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Health Benefits Report: More on the Long-Term Care Changes

By Juanita Barrena, CSU Sacramento

As the soon-to-be-appointed chair of the CSU-ERFA health benefits committee, I have been trying to understand what CalPERS is doing with regard to its long-term care (LTC) plans. I have read all of the CalPERS pension and health benefits committee agenda item materials dealing with these matters dating back to October 2012, when the board approved the 85% increase in premiums for selected policy types. I've also attended several CalPERS constituency work group meetings and board committee meetings at which implementation plans were presented, and I have read the FAQ and other materials posted on the CalPERS website. And, I remain clueless! Well, not totally clueless, but certainly unable to provide a simple,

clear explanation of how individual LTC policy holders will be affected and what their options will be. In part, this is because it depends on the type of policy you currently have.

Who is affected. My understanding is that most of the 150,000 policy holders have the types of policies that will be impacted. These include all LTC 1 and LTC 2 plans with inflation protection, and all lifetime plans (even those without inflation protection). So, one of the first things you have to do is make sure you know what exact type of plan you have. CalPERS aided you in this with its letter

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Sidney Albert, CSU-ERFA Founder, Dies at 98

By Mark Shapiro and William Blischke

**CSU-ERFA would probably not exist
without the vision and leadership of
Sidney Albert.**

We have received the sad news that CSU-ERFA Founder Sidney P. Albert passed away on Jan. 9, 2013, at the age of 98. Sidney is survived by his sister, Beverly Cooper Silvers, sons Larry and Alan, his daughter Vivian, his former wife Lucy Ann Albert, four grandchildren, and his longtime friend, Elaine Amromin. A memorial service to honor his incredible life was held at Mount Sinai Memorial Park on Jan. 13th. Many family, friends, CSU Los Angeles and CSU-ERFA colleagues attended the ceremony.



Sidney Albert received his B.A. and M.A. in philosophy from Syracuse University and his Ph.D in philosophy from Yale at the outbreak of WWII. He served five years in the army before beginning his teaching career with a series of temporary appointments. Albert began his full-time tenured position as professor of philosophy at CSULA in 1956. One of his major areas of scholarship was the study of George Bernard Shaw. He developed an extensive collection related to the works of Shaw and donated his collection to Brown University.

Sidney continued his scholarly work throughout his retirement, publishing books and articles and delivering presentations into his late nineties. He founded the International

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Retired Faculty Association**
www.csuerfa.org
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The Reporter welcomes submissions by members of CSU-ERFA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor.

From the President..

Dear Colleagues,

What we do. In preparing to write this column, I thought about all of the activities that CSU-ERFA undertakes on behalf of our members and came to the conclusion that perhaps I should highlight some of them for you. The first thing that comes to mind is the high priority work regarding both pensions and health care benefits. Initial work on pensions occurred in 1992 when we assisted with the passage of Proposition 162, which provides protection against the use of pension funds for the general state budget. We maintain ongoing observation of CalPERS and found their investment results were excellent – until our recent economic downturn, and even then, they were not bad; we were pleased.

However, changes will occur for faculty hired as of January 1, 2013 as a different pension plan will be implemented for them. We are carefully watching the situation to ensure that the structure of our pensions will not change (hopefully). Our legislative committee apprises us of potential bills being discussed in the legislature and the positions being taken by CalPERS and other groups on them. The committee also looks at broader issues being considered by the state legislature or governor regarding higher education, the CSU or retirees.

Health benefits. Assisting members to maintain positive health benefits is another highly regarded effort. Our health benefits committee has worked diligently to assist members having problems with their insurance plans or medical/health facilities. They maintain positive contacts and interactions with CalPERS and have been instrumental in being able to match our members with appropriate representatives in order to constructively handle various situations.

The health benefits committee is grappling with several current issues, one of which is the long term care program, whose premiums will significantly increase in 2013. Yet CalPERS tells us it will still be one of the best buys in the marketplace. The other issue is the shift in the CalPERS Medicare Part D prescription drug program which is now being handled by CVS/Caremark. The transition produced problems for some of our members, but we are fairly certain that the situation will be

handled by mid-March. I do want to give great thanks to David Humphers who has chaired the Health Committee for some years but now needs to resign. He has done a superb job!

And more! In addition to work on pensions and health care benefits, there are a number of other advantages available to our members. These include:

- **Guidance for members dealing with adverse administrative decisions** affecting them, such as difficulties with FERP arrangements.

- **A *Survivors Guide***, tailored to assist retirees and their families in making advance preparations prior to death. The guide is truly well done and is provided at no cost to each new member (additional copies are available at a minimal fee).

- **Access to current information and interesting articles in our quarterly publication *The Reporter*** and on our CSU-ERFA website (the web also contains links to many related organizations of potential interest to retirees).

- **A grant program that provides funds to CSU-ERFA members for scholarly activities** such as publications, oral histories, or research (current recipients are announced in this issue).

- **Representation on the Academic Senate California State University.**

- **Interaction with The CSU Chancellor's Office.**

Emeriti survey. Another effort that is currently underway is the emeriti survey that asks our members about their interests in a variety of volunteer activities that could assist individual universities or the system as a whole. The results of the completed survey will provide the basis for potential undertakings that would be beneficial to all concerned.

Representation. Just a few more thoughts. As CSU-ERFA president, I have been invited to attend the statewide Academic Senate's 50th anniversary celebration at the chancellor's office in March. I'll let you know how it goes. I have no doubt that you are aware of the

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CFA Report: Confronting Diverse Issues, By David Du Fault, CSU-ERFA Liaison

With the agreement and ratification of a new contract in 2012, the California Faculty Association (CFA) changed its primary focus from the contract to various other issues including tuition, the results of the November election as it affected higher education, California's state budget and the continuing quest for excellence in higher education.

Of course other factors also brought changes in emphasis as CFA interacted with the California State University (CSU). Primary among those were the passage of state ballot proposition 30 which restored funding to the CSU, the coming of a new chancellor, and signaling by Governor Jerry Brown of his direct interest in higher education.

New Chancellor. With the retirement of long-time Chancellor Charles Reed and the selection of Timothy P. White to fill the position, the Union hoped that CSU would become less antagonistic than before in working with CFA. Before he retired Chancellor Reed attempted one last time to raise student fees. A week after the November election in which voters had increased taxes in part to help higher education, he proposed fees to "punish" those students "who take too long to graduate" by increasing costs of units above those needed for graduation. Reed justified his proposal which would "modify students' behavior" and keep them from "gaming the system."

His simple answer to a complex problem immediately faced opposition from the union, from students, and from Governor Brown who, indicating his increasing interest in how the CSU and University of California operated, said, "Right after the election is no time to be raising fees of any kind."

Media reaction to Brown's position was largely positive. The Los Angeles Times called the trustees' proposal to raise fees "goofy" and a penalization of "motivated higher performing" students. The trustees postponed the measure.

Meanwhile, incoming Chancellor White asked the trustees to give him a compensation package that was "10% lower than [the] current chancel-

lor...." In addition, he called for a cooperative position, "Working together we must find ways to innovate, sustain excellence [and] decrease time to earn degrees...." CFA took a similarly positive position when President Lillian Taiz told the trustees that the union was ready "to work with the Board and the incoming administration..." to "reverse the race to zero ... and restore public funding to the CSU."

Governor Brown's budget proposal for 2013/14. As we know, Governor Brown's budget proposal included an increase in funding for the CSU of \$250 million. This money will be used to "replace the \$125 million the system refunded to students... as a result of the tuition rollback in the current budget year..." and a \$125 million increase in funding for CSU from the state's general fund. Beyond this, the governor proposed that \$10 million from the above general fund money be used to increase online education especially for "bottleneck courses."

In addition, Brown asked that CSU have the authority to "negotiate higher employee contributions to health care." Also, the governor proposed restrictions on the "number of units students could take..." and still be subsidized by the state. The plan would "cap subsidized units at 150% of what is needed to complete most degrees." Although the CFA agreed with some of the governor's proposals, it warned faculty that they were only the "opening salvo" in the lengthy negotiations leading to passage of the budget by the legislature. CFA noted that there was time to address its concerns and have a "thorough discussion."

Online Education. CSU moved quickly to announce that San Jose State was now involved in an online "pilot program" working with the company Udacity that will offer "many large online courses" called "Massively Open Online Courses (MOOC)." Chancellor White noted that this was an "experimental project" and that a number of questions needed answering. These included the "role of faculty and the human contact," how much students actually learn, and the possibility of expansion of the present small experiments into much larger classes.

CSU-ERFA Grants Committee Recommends Five Awards

The CSU-ERFA grants committee, chaired by Sally Hurtado of Sonoma State University, recommended five awards from the eight applications received for the 2012-13 grant cycle. A total of \$6,000 was awarded.

The CSU-ERFA executive committee agreed with the recommendation at its winter meeting on February 7th. Awards were made to the following:

- **Prof. Donald Warrin of East Bay** for work on a book entitled "The Many Lives of the Bark Kaiulani: Last of the American Square Riggers," the story of the transition from the age of sail in the early 20th century.
- **Prof. Julia M. Allen of Sonoma** for a biographical study of the lives of Anna Rochester and Grace Hutchins, to be published by the SUNY Press in 2013.
- **Prof. David Maciel of CSU Dominguez Hills** for a study of Mexico's policy toward its diaspora in the U.S.
- **Prof. Elizabeth Kenneday-Corathers of CSU Long Beach** for a "multifaceted, collaborative art installation" called "The Repository of Wonders."
- **Prof. Philip Silverman of CSU Bakersfield** for travel support to present a paper entitled "Bridging Generations: Family History and Lifestyle of Taiwanese Women."

January CSU trustees meeting. With Governor Brown again in attendance, he told the meeting that "It's a tight ship we're running....Let's live within our means and stay the course." CFA then welcomed Chancellor White and urged the trustees "to adopt a spirit of cooperation with the faculty..." CFA's Treasurer John Halcon spoke to the trustees about "the importance of hiring and retraining additional psychological counselors." The increase in the need for on-campus mental health care made it imperative to "provide adequate funding for mental health services and campus police."

This was the first time the trustees' meeting was webcast live. All CSU constituents now can "see and hear" what takes place. This development in large part was possible because of a CFA-backed bill (AB1723) authored by Felipe Fuertas and signed by the governor.

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ASCSU Report: The New Chancellor & January Plenary, By William Blischke, CSU-ERFA Liaison

The typical format for an ASCSU meeting includes all-day Wednesday committee meetings and a plenary session with the 50+ members on Thursday and Friday. The most recent meetings were on January 16-19, as usual, at the chancellor's office in Long Beach.

Chancellor Timothy White. The Chancellor, who had been in his new position for eleven days, took time out of his busy orientation schedule to meet with the ASCSU executive committee on Wednesday morning, January 16th and with the whole senate that afternoon. In his opening remarks, he emphasized the importance of "shared leadership" (he prefers the term "shared leadership" instead of shared governance since he considers the latter to imply confrontational relationships rather than a cooperative commitment to work together to achieve a common set of goals).

In accord with that emphasis, he expressed a commitment toward decentralizing and simplifying an "overly bureaucratic organization." (I doubt that many of our readers will disagree with that description of the CSU. I certainly hope he can move in that direction despite the restrictions and controls from Sacramento.)

He also plans to visit all 23 campuses in his first year and meet with faculty, staff, students and administrators. During the Q & A, he was asked about semester vs. quarter systems. This is a hot issue on quarter system campuses since Chancellor Reed and several trustees have broached the subject recently. He said he favors the semester system for the kind of students served by the CSU.

Two other pointed questions were directed at him; namely, what do you think about on-line education, and what do you consider the appropriate role of intercollegiate athletics in the CSU. In terms of the former, he said that we have to very carefully integrate technology and direct faculty instruction. Doing so is a major issue and faculty members have to be influential in

determining how this is accomplished. As far as intercollegiate athletics is concerned, he stated that there is definitely a role for athletics, but too often the participants turn into athlete-students; rather than student-athletes. (We always call them the latter but "practice makes perfect," and they often become the former.)

Plenary Session Actions:

Chancellor White's salary. The ASCSU passed a resolution commending Chancellor White for requesting a 10% reduction in the salary he was offered. Given the public outcry about the salaries of several recently appointed CSU campus presidents, this was a laudatory gesture on his part.

Online education. The governor and some members of the board of trustees are pushing hard for the development of online courses also known as Massive Open Online Courses (MOOCs) in order to increase student access and save the system money. The ASCSU is very concerned about the appropriate involvement of faculty in the creation, implementation, and evaluation of internet-based instruction.

As a result, a joint task force on "Potential System-wide Implications of Cal State Online and MOOCs" was appointed and asked to report back to the Academic Senate by May. This is a short timeline for any task force but given the rapidity of these initiatives, the Senate wanted to analyze them and respond before the end of the academic year.

An evidence-based academic approach. The Senate passed a resolution entitled "Towards an Evidence-Based Culture in Establishing Academic Policies and Initiatives." Many senators feel strongly that the faculty have often been bypassed when important new academic programs and policies are developed and that systematic assessment of their effectiveness was often lacking. Hopefully, Chancellor White will be attentive to these serious concerns.

Alternative GE pathways for STEM

(science technology engineering and mathematics) transfer students. This resolution urges the creation of GE (general education) transfer pathways that preserve student rights and responsibilities while allowing them to substitute some lower-division GE coursework with major preparation coursework. It was approved unanimously.

A smoke-free CSU. AS-3102-12 asks the Chancellor to prohibit smoking as well as the sale of tobacco products on CSU campuses. Several campuses already do so but most do not.

Ben Quillian. The executive vice chancellor and chief financial officer described the governor's CSU budget as better than it would have been if Prop. 30 had failed but, nevertheless, far from adequate. It includes a four-year plan (what a novel idea) that would increase the CSU budget 5% in the next two years and 4% in the following two years. These increases would be contingent upon the CSU's not raising tuition during that period.

The most disturbing point that EVC Quillian shared with the ASCSU was our infrastructure problem. For a number of years we have had to ignore repairs to crucial campus equipment, given our budget problems. The Fresno campus was closed for two weeks (thankfully, between terms) when the major electrical generator went down. It was so outdated that it was extremely difficult to find replacement parts, and replacing the entire unit was prohibitively expensive.

Replacing critical equipment, much less taking care of routine maintenance such as patching holes, painting, etc., is a multi-billion dollar issue. We could certainly stimulate the economy and provide jobs by addressing these needs.

The 50th anniversary of the ASCSU. The golden anniversary (1963-2013) of the ASCSU will be celebrated on Wednesday afternoon, March 14th at the Chancellor's Office. Due to funding and facility constraints, this is a by-invitation-only event. I will share my impressions in the next issue of *The Reporter*.

Chancellor White...expressed a commitment toward decentralizing an "overly bureaucratic organization"

Reflections on Turning 65

By the Frugal FERPer*

I realized I was getting older when, upon turning 50, I received my first invitation to join AARP. The reminders continued over the next 15 years as I received solicitations inviting me to have hearing examinations, buy prepaid funeral preparations, and reserve cemetery plots. But the reminders of my aging came fast and furious as I approached my 65th birthday and I started getting an average of between two and three solicitations a day from insurance companies wanting me to sign up with them for Medicare Parts A, B, or D.

Of course, as a FERPer faculty member, none of these solicitations was of any relevance to me, and the only conclusion I could draw from the pile of junk mail that accumulated was that there must be some big bucks to be earned by insurance companies offering Medicare coverage plans. I understand from CSU colleagues who are older than 65 that these mailings come annually during the Medicare open enrollment period, something I imagine my trash company does not look forward to.

Of course, turning 65 is not all bad. My barber now gives me a 15% discount for a senior's haircut (perhaps banking on there being less hair to cut), and I learned in an email I received from a retired CSU Fullerton colleague that there are plenty of other businesses that also give senior discounts (many of which do not even require one to be over 65). Some examples of the more than 100 discounts listed in his email were Burger King: 10% off (60+), IHOP: 10% off (55+), Jack in the Box: up to 20% off (55+), Subway: 10% off (60+), Banana Republic: 10% off (50+), Albertson's: 10% off first Wednesday of

each month (55+), AMC Theaters: up to 30% off (55+), United Airlines: various discounts for ages 65 and up (call before booking for discount), and Amtrak: 15% off (62+).

It is worth noting that you must ask for the discount to get it and some of these discounts may not apply at all locations. Also, some of the discounts on his list may no longer be available. For example, one of the discounts was Alaska Airlines: 10% off (65+), but when I went to the Alaska Airlines web site, I could see no reference to this.

Rather than rely on a static list it might be best to find discounts online. There are also many websites that list senior discounts. A Google search for "senior discounts" will give a listing of 200+ websites, some of which may be out of date or dealing with specific geographic areas. One site that has a fairly easy list to navigate is: <http://www.giftcardgranny.com/blog/senior-discounts>. One caution, however, it is always worthwhile to verify that the discount is still being offered at the location where you plan to shop.

Now if I could only get a discount on my trash service.

* The "Frugal FERPer" channels his contacts with the outside world through Prof. Barry Pasternack, Department of Information Systems and Decision Sciences, CSU Fullerton, bpasternack@exchange.fullerton.edu.

CFA Report

(Continued from page 3)

State of the State Address. In this speech, Governor Brown again indicated his interest in higher education. He said that he would not favor increases in tuition. He remarked that "I will not let the students become the default financiers of our colleges and universities."

The governor proceeded to speak about his dissatisfaction with "metric-driven measures" to determine educational success. He commented that "distant authorities crack the whip, demanding quantitative measures and a stark single number to encapsulate the precise achievement level of every child."

He concluded this portion of his talk with a statement that all teachers should consider, "We seem to think that education is a thing—like a vaccine—that can be designed from afar and simply injected into our children. But as the Irish poet William Butler Yeats said, 'Education is not the filling of a pail but the lighting of a fire'."

CFA Contract. CFA announced that the first re-opener period in the faculty agreement had "passed without action," that is neither side wanted to enter into bargaining. The second opportunity for a re-opener period for the 2013/14 contract year is from 1/1/2013 to 2/28/2013.

In addition, according to the contract, this is "equity year 2." As you might recall, pay equity is the process of bringing faculty in academic disciplines closer together in their pay. This so called "inversion" was created in part by "discipline-based salary increases." During this year in a campus-by-campus process presidents may begin implementing equity in faculty pay.

Since the completion of the faculty contract last year, CFA is in the process of confronting a number of diverse issues that included adjusting to a new chancellor, increased interest in higher education by the governor, and the passage of an important state proposition that benefited education. Also, CFA is studying the problems of proper funding of the CSU, the possible development of large on-line classes, and the "ongoing restructuring of academic programs" at several CSU universities. Thus, CFA faces an important and challenging year.

**Seattle the Day
After Voters
Approved the
Legalization of
Marijuana in 2012**



What About Post-Election Insecurities Regarding Social Security?

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

Q. After the lead-up to the recent election, I am still unnerved by all the accusations directed at the Social Security system. What is the truth to all this?

A. There are several motives for criticizing the Social Security system. Some are ideological: they range from those who are opposed to any transfer-of-payments enterprise to those who are opposed to giving retirement checks to people who haven't earned the sums they might receive (Texas governor Rick Perry is one of these, in his claim that Social Security is a "Ponzi scheme"). Some people believe that a major hidden motive resides in Wall Street investment firms, who would like to have the \$2.7 trillion trust fund to invest, not to mention the commissions from investing that sum.

The real situation for the Social Security system is quite a bit more complex, and those who criticize should not be dismissed and classified, in the flavorsome term of C. Wright Mills, as "crackpot realists." At present the practice of the United States government is to issue bonds, that is, "special issue securities," on the daily accumulation of payments into the Social Security trust fund. Social Security then has a promise from the federal government to pay in the future around 4.4 per cent interest on those bonds. For the precise details of this transaction, please consult:

<http://www.ssa.gov/oact/progdata/fundFAQ.html>.

The borrower is the U. S. government,

which uses that money to fund its daily operations, including the war in Afghanistan, Medicare, and a variety of other demands. In 2010, the non-interest income deposited in the trust fund was \$69 billion dollars short of expenditures. That is, as of 2010 there was borrowing to cover the disbursements of Social Security itself. The total of the sums borrowed from the time that the government began using the trust fund as collateral presently hovers around 15% of the sixteen trillion dollar national debt, which itself now is just about the same as the amount of our gross national product.

The point is that the funds still exist – but they are encumbered through the government's practice of bonding them out. Thus the money for future disbursements of the Social Security system will accumulate from the funds present and future workers contribute to the system, together with borrowed funds based on the capacity of the government to encumber itself with future debt. Obviously, the government's practices in this matter require careful and constant monitoring by all those enrolled in the Social Security program. The best way to ameliorate this situation is to encourage economic development and job growth now and from this time forward, and, realistically, to ask that the government find ways of borrowing less in the future.

Send any questions or concerns pre- or post-retirement to Tom Donahue, donahue_thomas@ymail.com.

From the President

(Continued from page 2)

appointment of our new Chancellor, Timothy P. White. Thus far, multiple groups associated with the system who have interacted with him have had very positive comments. We look forward to having him join us at one of our meetings.

I'll let you know how that goes, also.

Before I finish, I want to recognize Cal State Northridge for the wonderful sup-

port they give to our organization. They really do provide us with a home – and I offer them many thanks.

In conclusion, may I urge that you, our members, review your benefits and then share the information with your colleagues when you invite them to join us.

We are the only such statewide organization, and in conjunction with our individual affiliates, we really do make a positive difference for university emeriti and

CSU-ERFA New Members

East Bay – Michael K. Schutz

Fresno – Marn J. Cha,
Judith L. Kuipers

Northridge – Barbara M. Lazarus
Ronald T. McIntyre

Pomona – Rochelle A. Kellner

Sacramento – James T. Mackey

San Diego – Joanne M. Meschery

San Francisco – Rosemaria Gallo,
Sherry Keith

San Luis Obispo – Charles N. Watry

Sonoma – Robert Girling,
Nancy E. Lyons

One Sunday Morning

One Sunday morning, the pastor noticed little Alex standing in the foyer of the church staring up at a large plaque. It was covered with names and small American flags mounted on either side of it. The six-year old had been staring at the plaque for some time, so the pastor walked up, stood beside the little boy, and said quietly, "Good morning Alex."

"Good morning Pastor," he replied, still focused on the plaque. "Pastor, what is this?"

The pastor said, "Well son, it's a memorial to all the young men and women who died in the service."

Soberly, they just stood together, staring at the large plaque. Finally, little Alex's voice, barely audible and trembling with fear asked, "Which service, the 8:30 or the 11:00?"

retirees.

Best wishes,

Barbara

--Barbara Sinclair
CSU-ERFA President

Health Benefits Report: Long-Term Care Increases

(Continued from page 1)

sent this past month notifying you as to whether you are affected by the price increase.

Alternatives. And, just in case you ARE better able than I am to figure out what options you have for avoiding the increase, you might want to check out the FAQ's CalPERS has posted at the site given below. Or you can wait until CalPERS provides you and CSU-ERFA materials that are more complete and easier to understand. Just go to <http://www.calpers.ca.gov/index.jsp?bc=/member/home.xml> and choose "Long-Term Care." Or you can go to the main CalPERS web site at www.calpers.ca.gov and then confirm that you are an "active" member and that you work for the state or CSU, and then choose "Long-Term Care."

A new LTC plan? Now, you may have heard that CalPERS was considering the development of a new 10 year LTC plan, referred to as LTC-4. This plan was adopted by the CalPERS board at its February meeting, and a continuing open enrollment period for new members has been set to begin on December 1, 2013. In addition to being open to new members, this benefit plan will also be available to current LTC-1 and LTC-2 policy holders with inflation protection and lifetime benefits. However, switching to this plan is likely to require new underwriting.

If you are interested in seeing a summary of the general benefit design of this plan, it can be found at: <http://www.calpers.ca.gov/eip-docs/about/committee-meetings/agendas/pension/201302/item-7-attach-1.pdf>. You might also want to take a look at the estimated pricing of this plan and a comparison to pricing for the other CalPERS plans (including the 85% rate increase) and a few non-CalPERS plans. This information can be found at: <http://www.calpers.ca.gov/eip-docs/about/committee-meetings/agendas/pension/201302/item-7-attach-3.pdf>. However, it is important to keep in mind that premiums will vary depending on options/riders selected and on new underwriting, if that is necessary to get into the plan.

Your adult children may be eligible?

One final thing about the LTC-4 plan that I think should be noted is that CalPERS will be seeking a sponsor for legislation that will make it possible to extend the plan to adult children of members.

Dependent eligibility verification. At the February constituent work group meeting, we learned that CalPERS (through a contractor) will be conducting a "dependent eligibility verification" audit, which will require that every retiree who has a dependent receiving CalPERS health benefits provide documentation that verifies that the person still meets the dependent eligibility requirements.

So, for example, if you have a spouse who is receiving benefits, you are going to have to produce documents that show that you are still married (and, a marriage certificate will not do). They are hoping to catch folks who may not be on the up and up on this (e.g., the couple has divorced, and the ex-spouse is still receiving benefits as a dependent). The letters that will be sent to everyone about this should be sent out soon, and will include examples of the kinds of evidence that must be provided. There will be an amnesty period, which will allow folks who are no longer eligible to drop their coverage without penalty (except the loss of coverage, of course).

If Your Address Changes

CSU-ERFA members who move after retirement to a location that is closer to another CSU campus should contact the CSU-ERFA office. Information will be provided about the CSU-ERFA campus affiliate at the nearby campus, and an invitation will be forwarded to participate in their activities.

Benefits for retired faculty, such as free parking, library access and admission to cultural events is reciprocal for most, but not all, CSU campuses.

Please notify the CSU-ERFA office if you change address. The address is on page 2 of *The Reporter*, bottom left.

About the New Health Benefits Director, Dr. Juanita Barrena

Dr. David Humphers, professor emeritus of social work at CSU Sacramento, will "re-retire" from his position as CSU-ERFA's health benefits director and chair of the health benefits committee, in spring 2013. His successor will be Dr. Juanita Barrena, professor emerita of biological sciences at California State University, Sacramento (CSUS).

Barrena began her 38 year tenure as a member of the faculty at CSUS in 1975. She earned the B.S. degree in biological sciences in 1969 from Long Island University; the M.S. degree in zoology (physiology) in 1972 from Iowa State University; and the Ph.D. in zoology (physiology) in 1975 from Iowa State University. Juanita also earned a J.D. degree in 2001 from University of The Pacific, McGeorge School of Law, and is a member of the California State Bar. As a physiologist, her primary teaching responsibilities were in human biology and systemic physiology courses taken primarily by pre-health profession students. To say that Juanita has been actively involved in faculty governance throughout her tenure is an understatement. She served as chair of the department of biological sciences (1980-1986), chair of the CSUS faculty senate (1987-1991), and a campus representative to the statewide academic senate (1991-1996). She has also chaired or been a member of numerous faculty committees.

For most of her career, Juanita's professional interests and passion have been focused on the development, implementation, and evaluation of programs to broaden participation in the sciences and health professions, most especially the participation of individuals from underrepresented minority groups. In pursuit of these interests, in 1986, she founded the Science Educational Equity program (SEE) at CSUS, a comprehensive academic support program for students who face barriers to careers in the sciences and health professions, an effort to broaden participation in science, technology, engineering and mathematics. Although she "retired" from her faculty appointment in 2011, Juanita continues at CSUS as a FERP faculty member, but plans on "really" retiring at the end of the 2013 academic year.

California's Credit & Pension Plan Status

Standard and Poor's has raised the credit rating of the world's ninth largest economy from A- to A in late January in reflection of the passage of Proposition 30 and the Brown administration's emphasis on insuring that the state lives within its means.

Among other factors, Standard and Poor's highlighted California's deep and diverse economy, "capable of above-average growth rates partly because of its prominent higher education institutions and businesses in innovative sectors." Also highlighted as positive were the commitment of the state in aligning its revenues and expenditures while paying down its past debts, the likelihood that future budgets will be passed on time due to the constitutional change requiring budget passage by only 50% plus one of the legislature, instead of the previous two-thirds, and the "high but conservatively structured bond debt."

Negative factors that somewhat offset the above include the "volatile revenue base," referring to the state's overemphasis on an income tax, and an overemphasis within the income tax on capital gains revenues, which soar when people sell stocks but can sink just as quickly just a year or two after. Another negative factor is the potential for budget problems at the time the recently enacted tax increases expire in seven years, or sooner if the legislature raises expenditures. A third complicating factor are the "large retirement benefit and budgetary liabilities."

In the bottom of the analysis, Standard and Poor's states that on a four-point scale where one is the strongest, they have revised California's overall financial management score to 3.0 from 3.5 and its budgetary performance score to 2.6 from 3.0. The state's debt and liability profile score is now 3.6, a slight change from the previous score of 3.5. [These scores, in the opinion of your editor, are still too low for a state with the potential and the size of California.]

A Morningstar study of the pension plan obligations across the country, released in late November 2012, analyzed the funded ratio and the unfunded actuarial accrued liability (UAAL, or unfunded liability) per capita. The funded ratio is found by dividing the pension plan's assets by its liabilities

Retiree Profile: Dr. Judd Grenier

After 60 years of marriage and 30 plus years of teaching history at CSU Dominguez Hills, Judson Grenier, CSU-ERFA's historian-archivist, still considers himself only "semi-retired," and he keeps busy with lecturing, writing and publishing oral histories, books and articles.

He is currently writing a book about George Cady Carson, the son-in-law of Manuel Dominguez, the owner of the Spanish land grant that now covers 11 cities in the south bay section of Los Angeles, centered around CSU Dominguez Hills.

Grenier grew up in Minneapolis and majored in journalism at the University of Minnesota, graduating in 1951. He minored in history. He

received a MA in communications from UC Berkeley one year later, 1952, and enlisted in the army during the Korean war. He spent part of the war in Germany, where his group monitored the Russians in East Germany. He came back after the war and earned a teaching credential. He was interviewed for a teaching position by a "crusty old gentleman" from what turned out to be El Camino community college in the south bay area of Los Angeles and was hired to teach history, English and photography.

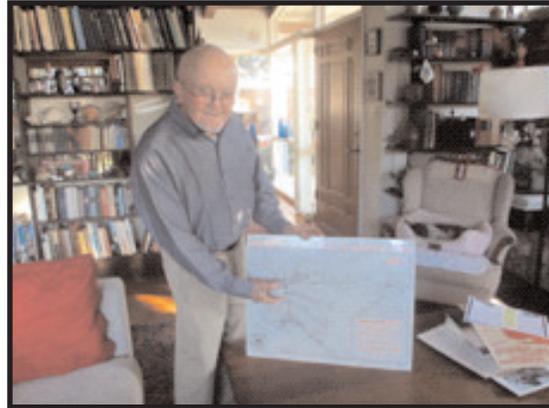
While he taught at El Camino, he earned a PhD in history from UCLA and in 1966

ties and is, according to Morningstar, "a good measure of the plan's ability to meet its obligations." They note that the UAAL is similar to debt per capita used in state credit analyses.

Using these measures, 13 states have a funded ratio greater than 80%, including Oregon, Washington, Idaho, Wyoming, South Dakota, Texas, Wisconsin, Tennessee, Georgia, Florida, Delaware, and New York. These plans are well funded. California falls into the second group of states, the 16 that have ratios between 70% and 79%. California's ratio is 77%. Twenty-one states fall into the bottom category, with ratios below 70%, with Illinois having the worst funded system at a

was hired as an assistant professor at CSU Dominguez Hills. He retired in 1993. He has specialized in the history of the area, writing *California Legacy: The Watson-Dominguez Family, 1820-1980* in 1987 and several other books, articles and reviews of the history of southern California. In 1999, he published *Golden Odyssey, John Stroud Houston: California's First Controller and the*

Origins of State Government.



A recent profile of Grenier in the local newspaper began with: "Judson Grenier spins spellbinding tales about the South Bay: how rattlesnakes once overran what is now Terminal

Island; how gunfighter James Watson could fire six bullets into a wood knot from 50 feet; how John Carson employed 32 mules to move his house from east Redondo Beach to Torrance in 1902."

Grenier also serves as CSU-ERFA's archivist. The archives contain all of Sidney Albert's papers relating to the founding of CSU-ERFA and its predecessor organization, the Association of Emeriti Professors. Reviewing those papers in 2007 reminded Grenier of how far retirees have come, from no benefits to a complete set of privileges comparable to other universities.

43.4% funded ratio and \$6,404 per capita UAAL. California's UAAL is \$3,249 in 2011, the most recent year of data available for the study.

Within California, the two biggest statewide plans are CalPERS and CalSTRS. CalPERS is in relatively good condition, with a funded ratio of 83.4%, but the largest CalSTRS plan, with \$144 billion in assets but \$208 billion in liabilities, is only 69.1% funded. It should be noted that CalPERS decides itself what participating agencies must pay in to fund the system, but the legislature decides these actions for CalSTRS. No editorial comment is needed on the last sentence.

Legislative Report: Still Early in the Year

By Alan D. Wade, CSU-ERFA Legislative Committee Chair

Just a few months ago at a SCORE meeting (more about SCORE below), its chief lobbyist said that in his many years of working in the legislature for public employee unions, he had never felt so depressed about the prospects ahead for California. Indeed, the outlook seemed very dark for public employees, retirement benefits, and public higher education. The turn-around has been remarkable since that time.

Proposition 30 passed, despite widespread pessimism about its chances. It promises a few years of fiscal relief for the state, and helps avoid further deep cuts to higher education. Proposition 32 was beaten back; its passage would have crippled the political power of public unions, with severe consequences for CSU-ERFA's members. CSU-ERFA recommended that you vote on what became the winning sides of each of these key initiatives.

Pension reform. The main item on the legislative front during the last session was Governor Brown's pension reform bill, AB 340, known as PEPRA ("Public Employee Pension Reform Act"). Pushed by the governor in part to justify his tax plan and to quiet the pension hawks, A.B. 340 was largely protected from public comment and influence during its long road to passage. Its final provisions were not revealed to the public until August 31, the last day of the session.

The governor wanted some features that we opposed—a partial step in the direction of a defined contribution system, and whittling back of retiree health benefits. He didn't get them. Public union power prevailed. Future employees will pay more, receive less, and work longer for their pensions. A new label emerges for the rest of us: "classic" employees / retirees.

The legislature. The November election also brought 42 new legislators to Sacramento, 39 in the Assembly and 3 in the Senate, with a two-thirds Democratic majority in both houses. The Republicans are largely irrelevant as a factor in the new legislature because they have fewer than one-third of the membership of the Assembly and the state Senate. What will the Democrats do with their uncontested majority? How hard will Brown push for recouping his losses in the pension reform

process? How hard will the public employee unions push back? Will retiree health benefits be on the chopping block in the ongoing pension battle? What direction will California's version of the nationwide assault on public employee pensions take?

It's too early for answers. The deadline for submitting bills* is February 22. So far, most legislative activity has been focused on tinkering by employee unions with AB 340, coming from employee groups from counties and cities who have their own pension plans. The fiscal sustainability of many of these plans, coupled with municipal bankruptcies, will receive media attention. Little that has occurred thus far in the current legislature impacts state retirees.

The pension hawks in and out of the legislature have been reduced to muttering and whining since their position was weakened by AB 340. Make no mistake. They will be back.

Finally, a word about SCORE, the "Statewide Coalition of Retired Employees." CSU-ERFA is a charter member of this loosely organized but very effective group. These organizations are our partners: CAHP (California Association of Highway Patrolmen); CDF (California Department of Forestry Fire Prevention); CSEA (California School Employees Association); CSR (California State Retirees); RPEA (Retired Public Employees Association). We meet about once a month in Sacramento for a frank and open discussion of the mutual concerns of CalPERS retirees.

* Both the Assembly and the state Senate have deadlines after which no new bills can be submitted, but both chambers allow existing bills to be changed, including the title and topic of the bill, so that the deadline is less relevant than it could be in determining the agenda for each year. The procedure is called "gut and amend."

In Memoriam

Chico – Paul Kinney

East Bay – Charles W. Worland

Fresno – Filomena Flores

Fullerton – Ronald M. Raetzman

Los Angeles – Sidney Albert

Northridge – Richard H. Swade

Pomona – Walter J. Ebersole

San Diego – James D. Kitchen, Aubrey Wendling

Stanislaus – Amberse M. Banks, James K. Hanny

CSU-ERFA State Council to Meet at Cal Poly Pomona in April

CSU-ERFA's governing body, its State Council, will meet on Saturday, April 20, 2013 at the Kellogg Center at California Polytechnic State University at Pomona for its semi-annual meeting. A speaker was still to be announced at press time. Information about the meeting will be sent to all delegates in early April.

The Cal Poly Pomona emeriti executive committee will join us for the meeting. The nominating committee, consisting of Harold Goldwhite of Los Angeles as chair, Judy Stanley of East Bay, and Tom Donahue of SDSU, will make recommendations for the four CSU-ERFA elective offices plus three at-large positions on the State Council at the meeting.

There will be an update on the ongoing emeriti survey, in which most affiliates are participating. It seeks to obtain information about ongoing campus activities emeriti might be willing to participate in on a voluntary basis.

Is Medicare Spending Out of Control?

Many people believe so, and you will hear that Medicare is “out of control” from pundits and the public alike. Many conservative Republicans insist that Medicare’s cost problems necessitate raising its eligibility age and privatizing the entire program.

At present about 25% of Medicare’s beneficiaries are in “Medicare Advantage Plans,” as Congress labeled them in 2003 in the Medicare Modernization Act, that is, private insurers certified by the Medicare program who receive a fixed payment with which to cover all Medicare benefits for the particular group. They are thus termed to be “capitated.” Many of the CalPERS Medicare options are already or have become Medicare Advantage Plans. (There is a financial advantage to CalPERS if they are.)

Is the program out of control? The chart with this article suggests not. If you look at the growth rate in Medicare spending on a per capita basis, that is, per person enrolled in Medicare, only in two time periods have Medicare’s growth rates exceeded those from private insurers.

The data in the chart came from the Office of the Actuary in the Centers for Medicare and Medicaid Services (CMS) in the Department of Health and Human Services. They originate unbiased and nonpartisan analyses of the growth of health spending in Medicare and Medicaid, as well as the rest of the economy.

The chart shows that Medicare’s per capita spending has consistently grown more slowly than the than per capita spending under private insurance. The exceptions are the period from 1993 to 1997, the period when managed care grew very quickly under private insurance, with most employers signing up for preferred provider organizations to save money, and the period from 2002 to 2007.

In the latter the Bush administration and Congress enacted the Medicare Managed Care Act and began both the Medicare Part D drug program and paying private plans involved in Medicare as much as

PERIOD	ALL BENEFITS		COMMON BENEFITS	
	Medicare	Private Insurance	Medicare	Private Insurance
1969-1993	10.9%	12.8%	10.7%	12.2%
1993-1997	7.2%	4.3%	5.9%	2.0%
1997-1999	-0.5%	6.2%	1.5%	4.6%
1999-2002	6.3%	8.6%	5.6%	8.3%
2002-2007	7.9%	6.7%	4.7%	7.1%
2007-2010	4.0%	5.4%	3.2%	5.5%
1969-2010	8.7%	10.0%	8.1%	9.4%
2001-2010	7.4%	7.6%	5.2%	7.8%
2011-2020 (Projected)	3.1%	4.9%	N.A.	N.A.

15% more than what “regular” (non-private plan) Medicare paid, a deliberate policy to involve more private insurers in Medicare and pave the way for the future conversion of all of Medicare to a premium support plan, where each person in Medicare would receive a fixed government payment for the year and then use it to purchase the private insurance plan of their choice.

Of course, benefit packages in Medicare have differed, at times significantly, from what was available in the private sector. Prior to 2003, Medicare offered limited or no prescription drug coverage to most beneficiaries, while for those covered by private insurers, drug coverage, sometimes as complete as what most people have in the public sector under CalPERS and other insurers, became increasingly common in the 1980s and 1990s. Medicare also did not cover an annual “physical” exam until recently, and other diagnostic tests were not covered.

To control for these differences, the actuaries have compared the cost increases for those benefits that both the private sector and Medicare had in common; thus the “common benefits” columns at the right of the chart. As Uwe Reinhardt, the country’s foremost health policy expert, put it

in his blog, “These columns, too, hardly support the assertion that Medicare spending is out of control. Relative to private insurance, the opposite appears to be the case, with the exceptions noted above.” (The exceptions are the two time periods I mention above.)

If you are interested in more of these kinds of analyses, the New York Times “Economix” blog, which includes Reinhardt and other economists discussing public affairs, may be of interest. See <http://economix.blogs.nytimes.com/>. The subtitle of the blog is apropos: “Explaining the Science of Everyday Life.”

Reinhardt finishes this particular blog entry, which appeared in December, with a saying that seems appropriate for us too: *bis cogitare semper memento* (remember to always think twice).

More Senior Texting Terms

FYI: For Your Indigestion...

TTYL: Talk To You Louder

MILF: Meal I'd Like To Forget

LMDO: Laughing My Dentures Out

LWO: Lawrence Welk's On

MGAD: My Grandson's A Doctor

SUS: Speak Up, Sonny

WIWYA: When I Was Your Age

GOML: Get Off My Lawn

Death of Sidney Albert, CSU-ERFA Founder

Continued from page 1)

Shaw Society. After 50 years (!!!) of work on one book, he published *Shaw, Plato, and Euripides: Classical Currents in Major Barbara* (Florida University Press, 2012). (Enjoy our Shaw quote at the end of this article to appreciate how he lived up to his philosophy of life).

Albert received emeritus status at CSULA in 1979. As he approached retirement he developed a strong interest in issues related to emeriti faculty, and he was instrumental in the creation of the emeriti faculty association at his campus. One of the thorny issues at the time was the notion that emeriti should be considered a class of faculty with privileges similar to those of active faculty members. Those who opposed this reasoned that faculty members who retired were deemed to have terminated their connection with the university. Thus there were questions about whether it would be legal to support the activities of emeriti even though such support would be minimal. This was an issue that was not settled on a systemwide basis until more than a decade later.

A few years after the establishment of the emeriti group at the LA campus, Albert saw the need for the creation of a system-wide emeritus faculty group. This organization would be open to emeritus faculty from all CSU campuses and would work on their behalf in terms of health and retirement benefits as well as any concerns of retired faculty. Sidney took inspiration for the development of the campus and the statewide Emeritus Faculty Association (later to become CSU-ERFA) from the UCLA emeritus group and from his association with the AAUP.

Albert favored a model where the groups would be open only to retired faculty members holding emeritus status similar to the

policy at UCLA. Many other retiree associations both within the CSU and elsewhere had a broader membership, often including retired faculty, staff, and administrators with or without emeritus status. CSU-ERFA now includes these groups if their campus chapter does as well.

CSU-ERFA works of behalf of more than 9,000 retired faculty members from the 23 campuses as well as on behalf of retired CSU administrators, staff and current employees. Our non-profit, non-state-supported organization is, to our knowledge, the largest of this type in the world. Most established colleges and universities have criteria for conferring emeritus status; and, some have active campus retiree organizations. The University of California does not have a system-wide group. The only other one we know of is at the State University of New York. Without Sidney's visionary and organizational skills, CSU-ERFA might not have come into existence!

On a more personal note, Sidney had a great sense of humor. Toward the end of his life he was severely hunched over. He joked that, as a philosopher, he always asked the big questions. Now he was shaped like a giant question mark. His favorite quote from G. B. Shaw was, "The greatest thing in life is to die young (loooooong pause), but to delay doing so for as long as possible." He certainly did!

He suggested that donations in his name would be welcome by the CSULA philosophy department, the International Shaw Society or by the CSU-ERFA Charitable Foundation. Donations to the latter are used to support the CSU-ERFA grant awards to our members to help them remain young and professionally active like Sid.

Aubrey Wendling, Founder of the SDSU Emeriti Organization

Aubrey Wendling, founder of the San Diego State University emeriti organization, died December 12, 2012. He was 94.

He graduated from San Francisco State College in 1944 and received the MA and Ph.D in Sociology from the University of Washington in 1942 and 1954 respectively.

He taught at SDSU from 1954 until retire-

ment in 1982. He was the director of the Social Science Research Center and department chair, among other positions.

He was President of the SDSU Retirement Association from 1985 to 1991.

Health Benefits: "Rate Shock"

By David Humphers, CSU-ERFA Health Benefits

The Washington Post reported in February that health insurers are engaged in an effort to protect themselves from what they claim will be rate increases on the new federal health insurance policies that they will be required to offer this spring.

Aetna health insurance executive Mark Bertolini invoked the "rate shock" claim at his firm's investor conference, warning that health insurance policies sold to individuals could rise 50%, and more for specific groups "such as the young and healthy."

"Rate shock" is being advanced by an increasing number of private health insurance "executives, lobbyists, conservative activists and state health officials." Insurers are pushing the administration to allow health plans to charge higher rates to people who do not sign up promptly. They also want the administration to delay the rule that limits premiums for seniors.

The insurers claim there are several reasons why premiums will rise. Insurers will be required to expand health insurance coverage beyond what they currently offer. Insurers' costs will rise because they will be prohibited from refusing health insurance for the sick. Also, insurers will no longer be allowed to charge older customers higher premium costs.

Supporters of the federal health reform legislation reject the insurers' effort to raise premiums because the private health insurers will receive significant federal subsidies to provide health care for both uninsured individuals and the new health insurance-exchanges.

Personal & Professional

Harold Goldwhite (Chemistry, LA) has given talks on *Gilbert and Sullivan: Part 1; the beginnings* at Villa Gardens, Pasadena; Griffith Park Adult Center, Los Angeles; and Hollenbeck Palms, Los Angeles in fall 2012. Prof. Goldwhite's latest book *A Chemical Chrestomathy; Chemical History Sketches Part 1: Chemists* was published in late 2012 by Create Space, an on-line publishing company. It is available through Amazon.com.

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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California State University Emeritus & Retired Faculty Association

CalPERS News: Feckner, Diehr Re-Elected

The CalPERS board of administration at their January meeting unanimously re-elected Rob Feckner as board president and George Diehr as vice president. Feckner will be serving his ninth term as president, and Diehr will be in his sixth vice-presidential term.

CalPERS also announced that it earned a 13.3 percent return on its investments for the 12-month period that ended December 31, 2012. The pension fund has gained 7.1 percent in the first six months of the 2012-13 fiscal year.

Feckner was first elected as the representative of CalPERS school members in 1998. He also chairs the Governance committee, and is a member of several other board committees. Feckner has worked for the Napa Valley Unified School District for the past 35 years. He is the past president of the California School Employees Association and is currently executive vice president of the California Labor Federation.

Diehr has been a professor in the College of Business Administration at California

State University, San Marcos, since 1990. He is also active in the California Faculty Association.

CalPERS' 13.3 percent return for the 2012 calendar year was led by strong gains in global stocks and real assets including stakes in office, apartment, industrial and office buildings. Public equity earned a 17.2 percent gain while real assets garnered a 12.8 percent return. The remainder of CalPERS asset classes also showed positive results as follows: growth 16.1%; private equity 12.2%; fixed income 7.6%; inflation-linked 5.0%; absolute return 3.2%.

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Each mailing we make results in several returned items, and it is difficult to find members who have moved.

Thank you.

CSU-ERFA Calendar of Events

April 19, 2013. Meeting of the Southern California CSU-ERFA affiliate presidents. The intent is to share ideas about affiliate operations and problems.

April 20, 2013. CSU-ERFA spring State Council Meeting at Cal Poly Pomona's Kellogg Center. See story on page 9.

August 22, 2013. The CSU-ERFA executive committee will meet for its summer meeting on Thursday, August 22 in Torrance at William Blischke's.

October 26, 2013. The fall State Council meeting will be held at the library on the San Jose State University campus on Saturday, October 26, 2013.