



September 2014

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

Another Demanding Fall Ballot By Ted Anagnoson and Alan Wade

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The November ballot offers another complex series of propositions for California voters, and unless voters show more interest than they have so far, we could be looking at another low turnout. We should say at the outset that these opinions are those of the authors, not CSU-ERFA, and that these judgments are written in mid-September, before campaigns have started.

Your best sources for information are Ballotpedia, where you choose "California" and work your way down to the 2014 election, and the League of Women Voters (LWV), which favors Props. 2 and 47, is neutral on 1, and hasn't had time (as of mid-September) to study the others. They and Ballotpedia are the easiest ways to see who is in favor and who is against

each proposition, and what the arguments are, and (Ballotpedia) how much money has been raised.

Prop. 1 – Water Bond, Funding for Water Quality, Supply, Treatment, and Storage Projects. This proposition authorizes the state to borrow up to \$7.12 billion in general obligation bonds for water related infrastructure projects, including the construction of what is thought to be two dams and associated reservoirs costing up to \$2.7 billion. The latter was the price to obtain Republican support in the Assembly and state Senate, and the proposition passed almost unanimously. A previous measure that would have authorized over \$11 billion was taken off the ballot (Prop. 43) on the
(Continued on page 4)

Does Medicare Cover Long-Term Care? Sounds Simple, but It Isn't.... By Juanita Barrena, CSU-ERFA HB Committee

Medicare and Long-Term Care. When David Wagner, chair of the CSU-ERFA health benefits committee, asked me to write a brief article about what Medicare covers in long term care services, I quickly said "sure" because I thought it would only take a single sentence. I thought the answer was "It doesn't cover long term care services, period!"

Well, after doing a little homework on the question, I have learned that the answer is "it depends!" I could stop with this answer plus a referral to the following websites:

- (1) the U.S. Department of Health and Human Services (HHS) "LongTermCare.gov" site at <http://longtermcare.gov/medicare-medi>

- caid-more/,
- (2) the Centers for Medicare and Medicare Services (CMS) publication Medicare and You 2014, available at <http://www.medicare.gov/publications/pubs/pdf/10050.pdf>, and
- (3) the CMS Medicare Manual at <http://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/Internet-Only-Manuals-IOMs-Items/CMS012673.html>, but I don't think that would be fair.

So, a more complete explanation:

Reference Material. The HHS site is

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Web Extras:

- 1. Frugal Ferper Story on British Columbia with All Web Links
- 2. Self-Administered Dementia Test With Clickable Link

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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,

Where does the time go? It seems like yesterday that I was sitting at my computer writing my column for the last Reporter and here we are again. Perhaps this is actually a good response because things within CSU-ERFA must be going well or my time would not pass so quickly. Of course you must know about this – after all, you have been perusing the website that webmaster Mark Shapiro has so diligently maintained to keep all of us up-to-date. And, of course, you get to read interesting articles due to fine work by Ted Anagnoson, editor of the CSU-ERFA Reporter.

As I think about it, I must also recognize the really good work done by all of my associates who are chairs or members of committees, complete officer functions, staff the office, or provide administrative direction. In addition to all of these, we have significant suggestions that come in from you, our various members. Given all of these efforts our organization is easily moving in a positive manner. Can you see why I am not unhappy and why my CSU-ERFA time goes so smoothly?

New Executive Director. There are a couple of items that I do want to mention. The most significant is the retirement of our executive director, Don Cameron, next year. Obviously, we will miss him greatly – he has provided outstanding direction and leadership. I have put just together a search committee for the executive director's job and will keep you posted as we move along. You will soon see the job description and get information as to timing and methods regarding overviews and applications.

Audit. We have also had a thorough audit done on our books, which has resulted in a fine report. Yes, we have a few things that were noted and will be changed, but all-in-all, we are doing quite well. I offer a big thank you to James Macklin, CPA and CSU-ERFA member, who carefully reviewed our financial status.

CSU-ERFA Foundation. Our foundation is a separate 501(c)(3) organization, to which tax-deductible contributions can be made to support the research grant program for retired faculty. This component is moving along well, also. As a matter of fact, a challenge grant of \$500 has been

received, and any contributions made before the end of December will be matched, up to that amount. Perhaps you would consider a donation.

Next State Council Meeting. The state council will meet in October at Cal State Dominguez Hills. This is the location of the CSU-ERFA archives and, in addition to our regular meeting, we look forward to our attendees' visiting this exceptional collection. We will keep you posted.

Once again, I invite you to share any ideas, concerns or comments with me. I would love to hear from you.

Best wishes,

Barbara
Barbara P. Sinclair,
President, CSU-ERFA

P.S. I attended a recent Hollywood Bowl production and was delighted to hear the Cal State Fullerton University Singers perform with John Williams conducting the Los Angeles Philharmonic. The chorus was grand, and I feel so proud that once again a Cal State University group is recognized nationally and internationally for its premier ability.

Academic Senate Newsletter

The statewide Academic Senate has a periodic newsletter that highlights faculty issues in the CSU, available at:

[http://www.calstate.edu/acadsen/
Newsletter/June_2014/index.html](http://www.calstate.edu/acadsen/Newsletter/June_2014/index.html),

An alternative is to go to the Chancellor's office web site at <http://www.calstate.edu> and choose "Faculty and Staff," then "Academic Senate CSU," and then "Faculty to Faculty Newsletter" in the column at the left. Typically there are articles on academic issues, statewide budget issues, bills to watch, summaries of the resolutions passed by the senate, etc.

2015-16 CSU-ERFA Research Grants

Applications close December 19, 2014.
See <http://www.csuerfa.org> for more
information.

Health Benefits Report: Dependent Eligibility, Long-Term Care, and Open Enrollment

By David Wagner, CSU-ERFA Health Benefits Director

In addition to the usual column by the chair of the health benefits committee, this edition of *The Reporter* will initiate the first of occasional guest reports by health benefits committee members. Juanita Barrena is this edition's guest columnist on the topic of Medicare and long-term care (see page 1).

Results of the Dependent Eligibility Verification Project. The Dependent Eligibility Verification Project was established to determine the accuracy of continued eligibility for over 738,000 dependents enrolled in CalPERS health benefits programs. University and other state retirees were part of the first of three groups of health benefits recipients to provide verification. Last year at this time many of us were involved in the process of providing proof of the continued eligibility of our health benefits dependents. For some the process was neither easy nor smooth.

The good news is that the vendor is done with our group and the overwhelming number of dependents of all retirees was properly receiving benefits. However, the review process determined that 1,016 dependents of retirees were not eligible for enrollment and those dependents have been dropped from coverage.

To avoid the need to repeat this process in the future CalPERS has indicated that it

will develop an internal protocol to screen eligibility of dependents of retirees. CSU-ERFA will provide feedback to CalPERS staff as options are discussed and information will be shared with you.

The Penultimate Long-Term Care Notification. Those who are part of the CalPERS long-term care program who still have policies which contain lifetime benefits and/or built-in inflation protection will receive a final notice during the next six months to avoid the upcoming 85 per cent premium rate increase that becomes effective July 1, 2015. If you wish to adopt one of the alternative plans from CalPERS, you must act within the timeline provided in the letter you will receive.

For those concerned about the loss of purchasing power due to inflation CalPERS has pledged to make inflation adjustment options available to policyholders at periodic intervals in the future. There is no information currently available on the cost of such options.

Health Benefits Open Enrollment. Prepare yourself for the deluge of mail which accompanies the open enrollment season for health benefit plans. CalPERS open enrollment dates are September 15-October 10, 2014. Retired members can change their health plans online at my.calpers.ca.gov or by completing enrol-

ment information and submitting it to CalPERS. The information phone number is 888-225-7377. New coverage is effective January 1, 2015.

If you change plans or add or delete dependents, CalPERS recommends that you check your pension warrants in January and February to see if the correct premiums are being deducted. If the premiums are not accurate with the February warrant, please contact CalPERS.

For those already enrolled in Medicare, the Annual Coordinated Election Period, which is government-speak for an open enrollment period, is October 15-December 7, 2014. During this period you may elect to change Medicare health or prescription drug plans. New coverage begins January 1, 2015.

The Centers for Medicare and Medicaid Services reminds us to not give personal information to plan callers. Furthermore, the Centers note, "Medicare plans aren't allowed to call you to enroll you in a plan, unless you specifically ask to be called. Also, plans should never ask you for financial information, including credit card or bank account numbers, over the phone."

CSU-ERFA Charitable Foundation Receives Third Challenge Grant

By Mark Shapiro, CSU-ERFA Charitable Foundation Treasurer

The CSU-ERFA Charitable Foundation recently received a third \$500 challenge grant from a CSU-ERFA member. The donor will match all donations from individuals received by the foundation through December 30, 2014, up to a total of \$500.

The CSU-ERFA Charitable Foundation is a 501(c)3 organization that provides competitive grants to CSU-ERFA members to support their research and scholarly activities. Donations in any amount from both CSU-ERFA members and the general public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes, and all donations will be acknowledged in writing.

You may donate to the foundation either by sending a check or donating through payroll deduction.

Checks should be made payable to the CSU-ERFA Charitable Foundation and sent to CSU-ERFA, 18111 Nordhoff Street, Northridge, CA 91330-8339.

Members can also choose to donate to the foundation monthly through a deduction from their CalPERS pension warrant. If you wish to contribute through a deduction from your CalPERS pension warrant, please download our donation agreement form, fill it out and return it to the foundation at the above address. The form is available at:

<http://csuerfa.org/pdf/Donation-Agreement.pdf>

Pre/Post-Retirement Report: Change “Pensionable Compensation?”

By Tom Donahue, Chair, Pre/Post-Retirement

Q. CalPERS has just adopted new rules for what compensation can count as “pensionable compensation” - Are these a good idea, or not?

The CalPERS board of administration is being severely criticized for proposing a list of 99 new types of pensionable compensation as a way of adjusting its rules for the Public Employees’ Pension Reform Act of 2013 (PEPRA). Journalists’ reaction, as presented on the web site *Pension Tsunami*, is full of ridicule and scorn, with the scoffing view that state employees are asking for extra money to be worked into their pensions for doing precisely the sorts of things their job descriptions ask that they do in the first place.

Here are some examples: extra pay can be calculated for pensions in such categories as police marksmanship certification pay, police physical fitness pay, smog inspector license pay, notary pay, cement finisher pay, holiday pay, pay for maintenance employees replacing street lamps from an aerial bucket, cement finisher pay, school yard supervisor pay, heavy-tire worker pay, special library reference desk premiums, good typists pay, crime scene expert pay, jailer pay upon interacting with the public, and general civil service pay for workers whose positions require trust and discretion or whose job is in a rural or remote setting.

Outrage over these specific premiums, and over the notion of adjusted compensation in general, is particularly strong because PEPRA was originally developed to prohibit forms of pension spiking. There remain, of course, the long-lasting objections from the practical-minded over rising pension costs to cities and counties, as well as objections to pensions in general from the private sector and from those sorts of partisan-minded folks whom C. Wright Mills termed “crackpot realists.”

From our standpoint, we may assume that many of the 99 types will be bargained into disappearing, despite the fact that they were put together at the influence of employee’s unions from the outset. The overriding difficulty beyond that is to be found in the collective insensitivity in that frame of mind which put the list together at the outset. Here are important clues that seem to have been neglected: people outside of CalPERS resent our pensions. They further resent us for having those pensions. Most of all, they hate having to pay for those pensions when over the years their own pensions have been utterly taken away. The simple object lesson should be to leave PEPRA undisturbed for quite some time.

Please send questions for this column to: Tom Donahue at donahue.thomas@ymail.com.

it is an amendment to the California constitution. It passed unanimously in the Assembly and state Senate. It would require the legislature to set aside 1.5% of general fund revenues in a budget stabilization fund until the fund reaches 10% of general fund spending. (Half of the 1.5% would be used to pay off long-term debt.) Personal capital gains tax revenues that exceed 8% of general fund revenues would also be transferred. That happened seven times between 2004 and 2014. The credit agencies support it on the grounds that money would be saved in good years for use in lean ones. As of mid-September, only the California Democratic Party has registered in favor of Prop. 2; only “2 Bad For Kids” has registered against it. Our recommendation: The fund is complex but seems stronger than previous efforts to build a “rainy-day” fund. We (and LWV) support this proposition.

Prop. 45 - Public Notice Required for Insurance Company Rates Initiative.

This is an initiative to enact a statute or law. This initiative would change current law by subjecting health insurance rate changes to the control of the California Department of Insurance. The incumbent state Insurance Commissioner is Dave Jones, running for reelection. At present, auto and home insurance rates are subject to his control, while health insurance rate increases are subject only to market controls. Insurance companies are opposed. We recommend a “yes” vote, in the interest of controlling health care costs.

Prop. 46 – Drug and Alcohol Testing of Doctors. Medical Negligence

Lawsuits. This initiative statute began as an effort of trial lawyers to raise the “non-economic” cap (i.e., pain and suffering as compared with awards for loss of income on which there is no cap) on medical malpractice awards from the current \$250,000 (where it has been pegged for 28 years) to account for inflation. The proposition has mysteriously taken on a range of additional purposes, which include requirements on physicians that they consult a drug data base (half-baked at the moment) before prescribing certain controlled substances, a requirement for drug testing of suspect physicians by hospitals, and a proposal mandating that medical personnel report on colleagues’ professional negligence. We believe that this proposition tries to do too many things, most without thorough vetting by the legislature, and recommend a “No” vote. If the

November Ballot Propositions

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assumption that voters would not pass such a large amount. Putting a bond issue on the ballot requires a two-thirds vote in both houses of the legislature. The bond issue includes money for surface storage (dams, reservoirs), over \$400 million to help the environmentally-challenged Delta, over \$700 million for water recycling projects, and almost \$400 million for flood protection. Some \$900 million would help prevent contamination of groundwater. Supporters include the establishment, the governor, both U.S. senators, the California Farm Bureau Federation, the Nature Conservancy, and many other organizations, including a host of water

agencies. Opponents include the California Sportfishing Protection Alliance, two Delta protection organizations, and others, who argue that the bonds would usher in a new era of big dams, the money would not help the current drought, and that the bonds would be fiscally irresponsible. Our recommendation: We understand the arguments of those who want the world to be perfect, but we think at this stage this bond issue is as good as we will get from the political process. We support it. LWV is neutral.

Prop. 2 – State Budget. Budget Stabilization Account. This item is placed on the ballot by the legislature, and

(Continued on next page)

Mayoral Election in San Jose Centers on Pension Issues

By Don Keesey, Retired Professor of English, San Jose State University

This November's mayoral election in San Jose will be one to watch. Though the two candidates have similar backgrounds and both call themselves "Democrats," they offer starkly contrasting views on matters important to all public employees.

The winner in June's multi-candidate primary, County Supervisor Dave Cortese, had the backing of labor, the city's safety workers, and the Democratic party. The supporters of the runner-up, Councilman Sam Liccardo, included the current mayor, the Chamber of Commerce, and the city's major newspaper. Central issues in the campaign will be the strength of public employee unions and the safety of public employee pension benefits.

By 2012, because the city had failed for years to set aside enough money to pay for the pension benefits it had promised, it found itself facing a large unfunded obligation. As Mayor Chuck Reed saw it, since the obligation was so woefully unfunded, it was no longer an obligation. At his urging and with the support of a majority of the City Council, including Mr. Liccardo, voters passed Measure B, a key provision of which allowed the city to reduce the pension benefits not only of new hires but also of current employees.

City workers, led by the police union, took the issue to court, and so far the courts have ruled that current employees' promised pensions are a "vested right" protected by state law and cannot be unilaterally reduced by an employer.

But the mayor and the council have spent hundreds of thousands appealing those rulings, and Mr. Liccardo proposes to spend even more to defend the measure. In contrast, Mr. Cortese proposes to drop the appeals, accept the courts' rulings, and limit pension "reform" to what can be agreed at the bargaining table. Unsurprisingly, the unions are backing Mr. Cortese.

Although it was clear from the start that Measure B would lead to litigation, its backers were stunned by the police officers' willingness to vote with their feet. In the past two years, hundreds of officers have taken jobs in other cities, recruits have been hard to find, mandatory overtime has been imposed, and the crime rate has risen. This has caught the public's attention and forced the measure's supporters on the council, Mr. Liccardo among them, to try to find ways to placate the police force without repudiating Measure B. They have expressed less concern for the other city workers, and so far the police have not been placated.

Meanwhile, Mr. Reed, in no way daunted, has been leading a well-financed movement to amend the state's constitution so that governments at all levels will be free to impose reductions on the pensions of current workers. He decided not to try to put it on the ballot this November, but he will almost certainly try in the future if he judges the public's mood to be receptive. San Jose's mayoral election will be a referendum on Mr. Reed's vision, and an important measure of that mood.

November Ballot Propositions

(Continued from previous page)

several aims of this initiative are indeed in the public interest – and they may be – the legislature needs to deal with them. Presenting such a pig's breakfast of stuff to the general public for a thoughtful decision is not a good idea. Too many initiatives suffer that fault.

However, we Californian's love our ballot box initiatives—even though the ones cited here are not interesting enough to bring out more than a small percentage of voters in a mid-term election. This just-concluded legislative session has avoided dealing with some really big problems—although the water bond and the Bay-Delta (to say nothing of the drought) are huge. Outgoing Senator Steinberg's AB1253, (sponsored by Common Cause) aims at reforming the initiative process by rendering it more transparent and open. We'll talk more about initiative reform in the next issue.

Prop. 47 - Criminal Sentences.

Misdemeanor Penalties. This proposition is an initiative to change existing laws and put a new law on the books. This measure reduces the penalties for certain offenders convicted of nonserious and non-violent property and drug crimes. It also allows some offenders who have been convicted of these crimes to apply for reduced sentences. Savings from the measure goes to truancy prevention, mental health and substance abuse treatment, and victims services programs. LAO estimates that about 40,000 offenders annually would be affected, but the evidence for the particular number is shaky, and LAO admits they could be off by many thousands. They also state that most of the offences here are being handled at the county level, and the measure would reduce the sentences imposed. About 10% of the offenders affected are currently sent to state prison, generally because of a prior serious or violent conviction. These offenders would now serve lesser sentences in county jails.

We predict a major donnybrook between

liberals and conservatives on this measure (sigh). We (and LWV) support this proposition.

Prop. 48 – Indian Gaming Compacts.

This is a referendum on a previously passed state law. If you vote in favor, you support the law; if you vote against, you are voting to overturn the law and the compacts. The law approved two Indian gaming compacts, which together allow the construction of an off-site Indian gaming casino in the San Joaquin Valley, near Madera, about 30 miles north and west of Fresno on Route 99. Stand Up for California, which opposes the spread of Indian casinos beyond the 60 or so already operating in California, collected sufficient signatures to put the law on the ballot as a referendum. They contend that this will be the first of an avalanche of off-reservation casino project applications, and that off-reservation gambling casinos is what the referendum is really all about. However, past propositions that have dealt with Indian casinos have passed overwhelmingly; we shall have to see what happens with this one. We are neutral on this proposition.

Does Medicare Cover Long-Term Care?

(Continued from page 1)

very user friendly, providing basic information about Long Term Care (as in what is meant by the term “Long Term Care”), a general description of the kinds of long term care services (notice that I used the lower case here) covered by Medicare, Medicaid and other state programs, and even includes helpful information about average costs of long term care (by state and type of service) and other planning considerations (e.g., advance directives). The publication *Medicare and You 2014* is a friendly and useful handbook that covers the full range of Medicare benefits (including Plans A, B, and D, Medigap and Advantage), and includes information about your costs (e.g., premiums, co-pays for various services). The CMS Medicare Manual, as the longer URL suggests, is a highly technical manual on Medicare benefits, with detailed descriptions and examples of the types of services that are and are not covered by Medicare.

It Depends. So, what does “it depends” depend on? First, it depends on what you mean by “services.” If you mean most of the NON-SKILLED services that are typically covered by a Long Term Care policy and comprise the bulk of services needed in long term care, the answer is “NO” (at least not usually). These services include assistance with “Activities of Daily Living” or ADLs, e.g., bathing, dressing, using the toilet, eating, caring for incontinence, and getting to or from a bed or a chair and “Instrumental Activities of Daily Living” or IADLs, e.g., assistance with the tasks of housework, taking medication, managing money, shopping for groceries, using the telephone, responding to emergency alerts. In fact, the *Medicare and You* handbook (p. 127 of on-line version) states categorically (in bold) that: **Medicare and most health insurance plans, including Medicare Supplement Insurance (Medigap) policies, don’t pay for this type of care, sometimes called “custodial care.”**

Well, actually, the quoted statement is not entirely accurate since there are exceptions, which are described in great detail in the *CMS Medical Manual* (e.g., where it is medically necessary that the service be provided in a skilled nursing facility or provided/supervised/monitored in the home by a skilled nurse or therapist).

Still, the bottom line is that one probably ought not count on having these “custodial services” covered by Medicare. Now, if what you mean by the term “services” is medically necessary services that can only be provided (by law) by a skilled nurse or therapist, the answer is probably “YES,” though this also depends on what you mean by “long term,” the frequency of providing those skilled services, and where those skilled services are provided.

The Bottom Line. So, what’s the bottom line? What services does Medicare cover over at least a relatively long period of time. In a nutshell, there are three main benefit categories: inpatient care in a skilled nursing facility (not custodial or long-term care), hospice care, and home health care, which are actually referred to as “Long Term Care” on the HHS website (though referred to as Plan A or Plan A plus Plan B benefits in the *CMS Medicare Manual* and *Medicare and You* publications). The general descriptions (provided below) of these categories are excerpted from the HHS website (with a couple of edits/notes) as follows:

1. Long-term Care Services – Skilled Nursing.

Medicare will help pay for a short stay in a skilled nursing facility if you meet the following conditions:
 --You have had a recent prior hospital stay of at least three days.
 --You are admitted to a Medicare-certified nursing facility within 30 days of your prior hospital stay.
 --You need skilled care, such as skilled nursing services, physical therapy, or other types of therapy (*nota bene*, the skilled care must be needed on a daily basis).

If you meet all these conditions, Medicare will pay for some of your costs for up to 100 days. For the first 20 days, Medicare pays 100 percent of your costs. For days 21 through 100, you pay your own expenses up to \$140.00 per day (as of 2013), and Medicare pays any balance. You pay 100 percent of costs for each day you stay in a skilled nursing facility after day 100.

2. Long-term Care Services – Home and Other Care Services.

In addition to skilled nursing facility services, Medicare pays for the following services for a limited time when your doctor says they are medically necessary to treat an illness or

injury:

- Part-time or intermittent skilled nursing care.
- Physical therapy, occupational therapy, and speech-language pathology that your doctor orders and a Medicare-certified home health agency provides for a limited number of days only.
- Medical social services to help cope with the social, psychological, cultural, and medical issues that result from an illness. This may include help accessing services and follow-up care, explaining how to use health care and other resources, and help understanding your disease.
- Medical supplies and durable medical equipment such as wheelchairs, hospital beds, oxygen, and walkers. For durable medical equipment, you pay 20 percent of the Medicare approved amount.

There is no limit on how long you can receive any of these services as long as they remain medically necessary and your doctor reorders them every 60 days.

3. Hospice Care.

Medicare covers hospice care if you have a terminal illness and are not expected to live more than six months.

If you qualify for hospice services, Medicare covers drugs to control symptoms of the illness and pain relief, medical and support services from a Medicare-approved hospice provider, and other services that Medicare does not otherwise cover, such as grief counseling.

You may receive hospice care in your home, in a nursing home (if that is where you live), or in a hospice care facility. Medicare also pays for some short-term hospital stays and inpatient care for caregiver respite. (*nota bene*, if you happen to live beyond 6 months, the hospice benefit can be continued, subject to another appraisal).

In Memoriam

Fullerton – Frayda Hoffnung

Northridge – Robert Dear

Sacramento – George W. Roche

San Diego – Andrew C. Olson Jr.

Reports on Two CSU-ERFA Research Grants

By Sally Hurtado de Lopez, Chair, CSU-ERFA Research Grants Committee

The CSU-ERFA research grant program director, Sally Hurtado de Lopez, has issued the following grant reports on 2012-13 cycle CSU-ERFA research grants.

Elizabeth Kennday-Corathers

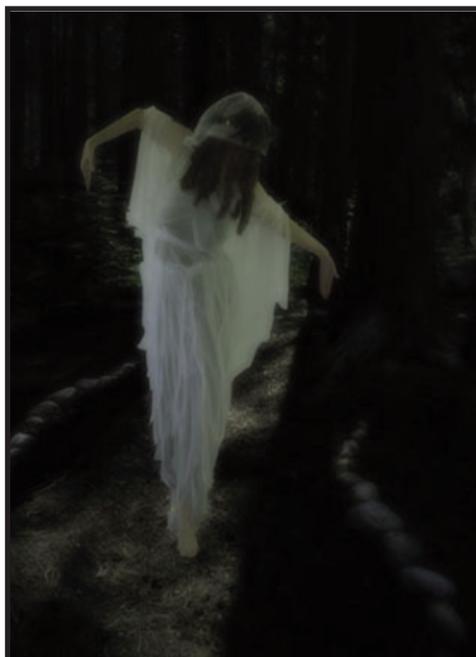
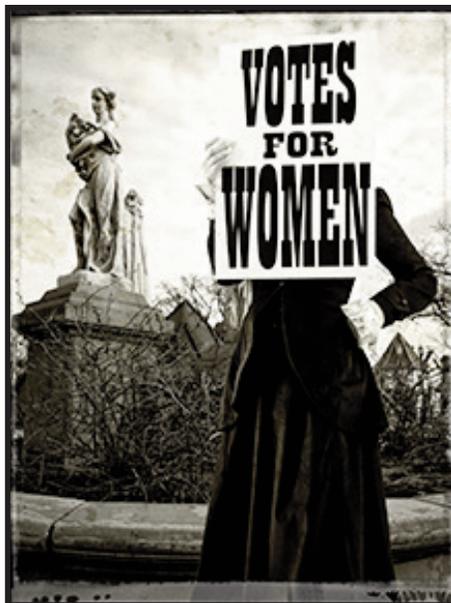
Elizabeth Kennday-Corathers from CSU Long Beach pursued a project titled *The Repository of Wonders: A Multi-faceted Collaborative Art Installation*, modeled on the 19th-century profitable 'dime museum' that packaged entertainment with education for the masses.

The art installation examined the objects promoted as "worthy" when presented as significant via labeling and hyperbolic advertisement and is re-configured for specific venues consisting of artifacts, photographs, brochures, didactic materials, and performances.

A sub-theme, in this project, explores the emergence of the strong, academic and/or free-spirited feminine persona, i.e., Anne Brigman, Gertrude Bell, Isadora Duncan, Alexandra David-Néel, at the turn of the century. Installations are depicted via journals, letters and photographs.

Kennday-Corathers was largely responsible for the development of the characters created for the project and their depiction through photographic tableaux.

Several of the tableaux are below and to the right.



Tableaux Samples: Each tableau above and left relates to a character and her story in the Repository of Wonders.

Top: Suffragette Movement.
Above: After Isadora Duncan.
At left: Plein Air Painting.

Julia M. Allen

Julia M. Allen's project, *Passionate Commitments: The Lives of Anna Rochester and Grace Hutchins*, is a dual biography of two twentieth-century American women whose love for each other fueled their work to create an egalitarian world.

Grace Hutchins and Anna Rochester, life partners and heirs to significant wealth, developed their rhetorical skills and political acumen in early twentieth-century women's organizations. Committed to social transformation, they lived together frugally while devoting themselves to several organizations in succession, including the Episcopal Church and the Fellowship of Reconciliation, as they searched for a place where their efforts were welcomed and where they could address the root causes of social inequities.

Passionate Commitments examines the personal and public writings of Rochester and Hutchins to reveal under-reported challenges to capitalism as well as little-known efforts to strengthen feminism during their time. This biography charts the underpinnings of American Cold War fears and the influence of sexology on political movements in mid-twentieth-century America. Their work reveals a unity of purpose that was visionary in the context of their times.

See Allen's website at: <http://passionate-commitments.weebly.com/>



Julia Allen speaking after being presented the 2014 Judy Grahn Award for Lesbian Non-Fiction, presented by the Publishing Triangle, April 24, 2013, N.Y.

Vacationing in Southeastern British Columbia

By Barry Pasternack, CSU Fullerton, The "Frugal Ferper"

Mention that you will be vacationing in British Columbia and most people probably think you will be going to Vancouver, Whistler, or Victoria. In addition to the west coast of British Columbia, there is also an agricultural area in the southern center of the Province (the Okanagan) that is home to many wineries and an area in the southern eastern part of the Province (the Kootenays) known for its natural beauty.

In this article we will focus on vacationing in the **Kootenays** (this area is sometimes called the BC Rockies, but the mountains are really the Purcell and Selkirk ranges).

Getting There. If traveling to the Kootenays by air, the easiest airport to fly in and out of is Spokane Airport in Washington. To get to there from Spokane Airport, one heads east on Interstate 90 for about 34 miles. You will pass the city of Spokane and enter Idaho. Take exit 12 in Coeur d'Alene (US 95) and go north (if you first wish to see the downtown area of Coeur d'Alene before heading to British Columbia, go south on US 95).

Sandpoint, Idaho. Going north on US 95, a few miles from Coeur d'Alene you will pass the Silverwood Theme Park and about 28 miles beyond Silverwood you will come to Lake Pend Oreille (pronounced: pond-o-ray) and the town of Sandpoint, Idaho. US 95 bypasses the town, but it is easy to exit the highway to see the town and return to the highway beyond the bypass. At Sandpoint you will be joining the International Selkirk Loop (see: <http://www.selkirkloop.org/>), a 280 mile scenic drive through Idaho, British Columbia, and Washington.

Crossing the Border. About 30 miles north of Sandpoint you will come to Bonners Ferry, the last town of any size before you reach the Canadian border. This is a good place to get gasoline before heading into Canada as gas prices are sig-

nificantly higher in Canada than in the US. (If you decide to wait to fill up your tank, there are a couple of gas stations in Porthill just south of the US/ Canada border.) About 14 miles north of Bonners Ferry there will be turn off to the left for Idaho State Highway 1. Go 11 miles on Highway 1 and you come to the US/Canada border. Note that this border is closed from 11 pm to 7 am, and the next closest border crossing adds about an hour and a half to one's travels. Also, do not forget to bring your passport along.

Creston, British Columbia. Once in Canada, the speed limits are posted in kilometers per hour and distances are given in kilometers. The highway number changes to 21 and about 9 miles beyond

small hotels, B and B's, and campgrounds.

Cranbrook. While not on the International Selkirk Loop, Cranbrook is an interesting town (about an hour and a half north east of Creston). It is known for the Canadian Museum of Rail Travel near the center of town as well as Fort Steele, preserved heritage town, a few miles north of Cranbrook (see the Wikipedia article on the town).

Kootenay Lake. Going north from Creston, the International Selkirk Loop is now Highway 3A you will pass through the town of Wynndel (there is a large sawmill there that sometimes gives tours) and the tiny village of Sirdar where there is an old country store along the side of

the road. Like most of the towns in the Kootenays, these communities owe their existence to either mining or logging. Shortly after leaving Sirdar, you will reach Kootenay Lake. This main portion of the lake is about 60 miles long and about 5 miles wide and is bordered by mountains on both sides. The drive along the east side of the lake is breath-taking in terms of raw beauty and considered one of the top ten motorcycle rides in Canada (see, for example: http://www.motorcycleroads.com/Routes/Canada_129.html).

Boswell. The next locality is Boswell. Boswell is the home of the Glass House. This

house was built out of approximately 500,000 empty embalming fluid bottles by funeral director David H. Brown and is now a tourist attraction. Boswell is also home to the Destiny Bay Resort. While the rates there per couple are in the mid to high \$200 range per night, this includes a four course dinner as well as a buffet breakfast.

Gray Creek. North of Boswell is Gray Creek, a community that proudly advertises itself as "metric free." The 101 year old Gray Creek Store is an old-time general



Kootenay Lake

the border you will come to the town of Creston, BC. The top three things to do in Creston are: take free tour and tasting at the Columbia Brewery (brewers of Kokanee beer), look at the murals in the downtown area, and visit the Creston Valley Wildlife Management Area (see: <https://www.crestonwildlife.ca/>) located a few miles west of town on Highway 3.

There is a Ramada Inn on the north side of town and, for those looking for a "donut fix," a Tim Horton's on the opposite side of the road from the Ramada. Most of the other lodging in the Kootenays consists of

(Continued on next page)

Vacationing in Southeastern British Columbia

(Continued from previous page)

store and a good source of books on hiking and other outdoor activities that one can engage in while visiting the Kootenays. Avoid the temptation of traveling over the Gray Creek Pass to Cranbrook as the road is unpaved with lots of curves and may be either impassable or require 4-wheel drive in places. While a shorter distance to Cranbrook, it is no shorter in terms of time than driving back to Creston and following the paved highway to Cranbrook (and your rental car contract may not permit driving on such a road).

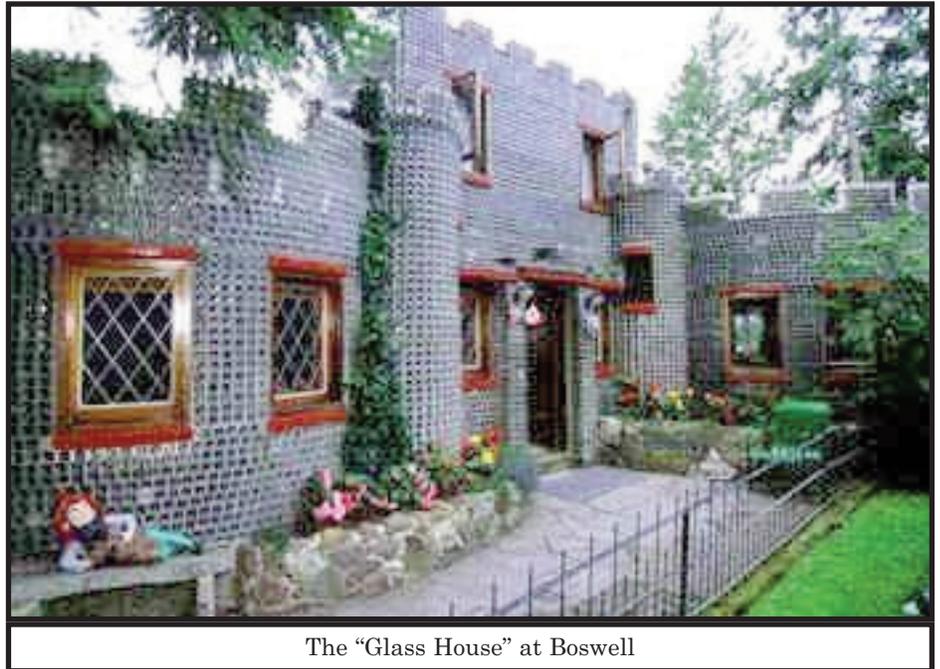
Crawford Bay. North of Gray Creek is the town of Crawford Bay, home to the Kokanee Springs Resort and Golf Course. The resort has rooms for let as well as a restaurant where one can eat breakfast, lunch, or dinner. While the room rate at the resort can be pricey, another option for lodging in Crawford Bay is the Wedgwood Manor. This historic B and B was built for the daughter of British china magnate Josiah Wedgwood, and the rates per couple are typically under \$150 per night.

Crawford Bay is also home to several artisan studios (see: <http://artisansofcrawford-bay.com/>). These include the Kootenay Forge which produces forged home accessories and the North Woven Broom Company (whose brooms have been used for the marketing of the Canadian version of the Harry Potter novels as well as for the 2005 movie Bewitched). From Crawford Bay it is a short drive to Pilot Bay Provincial Park, where there is an easy walk to the decommissioned Pilot Bay Lighthouse.

Kootenay Lake Ferry. A few miles north of Crawford Bay one comes to the landing for the Kootenay Lake Ferry. Advertised as the longest free ferry in North America, the boat makes the five mile journey between the east and west shores of Kootenay Lake in about 35 minutes. As there is a limited number of cars that can be carried on each crossing, during peak times in the summer you may have to wait a while to get on the ferry. The larger of the two ferries used can handle up to 80 vehicles while the smaller ferry can handle up to 28 vehicles.

Balfour. The ferry disembarks in the town of Balfour, a few hundred feet from the continuation of Highway 3A to the left and Highway 31 to the right. If one goes

north on Highway 31 for 9 miles you will reach Ainsworth Hot Springs. About 10 miles beyond the Hot Springs is a turn off to go to Cody Cave, where one can take an escorted tour of the cave. Driving a bit further takes one to the town of Kaslo, known for hosting an annual jazz festival in early August.



The "Glass House" at Boswell

Nelson. Going to the left from Balfour takes one to the historic town of Nelson. On the drive to Nelson you will pass Kokanee Springs Provincial Park, where you can observe salmon spawning (usually in August and September). Beyond the park is a turn off on the right to the Kokanee Glacier. The road to the parking lot to hike to the glacier is about 10 miles and can be rough at times. Once you get to the parking lot, you will still have to do a fair bit of hiking to get close to the glacier.

Continuing on Highway 3A for another 12 miles will get you to the historic town of Nelson. A former mining town, it has a 1960s hippy-like feel (many Americans moved there in the late 1960s and early 1970s) and has approximately 350 Heritage Buildings. The 1987 movie Roxanne, while supposedly set in a small Washington ski town, had a majority of the outdoor scenes actually filmed in Nelson. The main shopping street of the town is Baker Street which has a number of good restaurants as well as interesting shops. There are also several nice hotels in town, with the centrally-located Hume

Hotel perhaps being the most historic.

From Nelson one can continue on the International Selkirk Loop going south back to Sandpoint. Alternatively, one can go west towards Kelowna and Vancouver, or head north towards Revelstoke and then east to go on to Banff and Jasper.

Perhaps the best time to visit the Kootenays is in early to mid September. The weather is good and you avoid the summer crowds. Try to avoid June as it can be rainy. For winter enthusiasts, there is a ski resort south of Nelson, but if you are driving, be aware that the area can get lots of snow and some roads may require chains.

Frugal Ferper Vacation Tip. While I have never been a fan of owning a time share (it seems much of the cost of the time share goes towards the marketing effort, and the yearly maintenance cost is not much less than staying in a hotel for a week), many families find them attractive.

For those interested in purchasing one, it can be substantially cheaper buying one on the secondary market. There are many websites that advertised "used" time shares. One site that has bargain listings is <http://vacatia.com/timeshare-deals>.

Web Extra - this story with numerous web links is online on the CSU-ERFA web site under *The Reporter*.

CalPERS' Unfunded Pension Liabilities: How Did We Get Into This Mess?

By John G. Kilgour, CSU East Bay

CalPERS is not one unified program. Rather it is a number of retirement and other benefit programs that have a variety of funds and a range of funding situations. The three main retirement income programs and the latest funded ratios (percent funded) as of June 30, 2013 are: State Employees, 66.1% funded; (non-teaching) School Employees, 80.5% funded; and Public Agencies (as of 6/30/2012), 68.9% funded. **Our pensions are only 66.1% funded? How did that happen?**

Pre-1966, Safe Investments. Once upon a time, public pension plans in California could invest only in safe and predictable bonds. CalPERS was established in 1931, not long after the stock market crash of 1929 and in the depths of the great depression. Restricting pension fund investments to bonds was reasonable. The equity markets did not return to their pre-1929 levels until 1954. However, to avoid stocks was to forgo their higher long-term earnings. Since 1927, stocks have returned about 10% per year, bonds about 5%.

1966 and 1982 Propositions. In 1966, California's Proposition 1 weakened the bonds-only restriction by allowing public pension funds to invest up to 25% of their assets in equities. In 1982, the voters rejected a proposal (Prop 6) that would have increased the limit to 60%. However, just two years later (1984) they approved Prop 21 that ended the restriction all together and allowed public funds to invest in anything "prudent."

Initially, plan fiduciaries were to have been held personally liable for losses incurred by imprudent investment decisions. However, pension plans quickly purchased liability insurance to protect plan trustees and other fiduciaries from such personal loss.

Governor Wilson's Attempted "Re-Direction." During the 1991 recession, then Governor Pete Wilson attempted to redirect \$1.1 billion of "surplus" CalPERS assets to reduce annual required contributions (ARC) for the state, schools and local agencies. It would also have shifted the power to appoint actuaries from the pension board(s) to the governor. The actuar-

ies calculate the ARC to be paid by employers to CalPERS and other pension systems. Wilson's attempted raid was thwarted by the courts.

The public employee unions responded with Proposition 162 in the November 1992 election. Before Prop. 162, the pension board(s) of administration had three equal responsibilities: paying benefits, minimizing employer costs and maintaining reasonable administration expenses. The 1992 proposition made paying benefits the top priority. It also clarified that the actuaries were to be appointed by the pension plan, not the governor, and that the pension boards had investment control.

Mid-1990s - The Good Times. By the mid-1990s, public pension funds in California were getting 75% of their revenue from earnings on invested assets, and by the end of the decade most of them were fully funded or running a surplus. Employer contributions went down, in some cases to zero, while employee contributions continued at their prescribed fixed rate (5% of earnings for us).

S.B. 400 and Retroactive Benefit Increases. In the interest of fairness, the CalPERS board of administration proposed increasing pension benefits in what became S.B. 400 in 1999. It significantly improved retirement benefits retroactively. CalPERS assured the legislature that the cost of the enhanced benefits would be covered by continued growth in the trust fund fueled by investment earnings. Everyone seems to have forgotten that while equity prices can go up, they also go down. The principle of "reversion to the mean" is alive and well.

2001: the "Dot.Com" Recession. And then came the 2001 "dot.com" recession. As the stock market contracted, pension asset values took a dive and employer required contributions soared. By 2007, the financial markets and the pension funds had recovered. Funded ratios were again approaching 100%. The "real estate bubble" great recession began in the 4th quarter of 2008. It was worse. Again, asset values contracted and employer required

contributions soared just as state and local governments were struggling with reduced revenues and increased costs of other worthy programs, such as the California State University.

Was S.B. 400 a Mistake? While many of us benefited from S.B. 400, it was a big mistake. It will be a problem for public pension funds in California for a long time to come. Because of the "California Rule" (discussed in my last note), the Public Employee Pension Reform Act (PEPRA) of 2012 applies only to state and local government employees hired after January 1, 2013. Those hired prior to that date will continue to enjoy the benefits of S.B. 400 and CalPERS and other public pension funds will continue to incur their costs for many years.

Even though equity values are now well above their pre-recession levels and funded ratios will look better for 2014, public pension funding problems in California will be with us for a long time. Over the span of most of our careers, there have been five recessions: 1973, 1981, 1991, 2001 and 2008. There will be others. Stay tuned in.

Source: Excerpted from John G. Kilgour. "Understanding the Role of Pension Obligation Bonds: The California Experience." *Compensation and Benefits Review* (forthcoming 2014).

CSU-ERFA New Members

Dominguez Hills - Carrie Ann Blackaller

Fullerton - Diane F. Witmer

Humboldt - Kenneth O. Fulgham

Long Beach - Barbara E. Hall, Gayle B. Fenton

San Francisco - Davis Lee

San Luis Obispo - Nana Farkye, Manzar Foroohar

Review of “The Fall of the Faculty: The Rise of the All-Administrative University and Why It Matters”

Reviewed by Bill Blischke, CSU Dominguez Hills

I have spent 20+ years as a faculty member and 20+ years as an administrator in the CSU. Therefore, I may have a balanced view on this issue. Who knows? I welcome your response and assessment. You can contact me at wblischke@csudh.edu.

The title of this book, which was published in 2011, captures its focus very well. What is the appropriate role of the faculty vis-a-vis administrators in contemporary institutions of higher education? When I ask my faculty and administrative colleagues if they have read it, few have, though it was published three years ago. I will summarize and critique this lengthy volume and recommend research on the part of CSU-ERFA, ASCSU, local emeriti and retired faculty and staff groups, and campus senates based on Ginsberg's book.

Benjamin Ginsberg spent his career as a faculty member at Cornell and Johns Hopkins for almost four decades. His interactions with faculty and administrators at these two universities and his research on many others across the country provided the data for this book.

Let me begin by strongly recommending that you peruse Ginsberg's book or at least read my review of it. He sounds a dire warning regarding the current and future role of the faculty in shared governance, a contentious current issue in the CSU. Ginsberg asserts that since the 1960s and 1970s, the faculty's influence in American universities has diminished significantly while administrations have expanded dramatically. They have wrenched control from the faculty!

He lays part of the blame at the feet of the faculty and part of it is on the composition of the teaching staff. Faculty members have contributed to their own downfall by withdrawing from active involvement in governance. Commitment to teaching and research to achieve tenure and promotion coupled with the lack of value attributed to participation on committees, task forces, etc. have convinced many of our colleagues to “abdicate the throne.” In addition, the incredible decrease in tenure-track or tenured faculty has exasperated this trend. Whereas 67% of the faculty in 1970 were TTF, only 30% are currently. This trend occurred in the CSU as well, but efforts are underway to reverse this tendency. Beyond loss of control by the faculty, Ginsberg insists that academic freedom has been destroyed with the fall the tenure system.

The other factors he analyzes to explain the rise of the all-administrative university are growth and external mandates. Many colleges have increased their student populations tremendously during the last few decades, and multi-campus systemwide offices as well as state and federal mandates have created a host of new administrative responsibilities. However, his conclusion after assessing these issues is “administrative growth is an internally generated phenomenon more than a response to external forces.”

Though Ginsberg highlights a very critical issue, I have two major criticisms of this volume. Most importantly, he often uti-

lizes what I have warn my sociology students about constantly, i.e., “proof by example.” He cites some incredible instances of administrative abuse at a number of universities. But he has little systematic data from the 4,500 institutions in our country. This may be a widespread phenomenon but I am not convinced by the information he provides. Secondly, I was irritated by the snide tone used throughout the book. He constantly called administrators “deanlets and deanlings” and used terms such as “administrative psychobabble.” This rhetoric was unnecessary and offensive to me as a former occupant of administrative positions.

His final conclusion was, “With the ever-growing legions of deanlets and deanlings at their command, senior administrators increasingly have the capacity to circumvent the faculty, seize control of programs, oversee research activities and meddle in the curriculum.”

What is to be done? Ginsberg recommends getting representation on governing boards. Our faculty and students have seats on the board of trustees, and some members of the CSU-ERFA Executive Committee have suggested that we do so as well. He also suggests using the media to inform the public about abuses.

Though some of the examples he uses are outrageous, I have never heard of similar instances in the CSU. He mentions a few much less egregious cases at UC campuses but never mentions our 23-campus system at all, another reflection of his limited data.

Two recommendations: CSU-ERFA, ASCSU, and our campus counterparts should encourage our faculty colleagues to be involved in shared governance. At both the system and campus level, we should conduct a systematic assessment of changes over the last few decades in the number of administrators, the percent of the budget being used for these positions and their staffing support and the involvement of faculty in critical decision making processes.

Personal and Professional

Harold Goldwhite (Chemistry, Los Angeles) is the co-author, with Cathy Cobb and Monty L. Fetterolf, of a new book “The Chemistry of Alchemy” published in June 2014 by Prometheus Books as both a hardback and an ebook. In May 2014 Professor Goldwhite gave a talk, illustrated by pictures and musical excerpts, on Gilbert and Sullivan Part 3: Triumph and Tragedy, at Villa gardens in Pasadena.

The Historical Society of Southern California has just published a biography titled *George Carson: Los Angeles Pioneer* written by **Judson Grenier**, CSU-ERFA archivist and professor emeritus of history at CSU Dominguez Hills. The book traces the career of a NY youth whose subsequent leadership shaped the growth of Los Angeles in the 1800s.

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**California State University
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**A Self-Administered
Dementia Test**

It is now possible to test yourself for dementia through SAGE, the “Self-Administered Gerocognitive Exam,” found on the web site of the Ohio State University’s Wexner Medical Center.

The center urges people to take the test and show the results to their primary care physicians to establish a baseline score. It can then be taken again every few years to track any changes in their performance.

As of June, more than 900,000 people had downloaded the test, which comes in four different versions. They are each considered equivalent; it doesn’t matter which one you take.

Dementia is usually considered difficult to perceive in yourself because the changes are gradual. The Century Foundation’s *Squared Away Blog* in June 2014 noted that dementia is a critical issue in managing personal finances, with one study finding that in most older couples, the “person in charge of managing the household

finances continues to do so after dementia sets in.”

The test can be found at: http://medical-center.osu.edu/patientcare/healthcare_services/alzheimers/sage-test/Pages/index.aspx.

With such a long URL, it is probably easier to use your editor’s method: go to the main page, medicalcenter.osu.edu and search for “dementia test”. The first item was identified as SAGE, the self-administered dementia test.

**CSU-ERFA
Calendar of Events**

October 18, 2014 - CSU-ERFA State Council meets at CSU Dominguez Hills.

December 19, 2014 - CSU-ERFA research grant applications due.

February 14, 2014 - CSU-ERFA Executive Committee meeting in Torrance.

April 25, 2015 - State Council meets at CSU Long Beach.

October 17, 2015 - State Council meets at CSU Fullerton.

**California Election Turnout
Continues Downward Trend**

Continuing a downward trend sparked by lack of interest, the June 3, 2014 primary election saw 25.2% of the registered voters and only 18.4% of the eligible adult population turn out to vote. Not since 1916 has turnout in a primary been so poor, according to the Secretary of State’s records. Almost 70% of the ballots were cast by mail, some 69.4%, with only 30.6% cast in person at the ballot box.