



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

## CSU-ERFSA Endorses Jelincic in CalPERS Retiree Seat Election

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Retired members of CalPERS will vote in September for one seat on the 13-member CalPERS board, choosing between Joseph (JJ) Jelincic, who sat on the board from 2009 to 2017 and Henry Jones, the incumbent, who has been in office since 2008.

Jelincic is retired from CalPERS itself, where he worked for 33 years as an investment officer. Jones is the retired chief financial officer for the \$7 billion Los Angeles Unified School District.

The State Council of the California State University Emeritus and Retired Faculty and Staff Association has endorsed Jelincic's candidacy for the retiree seat on the CalPERS board of administration. Jelincic also has been endorsed by the

Retired Public Employees Association of California (RPEA), an organization that CSU-ERFSA supports, California State Retirees, California Statewide Law Enforcement Association – FOP Lodge #77, the Southern California Alliance of Law Enforcement, CAL FIRE Local 2881, and the California Association of Highway Patrolmen. (We were unable to locate a web site or list of supporting organizations for Henry Jones.)

CSU-ERFSA Executive Director Harold Goldwhite said that "while there are two worthy candidates for this position, the State Council of CSU-ERFSA has

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## State Council Elects Officers, Will Continue to Meet Twice a Year, Sends Letter of Concern to CalPERS

CSU-ERFSA's State Council met on April 6, 2019 at CSU Dominguez Hills' Loker Student Union, with approximately 40 delegates in attendance. The delegates focused on membership and recruitment issues, CSU-ERFSA's response to the CalPERS private equity initiative, and electing officers for the next two years, among others. Delegates heard two guest speakers: Catherine Nelson (SO), chair of the statewide Academic Senate, and Romey Sabalius (SJ), faculty trustee.

The council decided to continue to meet twice a year. (Meeting through the ZOOM web conferencing system has lowered the executive committee's meeting costs to zero, but that system is not feasible for a 40-person meeting.) The council held a discussion of the CalPERS election, recommending that the executive committee

have a questionnaire for the candidates and make its endorsement decision based on the final candidates after the closing of

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### Pocket Calendar Please Take Note:

The pocket calendar for 2019 was the last one sent to all members (except those who have already opted out). For 2020 and later, the calendar will be sent ONLY to those who have opted in - please notify the office at the email, phone, or address on page 2 if you would like to continue receiving the calendar.

CSU-Emeritus and  
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The *Reporter* welcomes submissions by members of CSU-ERFSA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. To contact the editor, email

[tanagno@calstatela.edu](mailto:tanagno@calstatela.edu).

## From the President...

Dear Colleagues,

**A Final Personal Note.** This is my final “From the President” article, since I will be leaving the presidency after four years on July 1st. I have been an organization theorist for over half a century, and one of the lessons I have learned about effective organizations is that they avoid oligarchy and rotate leadership to effective associates. Many organizations do not do so. After two terms, I am delighted to pass the gavel to a good friend and very capable successor, Barry Pasternack. I look forward to remaining on the executive committee as past president, continuing to work with Barry and the other members of our leadership team, and to initiate projects to help expand the involvement of our members and their contributions to CSU-ERFSA, the CSU, the state, country, and planet. I will describe those personal plans at the end of this article.

**The Expansion and Growth of the Cooperative Partnership With the Chancellor’s Office.** As I reported in my last article, for most of the years since our creation in 1985, there has been very little and quite superficial cooperation between our organization and relevant administrators in the Chancellor’s Office.

That has changed dramatically and positively in the last few months. I can now describe it as a cooperative partnership. I was invited to attend the February 28th meeting of the provosts and academic affairs vice presidents from the twenty-three campuses at Cal Poly SLO. I provided a brief PowerPoint presentation regarding our organization, distributed brochures and fielded questions. It was certainly worth the drive through the green, flower-filled (this verdant year) Central Valley. About a month later, I made a similar presentation to the campus human resource folks at a Chancellor’s Office meeting. In addition, Barry, Harold and I had a very informative and useful meeting with Associate Vice Chancellor, Human Resources Management Tammy Kember recently. We have laid the groundwork for working much more closely and effectively and communicating with the Chancellor’s Office and the campuses.

**State Council Meeting.** The details regarding our April 6th State Council meeting at my home campus are delineat-

ed elsewhere in this issue. However, I want to thank the executive committee for the gift certificate and CSU-ERFSA lifetime membership that was presented to me by Barry Pasternack. It has been a very busy and hopefully productive four years. My colleagues chide me for having flunked retirement on day one!

The highlights of the State Council meeting were the speakers: ASCSU Chair Catherine Nelson and Faculty Trustee Romey Sabalius. I really appreciated their insightful and informative remarks and their willingness to take time out of their busy schedules to share their insights with us.

**Past Presidential Plans.** As past president, I will thankfully remain on the executive committee. However, having served in a number of administrative positions at CSUDH, I know that part of my responsibility will be to do “other duties as assigned.” Though I am sure Barry wouldn’t force me to do something I wasn’t interested in doing, I have several ideas that I have already shared with him and that he supports. I want to create a CSU-ERFSA volunteer coordinating committee. I have asked my dear friend Barbara Sinclair to co-chair this group. (Barbara has been recently designated as an observer to the executive committee, which makes her a non-voting participant in the executive committee and the State Council.)

The task of the volunteer coordinating committee will be to encourage our members and campus affiliates to expand their involvement. The CSU-ERFSA office sent a questionnaire to the campuses two years ago to delineate the types of volunteer services in which they are currently engaged. Amazingly, the survey resulted in distinguishing 23 different types (listed on p. 5 of the November 2018 *Reporter*). Each campus has engaged in a few of these 23 types. Barbara and I would like to update the information and then encourage our affiliates to consider expanding their members’ participation in other possibilities.

In addition, there are two new and very important types of contributions we would

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# Retiring Abroad on CalPERS Health Coverage, Part II

## By Dr. Jerry Drawhorn, Anthropology, Sacramento State University\*

Part I may be found here: <https://tinyurl.com/y5vam9bh>

### Why Not Retain Medicare if One is Living Abroad?

Retirees living abroad and not on a BC/BS Global Core program have only two difficult choices. One is to drop their Medicare Part B coverage entirely while living abroad. It's not uncommon to hear of retired expats living "naked" without any health insurance at all, paying all costs out-of-pocket.

The problem with that approach is that if the expat ever does return to the U.S., Medicare will charge a 10% penalty for each year that a retiree over 65 years of age lives abroad and doesn't pay for Part B. If they stay outside the US for a decade, and then return, their penalty will be equivalent to their monthly premium, doubling the cost. After 10 years back they will have paid more than if they had paid the premiums all those years. For this reason, many retired expats remain in near permanent "exile" abroad. It's simply too expensive to return home.

For this reason, some (non-CALPERS) American retirees abroad decide to take the second option: to continue to pay the monthly Medicare Plan B premium while living overseas, even though they can receive no Medicare benefits abroad.

**Fear Factor.** Now let's go to the CALPERS situation. Most CALPERS retirees will find it psychologically hard to give up their Medicare Coverage, even for a while. After all, they've paid for that coverage for decades, year in and year out. Giving it all up seems illogical. They "want what they paid for, dammit" and their unfamiliarity with the medical options available abroad makes the leap into the unknown a bit daunting.

Therefore, some retain a US address and take on a CALPERS Medicare Advantage or Supplemental Plan. In order to receive a Medicare-subsidized CALPERS plan, one MUST enroll in Part B and pay the (currently) \$135.50 premium every month. The advantage of this approach is that they may receive some reimbursement for the Part B premium payments from CALPERS.

However, if they remain on most Medicare Advantage or Supplemental Programs they cannot travel abroad for more than 6 months and have to return to the United States for any non-emergency treatment. Many Medicare Advantage Plans don't have any travel coverage at all, or limit such emergency coverage to 60 days, requiring the member to pay the foreign hospital out-of-pocket with no reimbursement. Once again, Medicare does not cover services by a foreign doctor or hospital.

Those on the Medicare Advantage Plans don't receive the complete overseas benefits of being on the Basic (Non-Medicare) Plans (PERSCare or PERSChoice). Even PERSChoice and PERSCare Medicare Supplemental allow coverage for urgent and emergency care only.

**The Cautious (More Expensive) Approach.** Alternatively one could choose to continue to voluntarily pay the Part B premiums to Medicare AND (because one is outside the United States)

remain enrolled in a CALPERS Basic Plan. This would offer the broader BCBS Blue Card coverage available to a retiree with a foreign address, while assuring no Medicare penalty upon return. This might make some sense for a retiree planning on returning to the United States after only a few years abroad as it avoids paying penalties upon return.\*\* One is unlikely to receive any CALPERS reimbursement for paying the Part B premiums, however.

There is also the psychological hurdle of "why should I pay premiums for something that I cannot utilize when I live abroad."

**The Big Leap: No Medicare.** Those planning on staying abroad permanently (or nearly so\*\*\*) may opt to forego paying the Medicare Part B premiums entirely. They may choose to use the CALPERS Basic Plan while abroad, and if they ever do permanently return to the US, enroll in a Medicare Advantage Plan. They may do this during an open enrollment or life-event change (which includes changing from a foreign to a domestic address). There may be a brief period before you are transferred, but notifying CALPERS of the change in advance will allow this transition to occur smoothly. But making this transfer back to a Medicare Advantage Plan will require paying the 10% per annum penalty for as long as one uses Medicare. CALPERS will not subsidize a penalty payment but may reimburse the basic premium once re-enrolled.

**Conclusion.** Whether one wishes to live in Ireland, Spain, Mexico, Central America, or as I do, in verdant Sarawak in Borneo, one should not let health insurance and healthcare issues pose a barrier to life abroad. The CALPERS Basic programs (PERSChoice and PERSCare) have BC/BS Global Core coverage which will provide the same level of financial support that one would expect if one was living in California. Deciding whether to voluntarily pay Medicare Part B coverage will depend on when (and for how long) one is planning to return permanently to the U.S.

\* Dr. Jerry Drawhorn is now enjoying retirement in Kuching, Sarawak where he continues research, writing, hiking in the nearby forests, caving, and the beaches and festivals. He may be contacted at [piltdown@saclink.csus.edu](mailto:piltdown@saclink.csus.edu)

\*\*Let's say that one just wants to live a year abroad. The retiree who paid the Part B for that year would have paid \$1,626 in premiums. One who forgoes paying the premium for a year will have to pay a penalty of 10% (of \$135.50) or 13.55/month when they return. But that is for the rest of their life. After a decade, one will have paid more in penalties (\$1,626) than if one had paid the premiums up front.

\*\*\* If one lived abroad a decade and returned home for only two years for end-of-life care, the savings from waiving Part B premiums would be \$16,260 over that decade, with a penalty of \$3,252 over the two years after return. Of course, during this two-year period the retiree would likely actually be using the Medicare benefits.

# A Message from the Incoming President

By Barry Pasternack, CSU Fullerton, CSU-ERFSA Vice President

On Saturday, April 6th, CSU-ERFSA had its semiannual State Council meeting on the CSU Dominguez Hills campus. At this meeting, the executive officers and the delegates-at-large of CSU-ERFSA were elected for two-year terms beginning on July 1, 2019. The results of the election are listed elsewhere in *The Reporter*. I have been an active member of the executive committee serving for the past four years as our vice president.

I want to convey my gratitude to the State Council for showing your faith in me by this election. I know I have some big shoes to fill following our current president, Bill Blischke, and his predecessor, Barbara Sinclair. I have enjoyed working with both of them and am pleased to learn they are interested in continuing their service to CSU-ERFSA. I am also grateful to the other officers, Ted Anagnoson (vice president and editor of *The Reporter*), Harry Sharp (treasurer), and Rita Jones (secretary) as well as the other members of the executive committee – Mark Shapiro (webmaster), Ed Aubert (chair of our membership committee), Tom Donahue (chair of our pre- and post-retirement committee), Marshelle Thobaben (chair of our grant awards committee), Alan Wade (chair of our legislative committee), and David Wagner (chair of our health benefits committee). Also assisting us are Leni Cook (who serves as our liaison to CFA) and Jay Swartz who serves as our liaison to the CSU Academic Senate). We are fortunate to have such dedicated members who give of their time so willingly.

I would be remiss if I did not acknowledge the excellent work of Executive Director Harold Goldwhite and Office Manager Melanie Mamakos. Anyone who has been in contact with the CSU-ERFSA office can attest to the excellent job they do. With the exception of the executive director and office manager (and a small stipend paid to the *Reporter* editor), the work of CSU-ERFSA is carried out by volunteers who willingly give countless hours to our organization.

A major challenge facing CSU-ERFSA is a gradual decline in our membership over the past few years. This decline in membership is due to the death of members

and the fact that we have not been as successful in the recruitment of new members as we have been in the past. This may be partly due to the fact that some faculty may have put off retirement in order to receive long overdue salary increases. It may also be due to the replacement of tenure track faculty with temporary faculty.

But part of the decline in recruiting new members is likely due to the efforts we have made in recruitment. That is not to say we have not tried, but there have been “roadblocks” that have impeded our progress in this effort. For example, we have had difficulties in obtaining contact information for newly retired faculty and staff, and we could have done a better job in making the case why retirees should join CSU-ERFSA. We have scheduled meetings with HR in the Chancellor’s Office regarding the contact information issue and hope to be able to solve this problem. The second issue will require an education campaign showing why strong membership in CSU-ERFSA is critical to our future well-being.

To illustrate the issues we face, many faculty members who enter the Faculty Early Retirement Program do not realize that they are, in fact, retired and are thus eligible to join CSU-ERFSA. Another challenge facing us is that CalPERS is currently underfunded in terms of the money needed to meet its current and future pension obligations. In recent years it has been underfunded by as much as 52%; see <https://tinyurl.com/y5xb248b>. While some may question the source of this claim, many news sources have reported that the plan is underfunded. Fortunately, this may not be as big a problem for CSU employees as it is for non-state employees, because under current law, states, unlike municipalities, cannot declare bankruptcy. However, while our pension payment may be secure, some of the fringe benefits we get as part of our retirement (e.g., health and dental insurance) can be reduced. It is therefore important that we keep a careful eye on the investments made by CalPERS and be a strong advocate for CSU retirees.

You may have read that CalPERS was a major investor in American Media, the

owner of the National Enquirer among other entities (see <https://tinyurl.com/y4y84kem>). While it is somewhat embarrassing that part of the funds collected by our pension fund may have been used to pay off Stormy Daniels, other investment issues go beyond simply being embarrassed. For example, the CalPERS Board of Administrators, a 13-member body that oversees CalPERS, is contemplating getting into the direct private equity business. It is worth noting that while CalPERS has been making private equity investments for many years (the investment in American Media was one such investment), in the past it has done so indirectly through hedge funds and other seemingly knowledgeable entities. It is unclear what expertise the CalPERS staff has in this area and CSU-ERFSA has joined other retiree organizations asking the Board to reconsider such direct investments as the program is currently envisioned.

NOTE: It was recently announced that Greg Ruiz, a graduate of Princeton with a Stanford MBA, will be the investment manager for private equity at CalPERS. While we wish Mr. Ruiz well in his new position, there are still concerns about the transparency of the investments this fund will make and the oversight of such investments. CSU-ERFSA sends representatives to CalPERS meetings so that we stay aware of the concerns of such programs.

Given our low monthly dues (a maximum of \$10), one can consider CSU-ERFSA as an inexpensive insurance policy for our retirement benefits. Other benefits of CSU-ERFSA membership include: copies of the *CSU-ERFSA Reporter* (published quarterly), eligibility for a CSU-ERFSA grant award, assistance in resolving issues with pension or health care benefits, and a copy of our detailed Survivors Guide. I hope if you are not yet a member of CSU-ERFSA, you will consider joining us. I will be working over the upcoming year with Ed Aubert and the other members of the Membership Committee to build additional benefits into our membership program. If you have any questions, please contact me at [bpasternack@fullerton.edu](mailto:bpasternack@fullerton.edu). My best wishes for a wonderful summer.

## From the President

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like to stress. First, working with campus groups to get students to register and vote in local, state and national elections. Unfortunately, voting is inversely related to age despite the fact that young folks will be affected by political decisions for many more years than we will. The 2020 election is critically important, and this is a crucial priority!

Secondly, we would like to invigorate our members to work with existing campus or community groups to get as many citizens as possible to complete the 2020 US Census. In 1990, it is estimated that 835,000 California residents did not do so. This cost California a seat in Congress and the Electoral College as well as huge sums of federal monies. We need to counter the efforts in Washington to discourage some groups from being counted. We can work with the California Complete Count – Census 2020 organization, as well as campus and community groups to encourage folks to step forward.

### My Final Crazy Semi-Partisan

**Political Proposal.** These are my final words for this column as President. In the last edition of *The Reporter*, I tried to arouse your interest in reading this edition by suggesting that I would propose a new “ism.”

Our society has become so bifurcated and non-communicative partly because of the existing “isms”; namely, communism, socialism and capitalism. At Berkeley in the 1960s, I was somewhat attracted to the socialist ideals. However, this ideology has been used as a subterfuge for dictatorships. Even worse, communism has been the label adopted by Russia and other countries to “legitimize” totalitarian regimes. Both of these types of societies have been extremely controlling and lacking in the basic freedoms of speech, press, association, etc. that are the foundations of our incredible constitutional society. Sadly, capitalism has become extremely centralized, global and monopolistic as well! Therefore, I reject all three of these “isms.” I want to bring “power to the people,” a phrase from Cal in the 1960s to which I still resonate.

My new proposed “ism” is BLENDED DECENTRALISM! I think some aspects of

our society should be public and governmental while others should be private, competitive and profit-based. Currently, most of the public and private sectors are very centralized, and we are quite helpless to affect them.

Many of the traditionally public arenas have become privatized. For example, for-profit educational institutions, prisons, toll roads, postal delivery systems, etc. And political power has migrated from local communities, counties, and states to the federal government. While serving five four-year terms on school boards in the 70’s, 80’s and 90’s, I personally witnessed control moving north to Sacramento.

The private sector has been radically transformed from a “free enterprise” system, though those in control still use that characterization. Many sectors of the economy, especially the financial realm, have become virtual monopolies often global in nature. Numerous family businesses and family farms have become gigantic, multi-billion dollar enterprises. Since these enterprises are controlled by a few people, the net result is that the richest 1% own more wealth than the bottom 90%. Given the fact that economic wealth is often translated into political power, this is clearly incompatible with democracy.

Trying to change this totally un-American situation is probably an impossible dream. However, the first step is to spread awareness and promulgate ways of remedying this situation. To that end, I do little things in my own life. For example, I have my bank accounts in a small member-controlled credit union. I also try to purchase goods and services from local, family-owned businesses rather than Walmart, *et. al.*

Creating a system of blended decentralism is almost certainly complex and difficult. Deciding what should be public and what should be private is a challenging endeavor. However, I thought as my parting gesture, I would toss this idea out for your consideration. I would love to initiate an on-line discussion. Please forward your thoughts to my email, [wblischke@csudh.edu](mailto:wblischke@csudh.edu) and if there is enough interest we could set up a website so that anyone interested could join the debate.

Bill “The Shoe Man” Blischke

## Personal & Professional

CSU-ERFSA has awarded **Bill Blischke**, president from 2015 to 2019, the status of Honorary Life Member, *honoris causa*, with all the rights and privileges of that designation.

**Harold Goldwhite** (Los Angeles) gave a talk on May 19 at the South Pasadena senior center, sponsored by the Cal State Los Angeles Lifelong Learning Program, on “Francis Galton: Fingerprints - and Eugenics.”

**Jay Swartz** (CPSU Pomona) reports that his daughter Angela was selected for the varsity eight on the Santa Clara University crew team as a freshman.

## Homelessness and Hunger Among Students

Homelessness and hunger among college students have risen to the level of having many bills submitted in the legislature. Several CSU-ERFSA legislative committee and executive committee members are supporting SB 568, which would establish “Rapid Rehousing” programs at community college, CSU, and UC campuses. These would assist in housing students, probably mostly off-campus given how difficult it is to build dorms on campus. They would be funded by the state.

## CSU-ERFSA New Members

**Bakersfield** – Karen H. Lillie

**Fresno** – Helen J. Gigliotti

**Long Beach** – Kathryn V. Deitch  
Elaine J. Haglund

**Sacramento** – Janet D. Lial  
Gary T. McFarland

**San Luis Obispo** – Glen R. Casey  
Charles H. Dana  
Joe E. Grimes\*  
Long Nguyen

**Sonoma** – Sandra Shand

\* Denotes a lifetime member.

# All About Password Managers

By Mark Shapiro, CSU Fullerton

If you do just about anything online these days, you really should be using a password manager program to ensure that you are using strong passwords that can be changed frequently and easily. By “strong password” I mean one that contains at least 12 randomly chosen characters, and that includes at least upper- and lower-case letters and numbers. For even greater password strength, the inclusion of special characters such as @, #, \$, etc. is recommended.

An example of a strong password is: “Es,aGEs};95R” while “MyDogPooch99” would be considered a weak password, because it contains “dictionary” words. The problem with strong passwords is that they are almost impossible for anyone to remember, particularly if we are changing them frequently. Most internet browsers allow you to save your passwords for sites that you visit frequently. That helps with the memory problem, but it doesn’t provide any security if your computer, tablet, or smartphone is accessed by someone else. Also, it doesn’t help with tablet or smartphone apps that require usernames and/or passwords.

The preferred way to ensure that you are using strong passwords that can be changed easily and frequently is to use a password manager program. These are programs that include a “password generator” that you can use to automatically generate strong passwords for sites that you access on the internet, and a “password vault,” which is a file that resides on your computer and/or in the cloud where your usernames and passwords are stored in

encrypted form. The best password managers use a 256-bit encryption key, which is almost impossible to crack.

In addition, the password vault can be accessed only by entering a “master password” that never resides on your computer or other device. The master password must be entered every time you turn on your computer or other device to be able to access your password vault. This means that if you use a password manager program, you only need to remember one password – the master password. Needless to say, the master password should be a strong password; and, it should be shared at most only with a trusted person who may need to access your devices in case you are incapacitated.

The better password manager programs include an auto-fill feature that automatically fills in the username and passwords for sites that you regularly visit, provided you have only one account on the site. If you have more than one account on a particular site, the better password managers allow you to choose the required username and password combination for that account with a single click or tap, then the program automatically logs you in.

The best password managers include more extensive auto-fill features that remember additional data such as addresses and phone numbers that can be used to fill in forms, etc. They also synchronize your information across multiple devices, so that if you add an account on one device the information is updated in the password vaults on all your devices.

As with anti-virus and anti-malware software, many of the top-rated password managers are available in free as well as subscription versions. The free versions do not offer as many features as the subscription versions, but for many users they are more than adequate - particularly if you use only one or two devices to access online sites. Personally, I use the subscription version of the Dashlane password browser, because of the need to automatically synchronize passwords across several devices. The free version of the same software provides the same level of robust password generation and encryption. However, it limits the user to a maximum of 50 passwords on each device and does not provide automatic synchronization across devices. With the free version you would need to copy down the passwords generated on one device, and manually type them into your other devices.

PCmag recently published a good review (<https://tinyurl.com/y4knobm9>) of 24 of the leading password manager programs currently on the market that provides a side-by-side comparison of their features. While these all are subscription programs, several offer free or trial versions. One word of caution – check the vendors’ websites to determine the system requirements for their software. For example, the Dashlane app for iPads and iPhones requires iOS 12 so it will not work on some older iPads. In summary, you can greatly improve your online security by using a password manager. There are many good ones available, including many that are free. Take advantage of the extra protection that they offer!

# Health Benefits: Power of Attorney, Mental Health Help

By David Wagner, CSU-ERFSA Health Benefits Director

**Power of Attorney.** The Spring 2019 edition of *PERSperspective* contained a brief article on Power of Attorney. A Power of Attorney document allows you to appoint someone to act on your behalf should you become unable to make decisions for yourself. This is an important document to discuss with your attorney or other advisor. CalPERS has its own Special Power of Attorney which addresses various retirement benefits which may not be covered in a standard form. Once completed the CalPERS form should be filed with CalPERS. You can download the document at [www.calpers.ca.gov/powerofattorney](http://www.calpers.ca.gov/powerofattorney) or you may call CalPERS at 888-225-7377 to request the Special Power of Attorney infor-

mation.

**Mental Health Benefits.** CalPERS staff periodically set aside time at select monthly stakeholder meetings to have representatives from all health plans address broad topics of interest to CalPERS’ members. Over the last two years these roundtable presentations have dealt with topics as diverse as health plan benefits for wellness programs for seniors to approaches for dealing with the opioid crisis. The latest topic for discussion was

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# Student Loans: California, the CSU, and Cal Grants

By John G. Kilgour, ERFSA / CSUEB

A previous article in *The CSU-ERFSA Reporter* examined the student loan crisis in the United States. It reported that about 70% of recent college graduates begin their post-college careers encumbered by sizable student debt. About 90% of it is owed to the federal government. What has happened is that as the cost of higher education has increased and as federal student loans have become more available, universities and state legislatures have found that they can shift more of the cost of higher education to the students and their families.

This paper examines the average amounts of student-loan debt by states with particular attention to California and the CSU. I was surprised to learn that California compares rather well to most other states.

The five best (low-average-student debt) states are Utah with \$18,838 (and 38% of its students with student debt) followed by New Mexico \$21,373 (54%), Nevada \$22,064 (49%), Wyoming \$22,524 (47%) and California \$22,785 (50%). The five worst states are: Connecticut \$38,510 (57%), Pennsylvania \$36,854 (67%), Rhode Island \$36,250 (64%), New Hampshire \$34,415 (74%) and Delaware \$34,144 (62%). Note that the five best states are all in the west, and the five worst states are all in the east.

The total cost of higher education and required tuition and fees for full-time students at four-year institutions are reported in Table 1, in constant 2016 – 2017 dollars. The increases have been significantly higher at public institutions compared to private (non-profits and for-profits).

Table 1	All Institutions		Public Institutions		Private Institutions*	
	Total Cost	Tuition **	Total Cost	Tuition **	Total Cost	Tuition **
1979-80	\$9,899	\$4,729	\$7,275	\$2,305	\$15,668	\$10,088
1989-90	13,782	7,262	9,508	3,401	23,475	16,046
1999-00	17,701	10,091	11,680	4,800	29,723	20,950
2009-10	23,652	13,888	16,834	7,520	26,741	15,416
2016-17	26,593	15,512	19,488	8,804	25,532	14,423
% increase	168.6%	228.0%	167.8%	282.8%	63.0%	43.0%

Table 2 displays the average student debt and the percent of students who borrow for different university categories. By these measures, CSU students have fared relatively well.

Table 2	CSU	California	U.S. Public	U.S. Private, NP
Avg. Amt. Borrowed	\$15,426	\$19,344	\$26,476	\$31,622
% with debt	50%	53%	59%	64%

**What explains the relatively good experience of California and the CSU?** Some of it is due to the state maintaining low tuition and required fees at California’s 114 community colleges. In 2015-16 it was \$1,246 compared to a national average of \$3,038 for the United States. In 2017, the first year at a CCC became tuition free. Governor Gavin Newsom’s proposed budget of January 2019 contains a provision making the second year of CCC study tuition free as well.

Table 3	UC	Percent	CSU	Percent	Private/ NP***	Per-cent	Total
Total Cal Grant A	23,423	51%	13,163	29%	9,043	20%	45,629
Total Cal Grant B	5,460	9%	52,715	85%	4,167	7%	62,342
Total (A plus B)	28,883	27%	65,878	61%	13,210	12%	107,971

However, that is not the case for four-year schools in California. They have average tuition and required fees of \$9,070 compared to \$8,778 for the U.S. And private sector schools in California average \$29,951 compared to \$27,951 for the U.S.

The other reason for the relatively good performance among California students is the Cal Grant program (established in

1955 and overhauled in 2000). It provides need-based grants to almost half a million post-secondary students in California. The program consists of Cal Grants A, B, and C and its categories of “filers” are High

School Entitlement, Transfer Entitlement, March Competitive, September Competitive, and Cal Grant C. Cal Grant A requires a minimum 3.0 GPA and is available for students from low- and middle- income families. These grants pay for tuition & fees and other educational expenses beginning in the first year.

Cal Grant B requires a minimum 2.0 GPA and is available for students from low-income families. The program pays for educational expenses in the first year, but not tuition & fees. In the second and subsequent years, Cal Grant B also pays for

tuition & fees on the same basis as Cal Grant A. Cal Grant C pays for educational expenses at the CCCs and vocational schools.

Table 3 displays the distribution of Cal Grants A and B (high school and transfer entitlement and competitive A and B awards among three types of 4-year institutions:

Students attending the University of California receive 51% of the Cal Grant A awards compared to 29% for the CSU students. The CSU students receive 85% of

(Continued on the next page)

### Notes for Tables

\* Private institutions include both non-profit and for profit institutions.  
 \*\* Tuition includes fees.  
 \*\*\* NP = Non-profit

# Pre/Post-Retirement Report: CalPERS' Rate of Return

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

*Q. Why has the figure for the expected rate of investment return changed at CalPERS?*

A. You refer to the fact that for the present fiscal year CalPERS has lowered the expected return on its investments from 7.5% to 7.25% and then to 7%. We have all noticed in the past that when the return rate declines, it is virtually certain that contributions to CalPERS will have to increase.

It is tempting to conclude that CalPERS might be moving on a suspicion that the record length of the current bull market – said to have begun on March 9, 2009 – might be winding down, and that the prudent move at present is to lower expectations on the rate of return on investments for at least the near future. However, neither of these things is happening in the actual rate of return calculation.

Instead, CalPERS is following the advice of its consultants, who are measuring substantially different factors in estimating

the rate of return. The primary factor under analysis is the growth in the overall economy: that growth includes the rate of inflation, and next is the increase of productivity in the workforce, and last is the growth of population. Because CalPERS invests globally, economic growth is based on the world's economy. For example, assume the rate of inflation is estimated at 3%; productivity increases at 2%; and population growth at 1%. That leads to an annual (nominal) estimate of economic growth of 6%. Additional factors, such as the so-called “risk premium” for equity investments, lead to an overall estimated rate of return of 7%.

The current rate is down from previous rates—8% decades ago—reflecting declines in all three underlying factors: inflation has moderated, productivity increases have declined, and population growth has slowed very substantially for the present time.

The principles by which CalPERS arrives

at these figures are refreshingly simple and straightforward. However, the estimates themselves are based on many sources, including CalPERS consultants and investment professionals, as well as estimates by respected external economists and organizations. Notice they do not involve projections about the behavior of the markets, because estimates for that are both complex and unreliable.

There is an interesting and helpful CalPERS video on YouTube which will give you a good whiff of deliberations past and present, to be found at <https://tinyurl.com/y535qzlr>

Our thanks to Professor George Diehr for his help and expert advice in this discussion!

If you have questions for this column, please send them to Tom Donahue at donahue\_thomas@gmail.com

## Student Loans

(Continued from the previous page)

Cal Grant B awards compared to the UC's 9%. Twenty-seven percent of total combined A and B awards go the UC system while 61% go the CSU. The remaining 12% go to private not-for-profit schools.

Within the CSU, there are considerable differences in costs and amount of student debt incurred. In 2015-16, in-state tuition and fees ranged from \$6,100 at CSU Monterey Bay to \$9,000 at SLO. The annual cost of attendance ranged from \$19,500 at Fresno to \$27,500 at San Diego. The average student debt of graduates with a bachelor's degree ranged from \$11,400 at Bakersfield to \$24,300 at Humboldt. And the percent of graduates with student debt ranged from 40% at SLO to 91% at Bakersfield.

Bakersfield has the distinction of having the lowest average debt and the highest percent of graduates with debt. SLO has the highest tuition and fees and the lowest percent of graduates with student debt.

## Health Benefits

(Continued from page 6)

health plan approaches for mental and behavioral health benefits.

Cathy Jeppson, a CSU-ERFSA member who regularly attends CalPERS meetings, was kind enough to provide the following summary of the presentations: Immediately following the May 9, 2019 stakeholders' meeting in Sacramento, CalPERS held a roundtable titled, “Mental/Behavioral Health Benefits with CalPERS Health Plans.” Four of CalPERS' major health plans presented updates of what their companies provide to their members. Presenters were Erin Ramachandran, Kaiser's Mental Health & Wellness Director; David Pryor, Medical Director, Anthem; Dr. Tanya Stewart, Chief Clinical Transformation Officer, UnitedHealthcare; and Mohammad Suleiman, Area Vice President, CalPERS Sector, BlueShield.

The focus of the Kaiser, Anthem and Blue Shield presentations was on all of their

members, while UnitedHealthcare focused solely on retiree members. Although all of these companies provide mental and behavioral health benefits, they vary in their screening and intervention, inpatient versus outpatient visits, and personalized versus group treatment. The benefit comparison varies widely between the plans, although none charged for preventive services.

**Proposed 2020 Health Plan Rates.** CalPERS staff provided the Board with information on preliminary health plan rate adjustments for 2020. All plans are projected to increase rates at varying percentages. Preliminary rate increases are posted on the CSU-ERFSA web site. CalPERS' staff and health plan executives will now continue negotiations on health benefits rates and coverage issues. Final board discussion and approval is scheduled for the June meeting. The good news is that historically most projected rate increases are reduced after another month of intense negotiations. Once officially announced by the board final rates will be posted to CSU-ERFSA's home page.

# ASCSU Report: No Support For Changing GE

By Barry Pasternack, CSU-ERFSA Vice President

The May meeting is the last and typically most interesting meeting. This is because any resolutions that are not acted upon at this meeting die. They must be reintroduced in the next academic year.

Additionally, the new officers for the ASCSU are elected on that Friday afternoon. We heard reports from Chancellor Tim White, EVC Loren Blanchard, Jennifer Eagan (president of CFA), Marquita Grenot-Scheyere (AVC educator preparation and public school programs), Andrea Venezia (executive director of the educational insights center at CSU Sacramento), Faculty Trustee Romey Sabalius, and CSSA Liaison Brandon Tsubaki. Hank Reichman (chair of the AAUP Committee on Academic Freedom and Tenure) gave a brief presentation of issues on a few campuses that have led to their being sanctioned by AAUP and notified the ASCSU that his new book, *The Future of Academic Freedom*, was recently published by Johns Hopkins University Press. I gave a brief report of some of the activities of CSU-ERFSA.

There were more than a dozen resolutions considered. Of special note were:

- Preference for Consulting Assignments for CSU Faculty, Librarians, Coaches, and Counselors, which called on the CSU to create a database of employee and emeriti skills and to consult this database when projects are being considered by the CSU.
- Resolution in Support of Faculty Publication Rights with a Green Open Access, to encourage faculty to publish their research in open access format.
- Endorsement of Criteria for Engineering Model Curricular, which would give engineering students who transfer from a community college and follow such a curricular the same admission advantage as students who complete an ADT (Associate Degree for Transfer).

General education was a major topic at this meeting. The executive committee and the faculty affairs committee each submitted resolutions dealing with the work of the General Education Task Force (GETF) (see <https://tinyurl.com/y5wfb2w>). The main differences between the two resolutions revolved around the level of support

expressed for the recommendations contained in the GETF report, as there were several campuses that objected to the recommendations of the report. Having two competing resolutions on the same topic required the ASCSU to try to perfect both resolutions prior to our deciding which resolution to vote on. When all was said and done, the ASCSU chose not to support either resolution, and hence there was no support expressed for the work of the Task Force. It reminded me of the characterization of general education by one campus president as the "third rail of higher education."

Resolutions are posted at: <https://tinyurl.com/y28gt5lo>.

For the 2019-20 academic year the following members of the ASCSU Executive Committee were elected: Chair – Catherine Nelson (Sonoma), Vice Chair – Rob Collins (San Francisco), Secretary – Beth Steffel (San Bernardino), Members at Large – Darleen Yee-Melechar (San Francisco) and Thomas Norman (Dominguez Hills).

## Election for One Retiree Seat on CalPERS Board

(Continued from page 1)

determined that the stated positions of Mr. Jelincic on a number of issues are closer to CSU-ERFSA's goals than those of his opponent, and that he will represent the interests of thousands of CSU retirees represented by CSU-ERFSA effectively. The election will take place soon, and every CalPERS annuitant will receive a ballot. Your association urges you to VOTE. Turnout in CalPERS election is traditionally quite low, and CSU-ERFSA members' votes could make the difference!"

Ed Mendel, who covered state politics in Sacramento for 33 years and now writes a blog at [www.publicceo.com](http://www.publicceo.com), said in an April article that for this election, CalPERS sent voting information to

## In Memoriam

**Chico** - William A. Gelonek  
Elizabeth Singh

**Dominguez Hills** – John R. Goders  
Oliver W. Wilson

**East Bay** – Martin B. Friedman  
Jeremiah M. Horgan  
Janet D. McCowin

**Fullerton** – Donald E. Kaplan  
David J. Pivar  
C. Michael Stuart

**Long Beach** – Bruce E. Beekman

**Los Angeles** – Virginia Beyer  
Thomas Rusch

**Northridge** – Tyler Blake  
William C. Davis  
Veronica D. Elias  
Keith D. Evans  
Warren Wedin

**Pomona** – Walter Maya  
Laura M. Smith

**Sacramento** – Ernest J. Isaacs  
Sheila J. Marsh

**San Bernardino** – Lee Porter  
Ruth C. Wilson

**San Diego** – George Babilot  
Irving Geffer

**San Francisco** – Theodore "Ted" Cole  
Franklin F. Sheehan

**San Jose** – Marion K. Richards

600,000 members. Turnout for CalPERS elections is notoriously low – last year's local government seat election had a 6.4% turnout rate of 258,899 eligible voters.

Voting in the election begins on August 30, 2019, and ballots must be received by September 30, 2019. Only retired CalPERS members (excluding survivors and beneficiaries) will be able to vote. Ballots can be cast online, by phone, or by mail. CSU-ERFSA urges all those eligible to vote in this election to cast ballots. The votes of CSU-ERFSA members could make the difference!

# Battle Over Ethnic Studies Intensifies State Council

## By Jay Swartz, CPSU Pomona, ASCSU Liaison

(Continued from page 1)

Should the state legislature begin to dictate curricular requirements within state universities? That's the hottest topic circulating amongst the state's educators, lawmakers, and even concerned citizens during a typically busy legislative cycle in Sacramento this spring.

Advanced by former San Diego State professor turned Assembly Member Dr. Shirley Weber (D-79), AB 1460 would mandate an ethnic studies component throughout all campuses of the CSU system.

Vocal supporters, notably its major sponsor, the California Faculty Association (CFA), believe the bill is necessary to educate all CSU graduates into issues such as racial and ethnic imbalances throughout society, social justice, and sensitization into an increasingly evolving multicultural, multiracial state and nation.

In January 2014 CSU Chancellor Timothy White formed a statewide CSU task force examining this matter, which recommended ethnic studies become a required component throughout the 23 campus system.

Others, notably several dozen statewide academic senators and faculty members on many CSU campuses, believe that while pursuit of ethnic studies education is noble, the decision should be kept locally on each campus and not rest in the hands either of administrators or, worse, the state legislature.

In March of this year ASCSU Senator Jodie Ullman (San Bernardino) presented

the findings of another task force study in her words "to serve as a launching point for thoughtful discussion, debate and revision," ergo "a giant peer review."

The centerpiece of Dr. Ullman's findings predictably placed ownership of curriculum in the hands of the faculty, further recommending that the group deeply examine best practices of how ethnic studies are administered nationwide. Her report further urged greater, not less, campus autonomy, given that each campus has its unique needs, culture, student body mix, and faculty priorities.

The concerns amongst faculty members queried on six different CSU campuses were that the bill, by mandating a three-semester unit ethnic studies course, would crowd out other important general education topics, such as California history, foreign language study, geography, anthropology, and others.

Even more vexing for many is the revised language of the bill, dated May 16, 2019, which would implement the requirement in 2020-21, giving the CSU only the next academic year to approve both the core competencies of the requirement and the specific courses at each campus to implement the competencies. Many faculty members believe the time frame is too short in order to readjust core curricula across all 23 campuses.

The bill passed the Assembly higher education committee and awaits either a floor vote or further revisions.

the filing date in early May.

**CalPERS.** The vote of no confidence in the CalPERS board was withdrawn. The executive committee was instructed to send a letter of grave concern on behalf of the State Council to the CalPERS board. The letter should concentrate on the concerns of the State Council regarding the proposed private equity scheme.

**Elections.** The State Council voted unanimously to accept the nominations committee's recommendation of Barry Pasternack (FU) for president, your editor Ted Anagnoson (LA) for VP, Bill Blischke (DH) for past president, incumbent Harry Sharp (SLO) for treasurer, and incumbent Rita Jones for secretary. Three persons were elected for delegates-at-large to the State Council. They were: George Diehr (SM), Alan Wade (Sacramento), and David Wagner (Sacramento). Anagnoson will continue as editor of *The Reporter* in his new role as VP.

**Reports:** The State Council heard reports from the many delegates who chair various committees. Items worthy of note from the reports and decisions taken include the following:

- Recognition of the organization has increased substantially with President Blischke's reports to the trustees and his efforts to reach out to Chancellor's Office staff.
- Vice President Barry Pasternack presented Blischke with a gift of appreciation for his many years of service, naming him CSU-ERFSA's first Honorary Life Member.
- Treasurer Harry Sharp noted that because of the declining membership, next year's budget will be \$140,000, a bit less than this year's. He proposed capping the donation to the Foundation at \$4,000. Fewer pocket calendars will be printed and mailed (see page 1 for notice), which will save money.
- CSU-ERFSA's name change has been accepted by the Secretary of State for California.
- Webmaster Mark Shapiro stated that the web site had been updated to reflect the latest standards for disabled readers, using JOOMLA, a web content management system. Consult the web site for the latest on CSU-ERFSA and CalPERS.

## Help the CSU-ERFSA Foundation: Amazon "Smile"

Do you shop on Amazon.com? If you do, you can help the CSU-ERFA Charitable Foundation with your purchases at no extra cost to you through the Amazon Smile Program. For every eligible purchase that you make, Amazon will donate 0.5% of the purchase price to our foundation, thereby helping to support our grant awards program.

The process is easy. To enroll just go to <https://smile.amazon.com> and choose Csu-Erfa Charitable Foundation (Amazon's capitalization) as your designated charity.

Then whenever you want to purchase something on Amazon, start your shopping at <https://smile.amazon.com>.

AmazonSmile is a website operated by Amazon with the same products (including books and e-books), prices, and shopping features as the regular Amazon.com website. The only difference is that when you shop on AmazonSmile, the AmazonSmile foundation donates 0.5% of the purchase price of eligible products to the charity you have selected, in this case the CSU-ERFA Charitable Foundation.

# CFA Report: Spring Actions

## By Leni Cook, CSU-ERFSA Liaison to CFA

On Monday April 29th at the CFA Lobby Day reception, Governor Newsom was presented the 2019 John Travis Award that recognizes a Public Higher Education Champion, and Senator Holly Mitchell received the Anti-Racism and Social Justice Leadership Award. The next two days saw CFA delegates and members visiting the offices of legislators to emphasize the bills sponsored and of interest to its members.

At the 89th 2019 CFA Assembly in April, the Health Benefits and Retirement Committee discussed the CalPERS private equity scheme and the upcoming election for the retirement position on the CalPERS Board.

At the Saturday general meeting, campus delegates elected the following officers for 2019-2021 academic years:  
 President – Charles Toombs (San Diego);  
 Vice-President – Kevin Wehr (Sacramento);  
 Secretary – Diane Blair (Fresno);  
 Treasurer – Susan Green (Chico);  
 Associate Vice President North—Margarita Berta-Avila (Sacramento);  
 Associate Vice President South—Darel Engen (San Marcos);  
 Associate Vice President Lecturers North—Meghan O'Donnell (Monterey Bay);  
 Associate Vice President Lecturers South – Leslie Bryan (San Bernardino);  
 Associate Vice President Racial & Social Justice North – Chris Cox (San Jose);  
 Associate Vice President Racial & Social Justice South—Sharon Elise (San Marcos).

Later committee chairs were elected. Sunday's election was for California Teacher Association representatives..

The Assembly delegates passed a variety of resolutions, including support of a bargaining model that empowers faculty, urging the statewide CSU Academic Senate to support a CSU ethnic studies graduation requirement, and calling on CalPERS to divest from private prisons. Other resolutions passed in support of student climate action, mobilization for the May 22 action for public education, and the "Pay Up Ross" campaign led by the Garment Worker Center in Los Angeles. Delegates also voted to change the name of the

Council for Affirmative Action to the Council for Racial and Social Justice, which required a change in the CFA bylaws, effective immediately. Detailed wording of all the resolutions can be found on the CFA website.

Also included in the three day meeting was a presentation by Richard Bianco, prize-winning poet who was selected as the fifth inaugural poet by President Obama, and a panel discussion on the importance of academic freedom by three CFA colleagues active in AAUP. Copies of Bianco's latest book, *How to Love a Country*, were made available to the delegates.

As a part of continuing negotiations during the extended contract period, CFA successfully defended faculty rights to academic freedom and intellectual property by rejecting proposals that would have diminished faculty speech and eliminated faculty control of their intellectual property. The CFA bargaining team met with CSU management several times in 2018 to negotiate those two areas, with a final meeting in May, 2019. At that time, the CFA leadership and the bargaining team concluded that no changes (maintaining the status quo through Article 39 in the present contract) is the best outcome given what the Chancellor's Office bargaining team had proposed. The current contract language does not prevent campus academic senates from passing policies that clarify and elaborate on faculty rights and freedoms, as long as those policies are consistent with the faculty contract.

## CSU-ERFSA Help Wanted

CSU-ERFSA's webmaster, Mark Shapiro, is looking for a CSU-ERFSA member to serve as assistant webmaster. Our website, [csuerfsa.org](http://csuerfsa.org), uses the Joomla content management system. It is hosted on GoDaddy servers, and is backed-up by GoDaddy every 24 hours. All maintenance of the site is carried out over the internet. No coding is required, but some familiarity with the Joomla content management system will be necessary. Excellent online tutorials in Joomla are available. Contact [mshapiro@fullerton.edu](mailto:mshapiro@fullerton.edu) if you are interested.

# Legislative Rep't: Bills of Interest

## By Alan Wade

The 2019-20 session of the California Legislature is on a busy path, with almost 2,000 Assembly and close to 1,000 Senate bills having been introduced so far. Bills of special interest to retiree groups, including CSU-ERFSA, are largely on the back burner as the legislators wrestle with big ticket issues, like police deadly force reform (AB 392), natural disaster mitigation for impacted communities (like the CSU town of Chico), and affordable housing (SB 50). Many bills which currently seem pertinent to our interests as retirees are so-called "spot bills," filed as placeholders to be amended later in the session.

It is useful to take a look at some of the bills that have come to your Legislative Committee's attention, either from committee members (especially Leni Cook), or from the lobbyist-originated current listings of sister organization RPEA (Retired Public Employees of California).

Information as to the status of these bills is subject to change as the session continues. Here are a few, Senate bills (SB) first, and then Assembly bills (AB):

- SB 228 (Jackson). Establishes an "Aging Czar" to lead a 15-member Task Force on Aging aimed at developing a statewide "Master Plan" for our aging population.
- SB266 (Leyva). Concerns "disallowed compensation" for CalPERS members and what entity should be responsible for refunding CalPERS, identical to a bill vetoed by Gov. Jerry Brown last year.
- SB 341 (Morrel). Requires CalPERS to base its calculation of liabilities on a discount rate equal to a 10-year U. S. Treasury note in the prior year. It is likely RPEA will oppose.
- SB 364 (Stone). Property tax bill exempting qualified veterans over 65 from being assessed an inflation factor on their place of residence.
- SB 407 (Monning). Concerns Medicare supplementary benefits.
- SB 453 (Hurtado). Would eliminate a Commission on "Aging and Disability Resource Connection."
- SB 512 (Pan). Creates a Long Term

(Continued on page 12)

**CALIFORNIA STATE UNIVERSITY  
EMERITUS AND RETIRED FACULTY  
AND STAFF ASSOCIATION**

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

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

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

**Legislative Report**

(Continued from page 11)

Services and Supports Benefits Trust Fund (LTSS Trust) and establishes a similarly named board to manage and invest revenue deposited in the fund.

- SB 568 (Portantino). Aimed at funding a variety of preventive and protective services to homeless college students in California. An attempt to deal with an emerging crisis in higher education in which we (CSU-ERFSA) might be uniquely qualified to invest time and energy.

- AB 33 (Bonta). This is an “ESG” (environmental, social, governmental) bill that would require CalPERS and STRS to stop investing in for-profit organizations that operate prisons. “ESG” measures applied to investments are usually controversial. The application of values and standards based on these considerations can be at odds with pursuing maximum gains for pension funds.

- AB 367 (Flora). Would add certain additional crimes to current law prohibiting individuals convicted of specified crimes

from working in a variety of care facilities under the jurisdiction of the State Department of Social Services.

- AB 447 (Patterson). Would expand the definition of employees in certain care facilities required to undergo criminal record investigation.

- AB 797 (Grayson). Would expand the range of defined mandatory reporters of financial abuse to include employees and officers of businesses licensed under the Money Transmission Act.

- AB 1209 (Nazarian). Relates to LTC

rates and use of life insurance loans as payment for care.

- AB 1246 (Health Care Committee). Relates to coverage of prescription drugs by group health insurance policies—apparently pro-active against presumed new federal action by the Trump administration.

- AB 1670 . Would establish standards for billing for non-covered procedures.

For more info on any bill:  
<http://leginfo.legislature.ca.gov/>

**CSU-ERFSA  
Calendar of Events**

**August 17, 2019 - Executive Committee meets electronically.**

**August 30 - September 30 - Vote for the CalPERS Board retiree candidate of your choice. CSU-ERFSA recommends a vote for JJ Jelincic (see p. 1).**

**October 2019 – CSU-ERFSA State Council meets in San Jose, exact location and date to be arranged.**

**October 31, 2019 - Deadline for the 2019 CSU-ERFSA grant competition.**