process, banning biological males from competing in women's sports, capping admission of international students and requiring a "vibrant marketplace of ideas" on campuses that ensures conservative concepts are not muffled.

Californians For All College Corps Funding Opportunity. College Corps is a Governor's Initiative administered by California Volunteers and GO-Serve in partnership with California colleges and

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Options for Those With Loved Ones With Dementia

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and a certain amount of training (5 hours minimum per year for State of California licensing as a caregiver) is required. Most areas have several agencies; the question is how to find one. When my wife broke a bone in her wrist from a fall, we saw a social worker from a home health agency who recommended several agencies. We chose one randomly. It worked out, although we did go through five or six caregivers before we had a person we wanted to keep no matter what. A recommendation from those who have used an agency, from a MD who knows about gerontological matters, or from another agency therefore seems like a good way to go.

Caregiving at home plus day care at a day care center for those with dementia. The state funds some of these day care centers in various locations around the state. Fees are on a sliding scale. I don't know the policy on transportation; our local one doesn't provide transportation but has two convenient locations.

Memory Care at a Continuing Care Retirement Community. These tend to be larger units, with 20-30 or even more rooms. They offer the most services in general and are good for patients who are outgoing and talkative, as well as mobile. They are also the most expensive, about $13,000+ a month in our area. You'll want to ask about extra charges, such as furnishing the room, buying a TV and a cable package, and any extra charges that may accumulate from month to month. Assisted living in particular is notorious for extra charges; be sure to ask what the arrangements are in your memory care unit, and for a schedule of such charges if they exist.

Board and Care Homes. Thousands of board and care homes, mostly with six beds or fewer (licensing requirements increase when you have seven or more beds), exist in California. The Orange County Department of Aging alone lists 800+. Usually people find them through their own websites, through a MD or other person's recommendation, or through one of the many local or national services that will find you a home with an opening and the required services.

If you can locate a home with an opening and with other patients at similar levels of dementia, that's a plus.

Services vary. In my wife's home the six patients all have severe dementia. There is a musician who comes in twice a week to play and sing with them. For my wife, a former girl scout camper, this is wonderful. The cable TV package includes 50 music channels, and it is provided gratis (some of the continuing care institutions will have you furnish the room and pay for whatever cable package you want yourself).

The California Department of Social Services licenses assisted living residences for seniors, including those with dementia, officially called Residential Care Facilities for the Elderly (RCFEs). There are more than 7,800 RCFEs, and more than 1,500 are licensed for dementia patients. Many are six beds or fewer, as the licensing requirements are more numerous when you go above six beds. My wife's facility has six beds, and there are two caregivers on duty during the day and one at night. This seems to be ample for patients with the severe dementia that she has. The state does not prescribe a specific staffing ratio, only that staffing "must be sufficient" for the number of residents throughout the day and night.

> The hardest two decisions I have had to make in my life were placing my wife and then actually bringing her over to the facility

When looking for the right RCFE, families should clarify the different clearances and wavers the facility is licensed for to ensure they have Department of Social Services approval. This would include a dementia care program for residents with different types and levels of dementia, clearances for ambulatory, non-ambulatory, and bedridden patients to care for residents with different levels of physical decline, and possible hospice wavers so that residents who need hospice care can age in place.

The average cost for a RCFE licensed to provide dementia care in 2024 was $8,892/month, and the cost if the facility is not licensed to provide dementia care is about $1,500/month lower.

You can get more information by Googling "board and care homes California", and then looking for publications from the state Department of Aging in particular. Also, the various referral services have good publications about board and care homes in general.

My final recommendation: 'tis better to start this process early than to have to do an emergency placement in a facility that might not be your first choice.

Why Are So Many Older People Dying After Falls

By P. Span, KFF Health News

For a while, walking the dog felt hazardous. Earl Vickers was accustomed to taking Molly, his shepherd-boxer-something-else mix, for strolls on the beach or around his neighborhood in Seaside, California. A few years ago, though, he started to experience problems staying upright. "If another dog came toward us, every single time I'd end up on the ground," recalled Vickers, 69, a retired electrical engineer. "It seemed like I was falling every other month. It was kind of crazy."

Most of those tumbles did no serious damage, though one time he fell backward and hit his head on a wall behind him. "I don't think I had a concussion, but it's not something I want to do every day," Vickers said, ruefully. Another time, trying to break a fall, he broke two bones in his left hand. So in 2022, he told the oncologist who had been treating him for prostate cancer that he wanted to stop the cancer drug he had been taking, off and on, for four years: enzalutamide (sold as Xtandi). Among the drug's listed side effects are higher rates of falls and fractures among patients who took it, compared with those given a placebo. His doctor agreed that he could discontinue the drug, and "I haven't had a single fall since," Vickers said.

Public health experts have warned of the perils of falls for older people for decades.

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Legislative Report

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universities with a strong commitment to civic and community engagement. Successful applicants will receive state funds and an allotment of College Corps fellow slots to build the next generation of civic leaders, engaging college students from all backgrounds in meaningful paid service. Institutions of higher education that operate solely within California are eligible to apply.

CalPERS. As of June 30, 2025, CalPERS' Public Employees' Retirement Fund (PERF) had assets under management of approximately $556.2 billion, following a preliminary net investment return of 11.6 %.

The funded status (funding ratio), i.e. ratio of assets to liabilities, is estimated at just under 79%. What this means is that its assets (cash plus investments) are worth about 80% of what the system owes over time to its members. The funded status of a pension plan is the ratio of its assets to its liabilities, indicating its financial health. A funded status of 100% means the plan has enough assets to cover its promised future obligations. Nevertheless, an 80% funded status does not mean CalPERS is unable to pay current benefits. Underfunding is a long-term problem, not an indication that retirees will miss payments.

Board Election Results. Two-time incumbent David Miller defended his seat on the CalPERS Board of Administration from two challengers. Jose Luis Pacheco, lost his board seat to challenger Troy Johnson, a senior administrative assistant for a Southern California school district. Johnson campaigned on the ever-rising cost of healthcare and said he would use his seat on the board to push CalPERS to use its status as the largest retirement system in the country to negotiate better deals for California retirees. Only 145,000 CalPERS members, less than 10% of eligible voters, submitted a ballot by mail, online and phone during the month-long election.

CSU News

Southwestern Community College, SDSU offer Joint Bachelor's Program. Southwestern College will team up with San Diego State to offer bachelor's degrees on its campus for the first time. The community college is the only higher education institution in the South Bay area of San Diego County.

Effective fall 2026, the partnership will allow students at Southwestern College to earn four-year degrees from SDSU in high-demand career fields like health care, government and technology. It also aims to relieve the high demand for enrollment at SDSU, after 123,000 applicants last year exceeded the university's capacity. SDSU typically enrolls 500-600 new transfer students from Southwestern College through established transfer pathways and career readiness programs between the two institutions. Nearly half of the community college's transfer students choose SDSU. About 65% of Southwestern College transfers graduate with an SDSU degree two years after transferring, and the graduation rate is 85% four years after transfer.

Through the agreement, students at Southwestern College will have access to in-person and online offerings at SDSU's designated instructional and advising space on the campus. The initiative is designed to support San Diego County students who are "place-bound due to work or family responsibilities" and allow them to complete an SDSU degree without relocating.

Campus Spotlight: Sonoma State University.

Dictatorship in place of Collegiality. In a detailed letter to the SSU faculty, Professor Ajay Gehlawat, Chair of the Faculty wrote "...the Interim President unilaterally…announced that she was reallocating $6 million of the total $9 million in discretionary funds to 'marketing strategies'." Gehlawat responded that "The most effective way of increasing and sustaining student enrollment would be by restoring cut programs and faculty, that these are what attract students, that is, the substance of the university, not just flashy (and expensive) banner ads…".

He subsequently added "this spending [on marketing] seems wasteful and seems to reaffirm the administration's ongoing misguided assumption that the best way to rebuild the university is by spending more on marketing and recruitment efforts, rather than rebuilding the core of the university."

He went on to question why an interim president, in whom the overwhelming majority of faculty voiced no confidence should be allowed to make these decisions, rather than the incoming president. Gehlawat concluded by saying "We as faculty must continue fighting for our colleagues who have been laid off, and for the restoration of cut programs. Senate leadership continues to make this our top priority, and we invite [faculty] input and involvement in this collective struggle."

A Proposal for the CSU to Meet the Needs of Retirees. University retirement communities are living communities affiliated with a university and located on or near the campus. There are at least 86 across the United States. Residents of these communities take classes and have access to campus facilities like labs and libraries. This is something that could assist some CSU campuses meet their enrollment and financial challenges.

For example, Lasell Village at Lasell University in Massachusetts is a model university-affiliated retirement community that successfully strengthens both campus finances and enrollment. Established in 2000 on university-owned land, it houses about 225 residents aged 65 and older who each pay significant entry and monthly fees, generating steady lease income and ongoing revenue for the university. Residents are required to complete 450 hours of educational or community activities annually, which boosts class enrollment and fosters rich intergenerational learning. The Village also creates student jobs, supports faculty research on aging and wellness, and deepens alumni engagement. Many residents later contribute to university fundraising efforts. Overall, the partnership has diversified Lasell's income, stabilized its budget during enrollment declines, and enhanced its reputation as a vibrant, lifelong learning community, an approach well suited for adaptation by the CSU, where cultural, educational, and wellness values could naturally converge.

Other News of Interest. The child

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Review of Robin Ryan, *Retirement Reinvention: Make the Next Act Your Best Act*

Reviewed by Robert Girling, Sonoma

Robin Ryan, *Retirement Reinvention: Make the Next Act Your Best Act.*
Penguin Books, 2018, 304 pp.

Robin Ryan, a seasoned career counselor and bestselling author known for helping people build fulfilling careers, brings that same insight to Retirement Reinvention. This quick and engaging read focuses on how to fill your retirement years with purpose, connection, and joy. Ryan emphasizes that a truly successful retirement isn't about slowing down, but about staying meaningfully engaged—with people, projects, and passions that feed your soul. It's an inspiring guide for anyone ready to make their next chapter a happy and rewarding one.

"Baby boomers are pioneering a more engaged and active retirement…Instead of easing into a "leisure only" stage, I'm recommending you move to a new "fun job and leisure" stage…with the opportunity to find work—paid or unpaid, full- or part-time—and to create meaning and enjoyment after your traditional career has ended."

Addressed specifically to boomers, her book is wide-ranging in its array of possible ways to address questions of money, travel, occupation, and meaningful lifestyle choices. Topics include making a retirement plan, choosing where to live (interestingly, the author stresses that moving to a new location and starting over may be more stressful and lonely than we might think), transitioning, building social connections, making a difference, turning hobbies into something more, traveling, and learning. The book includes helpful questionnaires, tools, and resources.

I especially enjoyed the many anecdotes she shares — each one offering insight and inspiration for anyone thinking about retirement or already navigating it. The engaging stories of real-life retirees, along with the thoughtful discussion of key factors to consider before making the leap, make this book both entertaining and practical.

Brenda was a CPA and had been a CFO [chief financial officer] when she got sick and was pushed into retirement. At sixty-one … she wanted to work again.

Searching for a meaningful retirement option she said "I love business etiquette and protocol." She developed a plan that included getting educated, developing a website, and networking heavily in the industry to launch her own part-time business.

Today Brenda uses technology to advance her protocol business. "Using a free online video and audio recording service allows me to do my job from anywhere. I can find clients worldwide to offer my services to. Technology has allowed me to do consulting and not have to travel much—it's worked out very nicely.'

Retirement is in many ways our final career — we should approach it with the same care, curiosity, and dedication as our profession. This book provides all the guidance you need to plan a truly fulfilling one.

Legislative Report

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poverty rate in California nearly tripled from 2021 to 2024 — 7.5% to 18.6% — and is now the fourth highest in the country, according to data from the Annie E. Casey Foundation. The state's child poverty rate is now the same as it was in 2019 and well above the national average of 13%.

Why Are So Many Older People Dying After Falls

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In 2023, the most recent year of data from the Centers for Disease Control and Prevention, more than 41,000 Americans over 65 died from falls, an opinion article in JAMA Health Forum pointed out last month. More startling than that figure, though, was another statistic: Fall-related mortality among older adults has been climbing sharply. The author, Thomas Farley, an epidemiologist, reported that death rates from fall injuries among Americans over 65 had more than tripled over the past 30 years. Among those over 85, the cohort at highest risk, death rates from falls jumped to 339 per 100,000 in 2023, from 92 per 100,000 in 1990. The culprit, in his view, is Americans' reliance on prescription drugs.

"Older adults are heavily medicated, increasingly so, and with drugs that are inappropriate for older people," Farley said in an interview. "This didn't occur in Japan or in Europe." Yet that same 30-year period saw a flurry of research and activity to try to reduce geriatric falls and their potentially devastating consequences, from hip fractures and brain bleeds to restricted mobility, persistent pain, and institutionalization.

The American Geriatrics Society adopted updated fall prevention guidelines in 2011. The CDC unveiled a program called STEADI in 2012. The United States Preventive Services Task Force recommended exercise or physical therapy for older adults at risk of falling in 2012, 2018, and again last year. But are prescription drugs driving that increase? Geriatricians and others who research falls and prescribing practices question that conclusion. Farley, a former New York City health commissioner who teaches at Tulane University, acknowledged that many factors contribute to falls, including the physical impairments and deteriorating eyesight associated with advancing age; alcohol abuse; and tripping hazards in people's homes.

But "there's no reason to think any of them have gotten three times worse in the past 30 years," he said, pointing to studies showing declines in other high-income

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Why Are So Many Older People Dying After Falls

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countries. The difference, he believes, is Americans' increasing use of medications — like benzodiazepines, opioids, antidepressants, and gabapentin — that act on the central nervous system. "The drugs that increase falls' mortality are those that make you drowsy or dizzy," he said. Problematic drugs are numerous enough to have acquired an acronym: FRIDs, or "fall-risk-increasing drugs," a category that also includes various cardiac medications and early antihistamines like Benadryl.

Such medications play a major role, agreed Thomas Gill, a geriatrician and epidemiologist at Yale University and a longtime falls researcher. But, he said, "there are alternative explanations" for the increase in death rates.

He cited changes in reporting the causes of death, for instance. "Years ago, falls were considered a natural consequence of aging and no big deal," he said. Death certificates often attributed fatalities among older people to ailments like heart failure instead of falls, making fall mortality appear lower in the 1980s and 1990s. Today's over-85 cohort may also be frailer and sicker than the oldest-old were 30 years ago, Gill added, because contemporary medicine can keep people alive longer. Their accumulating impairments, more than the drugs they take, could make them more likely to die after a fall.

Another skeptic, Neil Alexander, a geriatrician and falls expert at the University of Michigan and VA Ann Arbor Healthcare System, argued that most doctors have come to understand the dangers of FRIDs and prescribe them less often. Moreover, prescriptions for some fall-related drugs have already declined or hit plateaus, even as death rates because of falls have risen. Medicare data shows lower prescription opioid use beginning a decade ago, for example. Benzodiazepine prescriptions for older patients have slowed, Maust said. On the other hand, the use of antidepressants and of gabapentin has increased.

For more on this topic, see the KFF News Service article "Why Are So Many Older People Dying After Falls?" at https://tinyurl.com/43j4e87y

CSU-ERFSA Calendar of Events

Jan 21, 2026 - 10 a.m. - 12 p.m. CSU-ERFSA Executive Committee meeting on Zoom.

April 2026 - CSU-ERFSA State Council, date to be arranged.

July-August 2026 - Summer Executive Committee meeting, date TBA.

October 29, 2026 (Thursday) - Time TBA. Deadline for the 2026 small grant awards program.