



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

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Will YOU Get a COLA in May?

Will you get a cost of living adjustment in May? Almost certainly "Yes" is the answer from CalPERS.

CalPERS' recently released 2009 Cost of Living Report shows the annual inflation rate from 2008 to 2009 was a negative 0.4%. Under current law, CalPERS retirees are guaranteed the lesser of *compounded* inflation since retirement or *compounded* 2% annual cost of living adjustments (COLAs).

Even with the negative 0.4% inflation, most members who retired prior to 2007 will receive a 2% cost of living adjustment in May 2010 because of previous inflation that could not be compensated for because of the 2% yearly maximum. Only those who retired in 2007 or later will see an increase of less than 2% or no increase at all.

Currently, state and schools CalPERS
(Continued on page 2)

Long-Term Care Premiums Going Up

By David Humphers

The 165,000 enrollees in the California Public Employees Retirement System (CalPERS) Long Term Care (LTC) program have decisions to make before a significant premium hike occurs July 1, 2010. The CalPERS Board of Administration approved premium hikes of 15% and 22% at the December 2009 meeting, based on a 2009 actuary's report that the current assets and premiums are inadequate.

rate increase of 5% beginning on July 1, 2010, only for policies with lifetime coverage and inflation protection (LTC 1). CalPERS staff reported that these new premium rates, along with a new investment strategy, are necessary to ensure the sustainability of the LTC program.

Long Term Care rate increase timeline:
--CalPERS board approval, 12/16/2009.
--Rate increase letters mailed to enrollees 3/7 to 3/19/2010.

--Rate increase responses received from enrollees 3/8 to 4/30/2010.

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At the same time the CalPERS Board approved a continuing annual premium

Governor Refuses to Appoint Faculty Trustee

During the last 27 years, the faculty have had a full-fledged voting member on the CSU Board of Trustees. The faculty trustee is appointed by the Governor for a two year term from a list of two or more nominees submitted by the statewide Academic Senate.

[representative] voting on issues like student fees and curriculum."

However, for the last nine months the position has been vacant. Craig Smith, the Faculty Trustee whose term ended on June 30, 2009, was quoted in the Los Angeles Times recently stating, "it is a very bad situation," [with] "...no faculty

With Smith's term due to expire in June 2009, the statewide Academic Senate followed its normal procedures to replace him. In the March 2009 meetings, the ASCSU committee, chaired by our CSU-ERFA colleague, Harold Goldwhite, a former faculty trustee himself, reviewed the candidates and recommended four to the Senate. In terms of gender and ethnicity, the entire pool was diverse. The Senate

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www.csuerfa.org
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2009-2010

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Liaisons

David DuFault (San Diego) CFA
William Blischke (Dominguez Hills) CSU Academic Senate

Administrative Staff

Linda Zimmerman, Office Manager
Nytavia Lee, Administrative Assistant

The Retiree Center
18111 Nordhoff Street Northridge,
CA 91330-8339
Phone: (818) 718-7996
Fax: (818) 718-7680
Email: csuerfa@csun.edu
Web site: www.csuerfa.org

From the President..

So, what's new? If this question addresses the state budget and the funding of the CSU, the answer very clearly is: almost nothing. The wrangling in Sacramento continues over what to do about the budget deficit and, as a consequence, hardly any new legislation emerges. (A cynic would say that makes the job for the CSU-ERFA Legislative Affairs Committee easy). With regard to the CSU, there has been some positive movement, with an additional \$50 million freed up for the rest of this academic year, but from the campuses we hear mostly about cancelled classes, laid-off part-time instructors, and academic program revamping.

What about CalPERS? It's been quite a bit in the news lately, and rather prominently, and I suspect that a number of our members see cause for concern. The coverage of CalPERS-related matters elsewhere in this issue of *The Reporter* issue will, I think, adequately address people's worries. By the way, the guest speaker at the April CSU-ERFA State Council meeting will be George Diehr, member of the CalPERS Board, who is well-known to and respected by most of our members. I am sure that he will be asked to answer quite a few questions regarding a variety of issues.

Turning to CSU-ERFA, it is tempting to repeat what has been reported in the previous *Reporter* issue. We are doing all right financially, and our membership is quite stable – so far. But we need to be realistic: every year a number of our colleagues reach the end of their road, while others reach the beginning of their retirement and join our group. As long as those numbers balance each other, we are okay. Still, it would be even better for us as an emeriti and retirees organization to have the latter number exceed the former. In short: let's continue – and, perhaps, put out even a little more effort – to recruit new members!

Bylaws amendment? There are, however, two new (or "news"?) topics I want to address before signing off. One is a proposed bylaws amendment, which the executive committee has discussed and is presenting to the membership: to change the term of office for the President, Vice President, Secretary, and Treasurer from one to two years. There was broad agreement (and I, personally, heartily concur)

that one year is barely enough time for the officers to get their feet wet (or whatever other metaphor you prefer), and that a two-year commitment would benefit everyone. (For the sake of clarity: this bylaw change would take effect after this spring's election.)

Editor of *The Reporter*. The second item I want to address, even though in a strictly technical sense it may be considered premature (presidential appointments are subject to State Council confirmation in April): I am very pleased that our current *Reporter* editor, Ted Anagnoson, could be persuaded to continue for the foreseeable future in that position. Everyone on the Executive Committee is aware of the fact that this job not only demands an unusual degree of personal dedication, but is also enormously time-consuming. And everyone agrees that Ted's efforts result in a publication of very high quality!

H. Dieter Renning
President, CSU-ERFA

A COLA in May? Yes, for most... from p. 1

retirees are subject to the 2% maximum COLA. Second tier state miscellaneous and second tier state industrial retirees and survivors receive a 3% maximum.

Contracting agencies have the option of contracting for a 2%, 3%, 4% or 5% maximum. Only members currently subject to a 3%, 4%, or 5% COLA will see a decrease in their monthly benefits. This group is less than 5% of all CalPERS retirees and *should not* include anyone from the CSU. (If it does, please let the editor know.)

Over the last 20 years, the inflation rate has averaged 2.8% and long term, from 1960 to 2009, 4.1%. The index CalPERS uses is the same one used by the Social Security and Supplemental Security Income programs.

When my grandson asked me how old I was, I teasingly replied, "I'm not sure." "Look in your underwear, Grandpa," he advised "Mine says I'm 4 to 6."

"These days about half the stuff in my shopping cart says, "For Fast Relief."

Editorial: “CalPERS Under Siege...”

The following are excerpts from a talk delivered by Ted Anagnoson to the CSU Northridge Association of Retired Faculty on January 13, 2010.

CalPERS is – or comes off in the newspapers as – an old line bureaucratic organization that is largely invisible when times are good but very visible, indeed vulnerable, when times are tough as they are now. The fact that we have had so many embarrassing items in the news about both CalPERS and some of its individual board members just makes it worse and provides fodder for those who hate the public sector and the relatively comfortable retirements it provides to its long-time employees.

Parameters:

1. Compared with those other states, CalPERS and the state level retirement system issues are not that bad. While the statewide totals are high, our burden per capita of both pension and retiree health care benefit costs is lower than many other states.

2. The California electorate, however, compared with the adult population, is relatively small. For whatever reason, many adults do not register and vote, and typically in statewide elections, as little as 30%-35% of the adult population turns out to vote. That electorate is relatively politically conservative and roughly evenly split between those who want a relatively high-tax state with high levels of services and those who want the opposite.

3. Every few years, the voters in California get very angry and strike back at the perceived demons, for example, with Proposition 13 in 1978, enacting term limits in 1990, Prop. 187, the anti-immigration initiative in 1994, and the recall of Gray Davis in 2003. What those who hate public sector pensions are hoping for is another wave of anti-public sector anger that they hope to direct at public employees and their retirement and benefit systems.

For CalPERS, if you put these trends together with the economic crisis that we have been going through the last couple of years, the times are indeed perilous. What could set off a wave of voter anger?

We have many recent stories in the newspapers of local government “pension-spiking,” people whose pensions are significantly higher than their highest salaries; retirees with high pensions being hired back without un-retiring. These are local government pensions that are not run through CalPERS, but they reflect badly on the whole system, and CalPERS is the biggest target in the room.

Then we have Board member behavior, symbolized by Chuck Valdes, whom many of us and our organizations supported. Mr. Valdes took campaign contributions from those doing business with CalPERS AFTER his last election. His is the seat won by J. J. Jelincic just recently. He declared personal bankruptcy twice and chaired the Board’s investment committee at the time. The Fair Political Practices Commission investigated his campaign activities and fined him \$12,500.

Then we have the CalPERS lawsuit against the credit rating
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Editorial: “It Won’t Be Over Until the Supreme Court Sings”

The following is an editorial on the role of the US Supreme Court in health care reform by David Humphers, CSU-ERFA Health Benefits Director.

Health reform opponents are crafting legislative and judicial challenges to block health reform legislation. Virginia became the first state to adopt legislation to exempt Virginia residents from the federal “individual mandate” that requires everyone to buy health insurance or pay a penalty. Missouri Representative Cynthia Davis (R) is sponsoring legislation to allow Missouri residents to buy insurance from whomever they choose; her proposal also protects Missourians against penalties for not purchasing health insurance.

Two Florida state legislators, Sen. Carey Baker (R) and Rep. Scott Plakon (R) have introduced a state constitutional amendment to prevent Floridians from enrolling in any federal health plan. According to *The Christian Science Monitor*, Florida Attorney General Bill Collum claims the requirement that everyone buy health insurance or pay a fee is unconstitutional because it imposes a tax on people for doing nothing.

Peter Roff, writing for *U.S. News and World Report*, reported that South Carolina Attorney General and candidate for governor Henry McMaster claims there are two provisions in the federal health reform legislation that are unconstitutional: (1) the “individual mandate” that everyone must buy insurance or pay a tax, and (2) the requirement that 49 other states bear the costs of new Medicaid enrollees in Nebraska.

Timothy Jost, writing for *The New England Journal of Medicine*, points out that states usually adopt legislation to achieve a goal, but “nullification laws are pure political theater.” Jost explains that the Supremacy Clause in the US Constitution (Article VI) established the supremacy of national over state law; the civil war was fought over which was supreme, state or national law. According to Jost, school desegregation has been the most significant confrontation between state’s rights and federal law in the past sixty years. Arkansas amended its constitution to prohibit integration after federal law demanded desegregation. The U.S. Supreme Court in *Cooper v. Aaron*, 1958 reaffirmed the supremacy of federal law and rejected Arkansas’ claim of nullification.

Jack M. Balkin in “The Constitutionality of the Individual Mandate for Health Insurance,” *The New England Journal of Medicine*, January 13, 2010, suggests that the “individual mandate” will be the key target of the conservative opposition. Balkin believes that the term “individual mandate” is

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A Note on Editorials

Editorials are the opinions of their authors and do not necessarily reflect the opinions of CSU-ERFA or of its leadership. Responses are welcome.

Academic Senate Report: "GI" & "Deliverology"

By William Blischke, CSU-ERFA ASCSU Liaison

The statewide Academic Senate (ASCSU) has held three plenary meetings this academic year, with the most recent one held in January. At that meeting, in addition to numerous reports by vice chancellors, Chancellor Reed, CFA and the California State Student Association, there were over twenty action items on the agenda. Thankfully, many of them were first-reading items. Despite the lengthy agenda, I was impressed by the quality and civility (we seem to have lost the latter attribute in many public forums recently) of the discussions. There were some very contentious issues, but they were handled in a very articulate, well-informed and open-minded fashion. Sacramento and Washington could learn about true democratic dialogue, deliberation, and decision-making from the ASCSU!

Faculty Trustee. One of the most contentious issues involved Governor Schwarzenegger's refusal to appoint a CSU BOT faculty trustee. During the worst fiscal crisis in the history of the CSU, the faculty have not had a voting member on our governing body (see p. 1).

Collective bargaining. Gail Brooks, Vice Chancellor for Human Resources, reported that we are in the fact-finding phase of the collective bargaining process. There are many issues at stake. One of the critical statistics that she mentioned was that over the last decade our full-time equivalent student number has increased about 30% while the full-time equivalent faculty number has "escalated" 3%. My personal experience reflects this demoralizing trend. My Introduction to Sociology class has gone from 20-30 students to 50-60, and I am unable to use social simulations, cooperative learning, essay exams, etc. In so many ways, it is good to be retired!

Chancellor Reed. Chancellor Reed made one of his increasingly infrequent appearances, this time interrupted and shortened by staff pulling him out of the session. While he was there, he did emphasize that the CSU and UC are working very closely to protect funding for higher education. He also warned that the federal stimulus of \$6.9 billion this year received by the state may not be repeated next year. The implications for the CSU, if this happens, are dire.

Budget. Ben Quillian, Executive Vice Chancellor and Chief Financial Officer, was relatively optimistic. The Governor's budget includes \$377 million "more" than last year. We haven't seen the word more in financial projections for a few years. But even if that remains in the final budget, the funding shortfall will still be substantial.

Graduation Initiative. The report by Executive Vice Chancellor and Chief Academic Officer, Jeri Echeverria, was eye-opening and mind-boggling. (In the middle of writing this article, I received the shocking news that EVC Echeverria is retiring, after barely a year as Executive Vice Chancellor.) In my forty-plus years in the CSU, I have seen many campus and CSU "plans," "programs," and "initiatives" come and go with few positive and lasting results. The latest endeavor is the "Graduation Initiative" ("GI"). Though the title seems bland and non-descriptive, Echeverria characterized it as the "mother of all initiatives." It is a top-down plan promulgated by the Chancellor based upon an Education Trust program. It requires all 23 CSU campuses to increase six-year (the four-year degree is ancient history) graduation rates by a Chancellor's Office prescribed percentage. The plan was developed in two months and "delivered" by the presidents to the CO by Christmas Eve of last year. There was little, if any, faculty involvement in this end-of-the-term process, although it apparently provides "marching orders" for faculty and administrators for the foreseeable future. The senators I talked to at the meeting had had no involvement in preparing the plan and many had not even seen a copy of the one that was submitted.

"Deliverology." The whole GI approach is based on "deliverology." Many senators and academics throughout the world have determined that this approach to educational reform developed in the UK was an utter failure. (I encourage you to "Google" this term and learn more about it.) I would briefly characterize this 6-year graduation plan as akin to the Soviet 5-year plans, with the emphasis on productivity and quantity and little or no concern for quality. In other words, let's grind out more graduates more quickly while lowering standards to meet our quota. ASCSU passed a unanimous resolution (AS-2934-

10) deploring the lack of shared governance in developing and implementing this system-wide imperative. Hopefully, the faculty on each of the campuses will become involved in future iterations of the GI or it will die the quiet death of most such programs.

Resolutions. There were a dozen or so other action items passed by the senate. The most important ones, in my opinion, included support for reinstating the *Research, Scholarship and Creative Activities Awards* program for 2010-2011; revisiting campus-based program suspension and elimination policies; a plea for adequate and sustainable funding in support of public higher education; dealing with the impact of funding shortfalls on transfer students and improving the effectiveness of the Early Assessment Program in increasing the academic readiness of graduating high school seniors. For more details, visit the ASCSU website for the complete list and precise verbiage: (<http://www.calstate.edu/AcadSen/>).

The next ASCSU plenary session is scheduled for March 11-12. Please join me in the peanut gallery, or you will have to depend on these summary newsletter reports.

Grandchild Stories

Circulating on email and the web recently have been the following stories:

She was in the bathroom, putting on her makeup, under the watchful eyes of her young granddaughter, as she'd done many times before. After she applied her lipstick and started to leave, the little one said, "But Grandma, you forgot to kiss the toilet paper good-bye!" I will probably never put lipstick on again without thinking about kissing the toilet paper good-bye!

A grandmother was telling her little granddaughter what her own childhood was like. "We used to skate outside on a pond. I had a swing made from a tire; it hung from a tree in our front yard. We rode our pony. We picked wild raspberries in the woods." The little girl was wide-eyed, taking this all in. At last she said, "I sure wish I'd gotten to know you sooner!"

CFA Report: Confronting the New Year

By Dave DuFault, CSU-ERFA CFA Liaison

At the beginning of 2010 the California Faculty Association (CFA) continued to confront a series of problems left over from the previous year (see the last "CFA Report").

Restructuring the CSU. First was the attempt by the CSU administration to "restructure" in ways "that will profoundly affect the educational opportunities and experiences of Californians for generations to come." CSU administrators claimed this was inevitable because of the terrible state budget situation. Controversial attempts to implement restructuring at several campuses brought immediate opposition by CFA. The basis for this opposition can be found in the "CFA White Paper on Restructuring the CSU," published on December 1, 2009 (see the web site: <http://restructuringcsu.wordpress.com>). The white paper concluded that answers to the CSU's restructuring campaign can be found through education and collective action.

The 2011 Budget. In January 2010, the governor's budget appeared and gave some hope for public higher education. The

budget restored \$305 million to CSU's 2010/11 budget and provided additional money for a 2.5% enrollment growth. Despite this positive development, the budget called also for a 10% student fee increase while total state funding of the CSU still remained below 2007-08 levels.

On February 1, 2010, CFA announced that it had "found" \$50 million in stimulus money as yet unused by the chancellor's office. The union immediately began a campaign to "Free the \$50 million" for the education of students. Just days after the CFA's campaign began the Chancellor "released" the \$50 million to the campuses.

Collective bargaining. Collective bargaining was another of the ongoing problems confronting CFA. CFA and CSU are still involved in the fact finding process about contract reopeners for the 2008-09 contract. According to John Travis, CFA's bargaining team chairperson, the process of fact finding will soon be concluded. When this happens the fact finder's report will be presented to both sides for consideration. In addition, the union now is

preparing its public notice proposals for the successor contract (the present memorandum of understanding expires on June 30, 2010) and also will "conduct a brief survey of its members" about various bargaining issues.

Rallies for higher education. Finally, in February, CFA prepared for its participation in actions nationally and in California on March 4, 2010 to "raise awareness about the crisis in public education and the need to fully fund" our public schools at all levels. For example, in California large rallies are planned for Los Angeles, San Francisco, Sacramento and the San Fernando Valley. Also there will be various events on all CSU campuses. At San Diego State, for instance, there will be a "Vent at the Tent" opportunity, a student march across the campus and an "Education for All Coalition" rally in Balboa Park with a subsequent march to the governor's San Diego office.

CFA's Spring Assembly will take place in Los Angeles on April 10-11.

Long-Term Care Premium Increases From Page 1

--LTC administrator (a third party administrator runs the program) prepares bills 40 days before the due date of 7/1/2010.

The LTC administrator will inform each enrollee by letter of the effect of the rate increase. The plan administrator will begin this mailing March 8th. Each enrollee will be informed of options available for modifying the policy coverage. Enrollees will have until April 30 to inform CalPERS of any coverage changes.

The December 2009 board decision to approve the rate hike followed more than a year of closed sessions on the issue. The LTC Advisory Committee, an important source of information for enrollees, was disbanded a few years ago. The lack of transparency regarding the future of the LTC program and the year of "closed sessions" fed rumors that CalPERS might sell the LTC program. The only certainty is that current regulations prohibit the sale

of an insurance program that is financially unsustainable.

A large group of concerned CalPERS members spoke at the December 2009 public session on LTC. The Retired Public Employees Association health benefits director reminded the board that LTC enrollees were "initially promised no premium increases ever..., but this premium hike will be the third rate increase." The California State Employees Association representative proposed an LTC-CSEA partnership in an effort to help save the program, but CalPERS has not responded to this offer. All of the speakers were concerned about the premium increase, and most asked the Board to revive the LTC Advisory Committee because of its past importance as a source of information.

Information about long term care is posted on the CSU-ERFA website. Use the link <http://csuerfa.org/services.html>.

More Grandchild Stories

My grandson was visiting one day when he asked, "Grandma, do you know how you and God are alike?" I mentally polished my halo and I said, "No, how are we alike?" "You're both old," he replied.

A little girl was diligently pounding away on her grandfather's word processor. She told him she was writing a story. "What's it about?" he asked. "I don't know," she replied. "I can't read."

A 6-year-old was asked where his grandma lived. "Oh," he said, "she lives at the airport, and when we want her, we just go get her. Then, when we're done having her visit, we take her back to the airport."

And now one just about us. A reporter is interviewing a 104-year-old woman. "And what do you think is the best thing about being 104?" he asked.

The quick reply: "No peer pressure."

Benefits Q & A: "When Should You Retire?"

By Tom Donahue (SDSU) and the Pre- and Post- Retirement Concerns Committee

Q.: I am writing on behalf of those who haven't made up their minds yet. Just how did you know when it is time for a person to retire from the CSU?

A.: There is a rich variety of answers to this question. An informal survey produced the following results. Perhaps the ideal starting point is: are you ready to make a summary statement about all you have done and about all you have become in your career? Then, will you have a strong sense of pride and satisfaction in that statement?

Some people feel that the summary time comes when they wish to cut back on

teaching and service, but to sustain their scholarly activity. Some believe that it is time for them to step aside in favor of younger people working in the same discipline. Others feel that each year the multiple demands on our energy and dedication become more tiring, and that it is simply time to relax. Others recognize in a more practical way that in our pension system there is an optimal age for retirement (63), and that the CalPERS pension scale then ratchets down its increases. Once practical considerations enter the picture, still others conclude that the state's perennial budget contretemps will always decrease the likelihood that the pay system will ever be fitting or fair, and they choose to leave the profession for that reason.

So the range of motives for retirement is

very wide. At the ideal end, one can sense an approaching satisfaction and even jubilation at his or her accomplishments; at the opposite end, as it was once memorably phrased to a committee member, "After forty years of hard work and low pay, I was losing the will to live." One should add the following, of course: you should have a strong conviction of future financial security before you retire.

The Pre- and Post-Retirement Concerns Committee would like to undertake a wider analysis of this issue. Please send your responses to the question "How did you determine it was time to retire?" to Tom Donahue, dunnie10@sbcglobal.net.

Legislative Report

By Alan Wade, CSU Sacramento & Chair, Legislative Committee

Pension reform dead this year. The *Sacramento Bee* reported at the end of February that the California Foundation for Fiscal Responsibility, founded by Keith Richman and now run by Marcia Fritz, has failed to attract the estimated \$2 million it felt it needed to fund its initiative to cut back public pensions. Apparently, there is some feeling, according to the Bee, that the presence of initiatives to make such drastic cutbacks in public pensions mobilizes the public employee unions above and beyond their normal presence and would make electing Republican candidates harder, not easier.

This year's budget deficit. Our legislature is currently pre-occupied with fund raising. When it decides to focus once more on the public business, issues other than public pension reform abound. Eventually, around tomato harvest time in Sacramento, our leaders will get down to the ugly task of fixing the \$19 billion deficit. What can we expect other than California's inevitable descent into the financial abyss, meaning insolvency for the world's sixth largest economy? In a few months, we'll know more than we do now.

This year's elections and the 80 initiatives out there. Meanwhile, given the primacy of other issues, it seems that serious legislative efforts at public pension reform will not generate much steam. Instead, the arena for such efforts shifts to the ballot initiative. Eighty (yes, 80!) ballot proposals have been certified for signature collection by the Secretary of State. Eleven more await title and summary in the office of the Attorney General. Five, none thus far pension-related, will be on the June 2010 ballot.

Of those circulating for signature, the two from the California Foundation for Fiscal Responsibility referred to above concern

pensions, as does one other that would limit all pensions to \$100,000 or less. One additional initiative would levy new taxes on pensions, escalating to near-confiscatory levels on higher-bracket recipients. Each of these measures would amend the state constitution and requires 694,354 signatures to qualify for the November ballot. Still, complacency about these initiatives or the possibility of public support should they qualify is inadvisable. Your ever-vigilant ERFA Legislative Committee will keep you informed. If you wish to know more, check out the websites of both the Attorney-General and the Secretary of State. Brief summaries of all the initiatives are available, and the full text of most.

Just say NO! Meanwhile, what can we do? JUST SAY NO to the poor folks out there hustling for your signatures on any ballot initiative!

CalPERS legislation. Having had its nose bloodied in the media over huge payments to CalPERS middlemen who work as so-called "placement agents" in the financial markets, the nation's largest pension fund is scrambling to clean up its act through legislation. The legislation, AB1743 (Hernandez) would require that such agents register as lobbyists, thereby subjecting them to the same restraints that apply to other lobbyists. Controller Chiang and Treasurer Lockyer believe the bill will ensure transparency in CalPERS investment practices. Some ERFA members believe that this action does not go far enough to protect the integrity of our pension fund, and urge that CalPERS issue explicit and unambiguous denunciations of the activities of past violators.

Both CalPERS and CalSTRS are considering lowering their projections of future income from the 7.75% (CalPERS) and 8% (CalSTRS) now assumed. This will increase either employee or agency contributions, or both in the future.

Jelincic Wins CalPERS Board Seat

J. J. Jelincic won the November/December 2009 runoff for the CalPERS Board of Administration seat being vacated by Charles Valdes with 51% of the votes cast. The other runoff candidate, Cathy Hackett, received 49%. Jelincic was supported by the Retired Public Employees Association (RPEA) and 16 other union organizations, including CSU-ERFA; Hackett was supported by several SEIU locals, CFA, and 26 union organizations in all.

Jelincic and the easily-reelected Kurato Shimada, who won 83% of the vote in the first round of voting counted in early December, took office January 16, 2010 for four-year terms.

Only 17% of the active and retired members voted in the election, continuing the low level of turnout found in special elec-

tions, off-year elections, and elections held in the spring for city councils and mayors in many California cities. While the Progressive movement of the 1910s envisioned a California in which the people could take control of their government, they did not envision California's population increase from 2.7 million in 1910 to approximately 38 million people. The increase has meant that candidates cannot take advantage of the Progressive-era election reforms without substantial interest group support in order to reach the voters.

Jelincic is an investment officer with CalPERS itself and is believed to be the first CalPERS employee to win a seat on the board. He is also past a president of the California State Employees Association (CSEA). CSEA represents approximately 140,000 state workers. He has worked for CalPERS since 1986.

CSU Faculty Trustee Brouhaha, From Page 1

selected two names to forward to the Governor; Barry Pasternak (CSU Fullerton) and Henry Reichman (CSU East Bay).

The selection rules embodied in the education code are: in the selection of a faculty member as a member of the Board, the Governor shall appoint the faculty member from a list of names of at least two persons furnished by the Academic Senate of the California State University. The appointee was to have been seated on July 1, 2009. Both nominees were interviewed by the governor's appointment secretary in July 2009. But since that time the Governor has twice requested more nominees from the Senate to "broaden the candidate pool with one or more candidates of diversity." While both candidates are Caucasian males, it is widely suspected among senators and others that the real objection is labor union involvement. One of the candidates is currently very active in CFA, and the other led his campus CFA chapter some two decades ago.

Faced with an illustration of how raw political power operates in Sacramento, the ASCSU chose to fight back. It refused to reopen the process and send more nominees to the Governor, reasoning that this action could set a precedent that

future governors could use. It further directed the Senate chair to talk to all of the Board of Trustee members, and to take other actions to publicize the dispute. Conversations with the *Los Angeles Times* resulted in the appearance of an article on the subject.

The result is that at press time in early March the governor has apparently yielded: both candidates are to be interviewed again, and the governor, at least in theory, will make an appointment. The February 22nd article on this matter in the *Los Angeles Times* states "the appointments secretary would welcome new candidates" but also quotes him as saying that "Schwarzenegger will abide by state statute and make the appointment from the nominees submitted by the Academic Senate."

Voters Favor Spending Cuts Over Tax Increases, According to Field Poll

The Field Poll reports that California voters favor spending cuts over tax increases as the primary means of dealing with the state's projected \$20 billion budget deficit. Statewide 50% prefer that the state's budget deficit be closed either entirely or

CSU-ERFA New Members

New members joining CSU-ERFA since the November issue of *The Reporter*:

Channel Islands – Theodore Lucas

Chico – Lakshmi Ariaratnam
Elizabeth Singh
Lal Singh

Dominguez Hills – James M. Cooper

East Bay – Carl J. Bellone
Thomas S. McCoy

Fresno – Albert A. Heaney
Robert L. Wample

Humboldt – Susan G. Bennett
Pamela A. Brown
Jedon Emenhiser

Los Angeles – Loretta M. Birkhead
Rina Y. Ling

Northridge – James C. Bennett
Jim W. Dole
Robert W. Hanna
Margaret Holzer
Antonia E. Hussey
Roscoe M. Needles
Barbara K. Pollard
Rosentene Bennett-Purnell
Richard M. Ruggiero
Ruth Schrier
Ruth Wold Sullo

Pomona – Diane L. Luehrs

San Diego – Janis Anderson

San Francisco – Robert W. Cherny

San Jose – John J. Pollock
James P. Walsh

Stanislaus – Ida Bowers
James K. Hanny

mostly through spending cuts. Just 13% favor doing so solely or mostly through tax increases. Another 29% favor an equal mix of spending cuts and tax hikes.

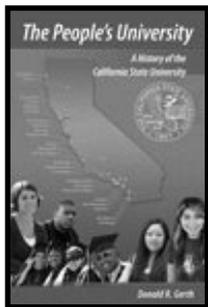
(Continued on page 11)

Gerth's "People's University" Unveiled at Trustees Meeting, By Judd Grenier, CSU-ERFA Archivist

A five-year long examination of higher education in California came to fruition at the Board of Trustees meeting on January 27th, when Donald Gerth's new book, *The People's University: A History of the California State University*, was formally unveiled. Gerth, president emeritus of CSU Sacramento and a member of CSU-ERFA, presented copies to the Trustees and Chancellor Reed, who introduced the author by reviewing Gerth's 45-year career in the CSU and his rather unusual pledge at the time of retirement to write just such a book.

Gerth originally entered the system as a political scientist hired by San Francisco State President Glenn Dumke in 1958 and went on to a career at Chico and subsequently to the presidencies of both CSU Dominguez Hills and CSU Sacramento.

The *People's University* contains 664 pages. Gerth commented that the publishers at the Berkeley Policy Press, a unit of UC's Institute of Governmental Studies, gave him a maximum limit of 700 pages, and he took almost full advantage. The book is divided into five sections and contains a lengthy preface and a topical index. Among the sources are interviews and contributions from 147 former and current administrators, students, state officials, and faculty, including chairs of the statewide Academic Senate (including the first, Leonard Mathy), and various members of CSU-ERFA.



In presenting his book, Gerth reviewed some of the factors in the evolution of the state university system from a single teachers' college in San Francisco to a "world class teaching university." He gave special credit to the 1960s-era Master Plan for providing the framework for differentiation of function within the state's higher education components. "California built a model of a people's university that is copied nationally and around the world," Gerth said.

He commented that he was tempted to write an "afterword" analyzing recent fac-



Pictured above are (l to r) David Sommers, representative of Los Angeles County Supervisor Don Knabe, Beverly Gerth, Donald Gerth, Shaun Lumachi, former CSSA officer, and Steve Dixon, California State Student Association president.

tors that may have compromised some of the goals of the master plan, but had determined to defer such analysis for another occasion. Gerth thanked the Chancellor for his years of support, eight former Board chairs and present chair Herbert Carter for their insight into core educational values, the CSU Archives for the usefulness of its collections and "for providing a scholarly life for the university," and especially his wife Beverly Gerth, who transcribed the proceedings of the "focus groups" whose discussions provided much of the source material for the book.

Gerth also reminded the Trustees that the CSU system was about to celebrate its 50th anniversary. The first meeting of the Board was held on Aug. 12, 1960.

Following his presentation, Gerth was thanked for his years of service and support for students and alumni by David Sommers, representative of Los Angeles County Supervisor Don Knabe, and Sommers' fellow Sacramento State alumnus, Shaun Lumachi, both pictured above.

Calling CalPERS?

If you are calling CalPERS, the number is 1-888-CALPERS (225-7377).

Personal and Professional

Harold Goldwhite (Chemistry and Biochemistry, Los Angeles) spoke on "Molecules and Murder: Scientific Detection in Mystery Fiction" on February 10, 2010, sponsored by the Lifelong Learning Program, CSU Los Angeles, and the Griffith Park Adult Community Club.

Emeritus Professor **Ralph C. Huntsinger** has been awarded a European Union distinguished visiting professor grant of 4,000 euros for 30 hours of lectures and seminars on the "Computer Analysis of Complex Engineering Systems." The European visit will be at Warsaw University of Technology, starting on March 15, 2010. Prof. Huntsinger taught mechanical engineering and computer science at CSU Chico from 1971 to 2004. He is currently the emeritus faculty representative on the campus academic senate and CSU-ERFA's State Council, as well as the vice president of the local chapter of the California Retired Public Employees Association (RPEA).

(Continued on next page)

CalPERS Editorial, From Page 3

agencies - Fitch's, Moody's, Standard and Poor's - because CalPERS bought "opaque" investments in three complex mortgage funds. The credit rating agencies say they are not responsible - you are supposed to know what you are buying when you buy it. Why would CalPERS buy securities if they don't understand what is in them?

CalPERS pensions already require state government agencies to contribute 17% of your salary for the pension plan - you the employee in the CSU contribute almost 5% of your salary, and your campus supplies the other 12%. With the downturn in CalPERS' investments, the 17% is going to rise another 1-2% next July. Some local agencies forecast huge increases in their pension and benefit contributions - the City of San Francisco is forecasting that almost 50% of its total salary budget will have to be allocated to benefits in three years if the current trends are not amended.

On the investment side, CalPERS is sponsoring legislation in December 2009 requiring placement agents who solicit public pension fund business to register as lobbyists. Last May, CalPERS adopted a policy requiring that investment partners and external managers disclose their retention of placement agents, their fees, services performed, and other information. They must register with the SEC, or CalPERS won't deal with them. In October, state law was enacted to expand on this. And CalPERS released the names and amounts earned of placement agents in January. All of this is good - but it is late. The shenanigans that have gone on with Board of Administration members receiving campaign contributions from those who have dealt and seek to deal with CalPERS went on too long.

Again, the problem is not that we have rules - the rules are good, and CalPERS has reacted relatively quickly. The problem is that the issue made the newspapers in the first place and that the public sector again is reacting to a practice that was

"business as usual" but now has become controversial.

My conclusion is that the perception of pensions and retiree benefits as sacrosanct has changed. Some of this is due to the financial crisis and the recession. Some of it is due to the changes in the accounting rules that have compelled state and local governments to be honest about the cost of their future benefits. Some of it is due to the embarrassments in investing that pension managers in New York, California and other states have been caught in.

The *Washington Post*, normally a newspaper that strongly supports federal employees, states on January 2, 2010: "Yet the truth is that state and local public employees often enjoy far more generous pensions and medical benefits than the taxpayers who fund them."

We have Gavin Newsom, the mayor of San Francisco and one of the more liberal candidates who has run for governor recently, proposing a San Francisco charter amendment for the June election that would raise new public safety city employees' pension contributions from 7.5% of salary to 9% and base retirements on the highest 24 months of salary rather than the high 12. This action is one of several to make the San Francisco city pension program fiscally solvent.

My message here is that public perceptions make a difference. Without careful management and proactive actions on the part of CalPERS and other agencies, we could easily have one of those tsunamis of public opinion in which the voters focus their energy - and their anger - on state and local public employees. We saw it happen to the whole public sector in 1978, to three Supreme Court justices attempting to be re-confirmed in 1986, to the legislature in 1990, etc. The "tea party" movement illustrates the anger that is out there among many elements of the public.

It could happen again, and we will all be worse off for it.

Personal & Professional, from p. 8

Barbara Peterson Sinclair (Nursing, Los Angeles) and her co-author Shirley A. Summers have their chapter on "Drugs of Abuse" published in *Pharmacology for Women's Health*, edited by Tekoa L. King and Mary C. Brucker, (Jones and Bartlett, 2010). The chapter includes the physiology of brain function and the neurobiology of addiction. In the chapter, substance abuse is defined as the non-medical use of drugs regardless of medical value or legal status. Substances most frequently abused are discussed with pharmacologic and non-pharmacologic treatments incorporated. Substance abuse in women who are pregnant or lactating as well those defined as older adults is included.

Elizabeth C. Wright (French, SFSU) recently published a book of her parents' courtship letters from 1932-33: *Dear Bob, Dear Betty: Love and Marriage During the Great Depression* (ISBN 978-0-557-06457-1 hardcover; 978-0-557-05889-1 paperback). It can be ordered from bookstores or electronic sites. The following site has more information, reviews, previews, accompanying videos, and contact information:
<http://stores.lulu.com/dearbobdearbetty>

Restoring Higher Education Would Cost Average Taxpayer \$32!

An analysis by the Council of University of California Faculty Associations shows that the money cut from the 2000-01 budget for UC, CSU, and the community colleges totals \$4.643 billion. Adding this amount to the present UC, CSU, and community college budget would restore the per-student state support budget to the 2000-01 levels, including inflation. The analysis shows that state funds per student in the CSU were \$9,814 in 2009 dollars in 2000-01 but have fallen to \$6,818 in 2009-10. This is a decrease of almost 31%.

To duplicate this amount with increased student fees would increase fees in the UC by \$7,398 to a total of \$18,948, in the CSU by \$1,863 to \$6,756, and in the community colleges by \$72 to \$852.

However, to do so by increasing taxes would cost the average (median) California taxpayer less than \$32 per year. The amount per taxpayer varies by adjusted gross income. For an income of \$20,000, the amount is \$6.00. For an income of \$40,000, the amount is \$55.20. For an income of \$80,000, the amount is \$199.04. For an income of \$150,000, the amount is \$710. For more information, see the report, available at <http://keepcaliforniaspromise.org/?p=553>.

Campus Affiliate Activities

Sonoma. Barbara Biebusch reports that to celebrate Sonoma State's fiftieth anniversary, the chapter's main activity is concentrated on writing an early history of SSU. Faculty, staff, alumni and some local community members were asked to contribute by writing their memories of the early years. A committee has been editing the memoirs, gathering photos and various other necessary activities.

Stanislaus. J. J. Beamish, the president of the CSU Stanislaus affiliate, reports that they held a fall luncheon as well as a Christmas party in December for participating members. Speakers at both sessions updated the group on current business and political activities on the campus. Once again, the affiliate was successful in raising \$2,400 for its annual scholarship fund, which provides three \$800 scholarships for graduate students who are preparing to teach college-level subjects.

East Bay. The Hayward/East Bay Chapter held their annual Fall luncheon at Dino's Fine Foods. The speaker was Bong Walsh, Ph. D., a neuropsychologist and a recent graduate of UC Davis who spoke about memory, attention, and "Maintaining our Magnificent Minds." The board will meet in early February to plan the spring luncheon. Money continues to be contributed to the library endowment sponsored by the chapter.

Humboldt. Monthly programs have included the following speakers during the fall semester: Saeed Mortazavi, chair of the HSU academic senate, speaking on "Shared Governance at HSU"; Raja Storr, HSU student, on "The Tolowa: Obtaining Federal Recognition and Preserving Sacred Sites"; Kim Hall, veterans coordinator on campus, speaking on "Meeting the Challenges of Veterans at HSU"; and Stephen Fox, emeritus professor of history, speaking on his recently published book, *Homeland Insecurity*. The HSU chapter also awarded five grants to faculty for research and travel.

Los Angeles. Marty Roden, chair of the Cal State LA Emeriti Association, reports that the Association held its annual fall luncheon on October 9th at the Autry National Center of the American West. In addition to lunch and a tour of the museum collection, we held a very well-attended panel discussion dealing with the bud-

et crisis and status of CalPERS. George Diehr, Don Cameron, and Ted Anagnoson were the panelists.

The December meeting of the Cal State LA Emeriti Association was a special event since Ken Phillips, professor emeritus of technology, hosts the executive committee at Villa Gardens in Pasadena. Prior to the meeting there is a sumptuous holiday meal in the dining facilities. On January 16th members of the executive committee attended a performance of Gilbert and Sullivan's *The Mikado* at the Luckman Fine Arts Complex on campus. Prior to the performance, the group met for dinner at a Middle Eastern restaurant in Alhambra.

The annual winter reception took place on February 9th, with emeriti visiting the Academic Senate, during which time the emeriti were recognized and given an opportunity to talk about their activities since retirement. This was followed by a reception and program featuring Dr. Martin Schiesl, professor emeritus of history. His topic was "Fighting for Municipal Equality: The NAACP and the Desegregation of the Los Angeles Fire Department." Later this winter, the affiliate sponsored a workshop on exercise and nutrition for seniors offered by two members of the Department of Kinesiology and Nutrition.

Northridge. The Association of Retired Faculty (ARF) is enjoying a year of eclectic programs. The first three speakers in the Wednesday afternoon speakers series included Jim Dole, professor emeritus of biology, who narrated a slide presentation of his trips to the Galapagos Islands and to Africa on a safari, both seen from the perspective of a biologist rather than of a tourist. We saw photos of amazing animals and birds that many of us had never heard of before.

Alan Pollock, a knowledgeable resource on gardening with California native plants, spoke on creating gardens that comply with Los Angeles' strict water conservation measures without sacrificing beauty either in color or texture.

Casey Primo, a CSUN Music Therapy student, spoke on "Music as Therapy." The group learned that music as a healing art is creative and imaginative, but is equally

based on scientific principles and grounded in research.

A special meeting was called for January 13th to hear a panel discuss CalPERS, the agency providing our pensions and health benefits. In recent months CalPERS has been pounded in the newspapers over a variety of issues, from questionable investments to allegations of misconduct by members of its Board of Administration. Add to this mix a 24% loss in the market value of the agency's investments, and need became clear, if not urgent, to provide a forum for information and fact-sharing without the "wow" of media headlines.

Priya Mathur, representing the CalPERS Board, and Ted Anagnoson, representing the concerns of retirees, comprised the panel. Don Cameron, executive director of ERFA and a former ARF board member, acted as moderator. A packed house heard the discussion, and there were many substantive and thoughtful questions. Members appreciated the frank and comprehensive responses.

The annual "Thank God the Holidays Are Over" banquet was held on January 23, with ukulele master Ian Whitcomb providing the entertainment. Whitcomb introduced the history and development of ukulele music and demonstrated several different varieties of the instrument. Through his records, concerts and film work, he has helped to stimulate the current revival of interest in the ukulele. Members were surprised to learn that in addition to the plastic toy they remembered as children, there is a concert version of the instrument: Whitcomb played a CD of 15 concert-level ukes performing Tchaikovsky's Piano Concerto No. 1—and, incredibly, it was magnificent!

The group is looking forward to this year's field trip: on April 21, they travel to the Griffith Park Observatory to "immerse ourselves in the fathomless expanse of the universe," as Dorena Knepper, affiliate president, put it.

The group's last field trip was to the Gamble House in Pasadena, a 101-year-old house designed by well-known architects Charles and Henry Greene.

Editorial: "It's Not Over Until The Supreme Court Sings,"

Continued from page 3

misleading because it is a tax, not a mandate; and "... because it does not actually require all individuals to purchase insurance ..." for example, dependents, military, persons living overseas, persons with religious objections, et al. It appears that some health reform "naysayers" do not recognize the responsibility of Congress to tax and spend in support of the general welfare. The US Supreme Court in two 1937 decisions, *Steward Machine Co. v. Davis*, 301 US 548 and *Helvering v. Davis*, 301 US 619, upheld the legality of the 1935 Social Security Act based on the "tax and welfare" clauses in the Constitution (Article I, Section 8). The need for unemployment insurance and old age insurance benefits was recognized by Congress as a national problem requiring a national solution.

Currently, the lack of access to health care for 47 million people, out-of-control health care cost inflation, and unscrupulous practices in the for-profit health insurance industry are national problems that require national solutions. The "individual mandate" gives people a choice; the commerce clause in our Constitution permits taxes to cover the loss due to those who elect not to participate in the "individual mandate" for health insurance.

If people join the insurance risk pool, they do not have to pay the tax. If they do not join the risk pool, they raise the cost for others in the insurance pool. They are therefore required to pay the tax so the insurance pool can recoup some of the loss.

It is not a transfer of value from one group to another group; rather, it is a tax to cover one's responsibility in the risk pool. When those who do not buy insurance get sick, they rely on the emergency room, their family or friends, or community clinics. The cost of their care is transferred to others; see for example, the US Supreme Court in *Wickard v. Filburn*, 317 US 111 (1942).

Should the issue be submitted to the US Supreme Court, sufficient precedent exists to uphold the constitutionality of the legislation. The unknown is whether this court will respect established precedent.

CSU-ERFA News: State Council Meets in April

State Council to Meet in April. CSU-ERFA's state council will meet on Saturday, April 24, 2010, at the LAX Crowne-Plaza hotel. Meeting time is 10 a.m. to 4 p.m. The guest speaker will be CSU San Marcos professor of management science and CalPERS board of administration member George Diehr. He presently serves as vice president of the board, chair of the investment committee, and vice chair of the health benefits committee, the subcommittee on investment policy and the ad hoc board governance. He also serves on the benefits and program administration and ad hoc risk management committees. Diehr represents CalPERS on several national and international committees including the International Corporate Governance Network (ICGN) where he serves as a member of ICGN's executive remuneration committee. In the area of health care, Dr. Diehr represents CalPERS as a member of the board of the National Coalition on Health Care.

Election of officers. The nominations committee will suggest the following officers for the next year: Dieter Renning (Stanislaus) for another year as president, Barbara Sinclair (LA) for another year as vice president, Judith Stanley (East Bay) for another year as secretary, and a vote between Jackson Henry (Dominguez Hills) and Harry Sharp (San Luis Obispo) for treasurer. Nominees for three-year terms as at-large members of the state council are Judith Hunt (Sonoma), Larry Ianni

(San Francisco), and Robert Maurer (Chico). There will be opportunities to nominate additional candidates for each office from the floor. The nominations committee consisted of Don Dewey as chair, and members Ed Aubert, Dave DuFault, Dave Quadro, and Beatrice Pressley.

Bylaws amendment. Also on the state council agenda will be a bylaws amendment. The executive committee decided at its February meeting to recommend changing the bylaws to extend the terms of all officers of CSU-ERFA to two years from the existing one year, with the grounds being that it takes a good part of one year to learn each job.

CSU-ERFA research grants. The CSU-ERFA grant awards committee, consisting of Sally Hurtado-Lopez (East Bay) as chair, and members Judith Hunt (Sonoma) Iris Shah (Northridge), and Beatrice Pressley (East Bay), announced that it is awarding five research grants totaling \$4,000. The recipients include Elizabeth Kenneday-Corathers for a project on Mono Lake, John T. Palmer for a project on the history of Sonoma State University, Barnabas Hughes for a project entitled "Using the Physical to Exemplify the Spiritual," Zena Pearlstone for a project entitled "Pueblo Artistic Routes: The Commodification of Hopi Katsinas and Zuni Fetishes," and Charles Lambert for a project entitled "Activation of Meiosis in Ascidian Oocytes."

Voters Favor Spending Cuts Over Tax Increases, According to Field Poll, From p. 7

By a margin of 47% to 43%, voters narrowly reject the idea of permitting the legislature to approve state budgets with a simple majority vote instead of the two-thirds supermajority now required. On the other hand, voters support 51% to 37% a proposal to replace the simple majority vote threshold now needed by voters to approve amendments to the state constitution with a two-thirds supermajority. Pluralities of Democrats, Republicans and non-partisans favor this proposal.

The poll also finds that nearly two in three registered voters (63%) do not feel that the state government responds to the needs of people like them. Yet, 75% believe that California can deal with its major issues without making fundamental changes to the state constitution if lawmakers are

more willing to compromise and work together.

These are the findings from the latest Field Poll of California voters, which screens its respondents to include only those registered to vote. The survey was co-sponsored by *Next 10*, an independent, non-profit organization based in San Francisco, along with Stanford University's Bill Lane Center for the American West, UC Berkeley's Institute of Governmental Studies and Sacramento State's Center for California Studies. These universities are working with *Next 10* to launch a non-partisan website, www.californiachoice.org, to inform Californians about possible constitutional reforms.

In Memoriam

Chico – Nancy Amour
Margaret Hansen
Thomas O'Brien

East Bay – Carol Inberg

Fullerton – Robert L. Simpson

Humboldt – William B. Devall
Ronald R. Young

Long Beach – Anna M. Pamley
Harry E. Stiver Jr.

Los Angeles - Pauline Schatz

Northridge - Richard Anthony Arthur
Joseph Ford
James E. Roberts

Pomona – Julius J. Mossuto
Ben Siegel
Rudolph Zrimc

Sacramento – Charles Washburn

San Diego – Harry H. Broadbent
D.G Faulkner Jr.

San Diego (continued)

Carolyn A. Granrud
Kenneth K. Jones
David S. Milne
Gennaro "Jerry" Santangelo

San Francisco – Stephen A. Hunter
Jack T. Tomlinson

San Jose – Ada M. Ames
Geoffrey C. Bowman
Jose Cerrudo
Edith C. Johnson
Robert A. Loewer
Franklin R. Muirhead
Richard Smith

Sonoma – Wyman Hicks
Walter E. Kuhlman
Warren E. Olson

French Immersion for Mature Travelers

Located in Trois-Rivières, an "old-fashioned modern city" in between Montreal and Québec City, the **International French School** (a non-profit organization

and part of Trois-Rivières University) offers French immersion programs for mature travelers, mainly from the United States and the English parts of Canada.

The program includes beginning, intermediate and advanced French classes in the morning, with afternoons reserved for conversation workshops and immersion activities in the community. These include a guided visit of the historical site Les Forges du Saint-Maurice, the first industrial community in Canada, and the Sanctuaire Notre-Dame-du Cap, the largest sanctuary to the Virgin Mary in North America. Day trips to Montreal and Québec City are also on the program.

The French Immersion programs are offered in partnership with *Exploritas*, the new name for *Elderhostel*. Every year, about 150 students enroll. Programs are offered from May 23rd to June 11th or June 27th to July 16th. For more information, go to the Exploritas web site (<http://www.exploritas.org>) and click on "Canada" at the top, and then on "Quebec." The program is listed toward the bottom of the first page of programs.

CALIFORNIA STATE UNIVERSITY EMERITUS AND RETIRED FACULTY ASSOCIATION

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

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