



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

Inside this issue:

State Council Endorses Actions	1
Upcoming Vote on Changes to CSU-ERFA's Constitution	1
CSU-ERFA's Budgetary Condition	1
From the President	2
What To Do About CSU-ERFA's Budgetary Condition	3
CFA Report: 70th Assembly News	4
ASCSU Report: Shared Governance Issues Continue	5
CSU-ERFA Foundation 2018 Small Grant Award Program	5
What We Know About Post-Surgical Memory Loss	6
Legislative Report: Janus, COLAs, CalPERS Issues	7
Pre- and Post-Retirement: More on the Chained CPI	8
Robert D. Kully, Former CSU-ERFA Executive Director, Dies	9
Voting in "Vote Centers?"	9
On the Probability of Using Long-Term Care	10
Health Benefits: Proposed Program, Medicare Cards	11
New Directions for Lifelong Learning?	12

State Council Endorses Actions

By Harold Goldwhite, Executive Director

The State Council of our association met at CSU East Bay's Oakland Center, with 32 attendees from 19 different campuses. President Blischke presented a eulogy on the late Robert Kully (LA) former chair of the Academic Senate, CSU; the first faculty trustee; and longtime executive director of CSU-ERFA. The council passed a resolution recognizing Professor Kully's contributions.

Treasurer's Report and Membership Loss. The Treasurer's report of 2017-2018 income and expenditures through the third quarter, up to March 31 2018, was the focus of much of the earlier part of the meeting. The Association is steadily losing membership and as a result is in a budget deficit mode that cannot continue. Many suggestions were made both here and in

response to the report of the membership committee as to how to attract new members. Meanwhile budget cuts will be necessary. One option that had general agreement was to drop the pocket calendars at a savings of up to \$7,000 a year.

Legislative Report. The legislative report mentioned the "Janus" case that is being considered by the U.S. Supreme Court that could affect the ability of unions in the public sector, like CFA, to collect agency fees from non-members. There are continuing efforts in the state legislature to limit or reduce pensions of state employees.

AAUP VP Reichman Speech. The

(Continued on page 10)

Upcoming Vote on Changes to CSU-ERFA's Constitution

In the near future, you will be asked to vote on a number of changes to our Constitution. Among these are a change in name to reflect the recent action adding staff to our potential membership and deletion of a number of items that will be shifted to the by-laws. Please read these changes carefully.

The vote will take place by regular mail so please ensure that the CSU-ERFA office has your current mailing address.

The dates of the vote will be posted on our website csuerfa.org as soon as the executive committee has determined them.

CSU-ERFA's Budgetary Condition

By Harry Sharp, Treasurer, and Barry Pasternack, VP

On June 30th, CSU-ERFA will end its budget year with an annual operating deficit of \$13,000 to \$14,000, the projection reported to the state council on April 7. The anticipated shortfall can be attributed almost entirely to decline in dues revenue. That shortfall in turn is attributed mostly to declining membership. This in turn may be due to the decline in tenure/tenure track density on many campuses, and the fact that years of limited salary increases (and one year of a salary decrease) may have caused some faculty members to delay their retirement.

For years, dues brought in between

(Continued on page 3)

CSU-Emeritus and
Retired Faculty Association
www.csuerfa.org

Executive Committee
2017-2018

William Blischke (Dominguez Hills)
President
Barry Pasternack (Fullerton)
Vice President
Rita Jones (Long Beach) Secretary
Harry Sharp (SLO) Treasurer
Mark Shapiro (Fullerton) Webmaster
Barbara Sinclair (LA) Past President
Marshelle Thobaben (Humboldt)
Chair, Grant Awards Committee
Alan Wade (Sacramento)
Chair, Legislative Affairs Comm.
David Wagner (Sacramento)
Chair, Health Benefits Committee
Edward Aubert (Stanislaus)
Chair, Membership Committee
Thomas Donahue (San Diego)
Chair, Pre- and Post-Retirement
Ted Anagnoson (LA) Reporter Editor
Harold Goldwhite (LA)
Executive Director

Archivist

Joanna Dunklee (DH)

Liaisons

Leni Cook (DH) CFA
Jay Swartz (Pomona)
CSU Academic Senate

Administrative Staff

Melanie Mamakos, Office Manager
The Retiree Center
18111 Nordhoff Street Northridge
CA 91330-8339

Phone: (818) 677-6522
Fax: (818) 677-6511

Email: csuerfa@csun.edu
Web site: www.csuerfa.org

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. To contact the editor, email tanag-no@calstatela.edu.

From the President...

Dear Colleagues,

2018-19 State Budget. As I was writing, Chancellor White announced (April 20) that tuition levels will remain unchanged for the 2018-19 academic year. I applaud that decision since the substantial increases in tuition and fees in the last decade have forced a large number of our potential students to abandon their pursuit of higher education and forced many of our students to work one of more jobs to remain enrolled, and therefore, to spend more than four years to earn their degrees. He also admitted that short of an increase in state funding, there will be serious staffing implications for the system. The chancellor stated that he was asking "just for the university's most pressing needs."

He strongly encouraged all individuals and organizations to lobby our state leaders for full funding. I also strongly encourage each of you as individuals as well as our campus affiliates to participate in this crucial endeavor. CSU-ERFA will certainly be doing so. As always, local contacts with assembly members and senators at their home office are the most effective approach. You can find contact information by visiting this website:

<http://findyourrep.legislature.ca.gov/>.

Please follow through on this crucial item ASAP.

CSU-ERFA State Council Meeting. On April 7th our State Council met at the CSU East Bay – Oakland Conference Center. As always, it was a long but productive meeting. We unanimously passed a resolution honoring Dr. Robert D. Kully who recently passed away at the age of 90. Bob was an incredibly active member of the CSULA faculty for over forty years. At the system level, he served as chair of the CSU Academic Senate, and he was the first faculty member to serve as a trustee on the CSU board. He was the executive director of CSU-ERFA for 12 years. I knew him fairly well since some of our organizational positions overlapped. I had great respect for him as a leader and valued his friendship.

An important personnel matter.

Harold Goldwhite, our current executive director, will complete his first two-year term on June 30, 2018. As required by our bylaws, I must prepare an evaluation and recommendation periodically. I did so

prior to the meeting. He deservedly received an outstanding assessment. I work closely with Harold and find him very responsive, knowledgeable and insightful. The state council confirmed my recommendation. His teamwork with Melanie Mamakos, our very efficient and competent office manager, provides excellent services for all of our members. I truly value working with both of them.

Membership and Constitutional Changes.

At the executive committee meeting and the state council session, we have been discussing expanding the organization to include retired staff as well as administrators who were not hired with a faculty position. This is a complex process that included a change in the name of the organization and must include alterations in our constitution and by laws. Since we haven't changed these documents for many years, we are recommending a number of changes and updates. The details for these alterations are presented elsewhere on our website and in mailings you have or will receive. I would appreciate it if you would pay close attention to these changes, and I recommend a favorable vote.

Retirement Benefits and Health Care.

One important purpose of CSU-ERFA is to protect the general welfare of retired faculty. The two most critical areas are retirement benefits and health care. Both of these have been under constant assault lately. CalPERS is the largest public pension fund in the country serving almost two million workers and their families. Like #45 in DC who fills high-level positions with individuals who have little or no background and expertise in the field (the Secretary of Education is the most egregious example from my point of view), the CalPERS Board appointed a financial officer, Charles Asubonten, whose background is in private equity rather than public retirement systems. Hopefully, the competent and experienced CalPERS staff will provide him with sage advice.

There was a sizeable demonstration in Sacramento last year with marchers carrying signs such as, "Healthcare is a Human Right" and "Healthcare for the 99%." Our health care benefits are also being jeopardized. CSU-ERFA and many other

(Continued on page 10)

CSU-ERFA's Budgetary Condition

(Continued from page 1)

\$150,000 and \$158,000. Similarly, expenditures changed little and almost every year total income exceeded total spending. Consequently, the association has about \$87,000 in the bank and so the projected deficit for 2017-18 will be comfortably covered.

But the association's long-term prospects are threatened by such a steady decline in membership. A few years ago membership peaked at about 2,550. In 2013 membership was down to 2,470 and today it is down to 2,175. Most of the loss is due to the death of members who joined when they retired decades ago.

The leadership of CSU ERFA has tried to maintain a policy where an individual member's dues never increase. However, if we cannot reverse the recent trend of declining membership, looking at other sources of revenue (e.g. putting advertisements in the *Reporter* or a small dues increase) may be necessary. But beyond fiscal concerns, it is important to have a robust membership when we deal with issues that affect CSU retirees. We need to have a strong voice when speaking before the CSU trustees, CalPERS, the legislature and our health insurance providers. We get this voice through our collective membership.

The State Council has authorized the Executive Committee to formulate a budget for 2018-19. When complete a summary will be published in the *Reporter*.

What To Do About CSU-ERFA's Budgetary Condition

By Barry Pasternack, Vice President*

Much time at the recent CSU-ERFA State Council meeting in Oakland was devoted to the current fiscal condition of our organization. While CSU-ERFA has normally operated in the black, this year our costs will exceed our revenues. According to projections by CSU-ERFA Treasurer Harry Sharp, we expect to have annual revenues of \$144,408 while annual costs will be \$158,010. And, while we have reserves that have grown over the years, the interest we are currently getting on these funds is no longer sufficient to help mitigate such a shortfall.

There are several reasons for the deficit. Member dues, the bulk of our revenues, have been stagnant or declining for a number of years. The principal reason for this is that the number of members who have passed away annually has been greater than the number of new members. Another reason is the general decline in the number of tenure-track faculty members hired by the CSU. Compounding the problem are the (until recently) several years of no faculty salary increases (and even one year of a

salary decrease). As a result, many faculty eligible to retire have delayed their retirement (since for most employees one's retirement pay is based on one's single highest year of salary).

Before we discuss strategies to close the deficit, it is probably worthwhile to discuss how the funds that are collected by our organization are currently used. CSU-ERFA primarily relies on many volunteers. We have only two salaried individuals, Executive Director Harold Goldwhite and Office Manager Melanie Mamakos. (Additionally, the editor of The CSU-ERFA Reporter, Ted Anagnoson receives a small annual stipend.) Everyone else is volunteering his or her time. Salaries make up around 46% of expenditures.

Among the other expenditures are: rebates to campus affiliates (approximately 16%), donations to the CSU-ERFA Foundation in order to provide research grants to members (approximately 3%), pocket calendars (approximately 3%), two State Council meetings (approximately 10%), two executive committee meetings (approximately 2%), and a contribution to RPEA, the Retired Public Employees Association of California (approximately 3%). The remainder of the budget is used to cover postage, travel, parking, and other miscellaneous items. Note that we have been extremely fortunate that CSU Northridge provides us with office space at no cost.

You may wonder if we need an organization such as CSU-ERFA. Things that CSU-ERFA does on your behalf through its committees are: monitoring California legislation that will impact retirees, staying on top of health benefit issues and providing assistance to members who are having difficulties with obtaining medical and health related reimbursements, looking into pre and post retirement issues and bringing forth needs and strategies which can improve our members' retirement status, and making sure our members are aware of relevant issues through our publications such as this newsletter and the *Survivor's Guide*.

While we could conceivably cut back on some of our expenses, the CSU-ERFA Constitution (see <https://goo.gl/Hr7gKN>) limits our flexibility. For example, the Constitution mandates that we hold at least two State Council meetings a year with efforts made to have meetings in the northern and southern part of the state. And to change the Constitution there must be a secret mail ballot vote of all members. Such a vote will easily run over \$1,000. It is clear that certain items that are delineated in the Constitution rightfully belong in the by-laws (see <http://csuerfa.org/pdf/CSU-ERFA-by-laws.pdf>), and there are items that are delineated in both documents (e.g., the number of State Council meetings per year) which should only be given in the by-laws. Another change that is needed is to allow for electronic voting (e.g. via email) rather than requiring a mail ballot.

While cost cutting may work for the near term, it does not yield a good long term solution as costs will continue to rise. A long-term solution would require an increase in our revenues. One obvious way to increase revenue would be to increase the number of dues-paying members. To that end, the State Council voted to open membership to any CSU retiree collecting a CalPERS pension. While there was a vote already taken on this matter, there were objections due to the fact that it was not done by mail ballot. As a result, the leadership of CSU-ERFA decided

(Continued on page 4)

CFA Report: 70th Assembly News

By Leni Cook, CSU-ERFA Liaison to CFA

Fresh and feisty from the highly successful rally on April 4 in Sacramento that included members of the state legislature, CSU students, CFA membership, CSU alumni, and labor activists, along with the chancellor and the chair of the CSU board, the delegates at the 70th Assembly attended caucuses, committee and general meetings under the theme of a remembrance of 1968.

Of particular interest to retired members, Rich Saenz (SLO) is now the chair of the retirement committee, taking George Diehr's place. As such, Rich will be a member of the CFA board of directors until the 2019 CFA election.

At the joint meeting of the health benefits and retirement committees, Jonathan Karpf (SJ) reported on the status of the new CSU plan for the 403(b) program and its ramifications for retired 403(b) members. The plan to consolidate seems to be delayed, probably because the Fidelity plan to which all others will be switched will not hold cash. The first notice of the impending change was sent out, and there is further information at <http://www.csuretirees.calstate.edu/tsa-news.shtml>.

Jonathan also warned us of the legislative and initiative threats looming that call for major changes in CalPERS plans such as 401(k) mandates or options. At press time, the state Senate committee has voted all of these down (see Legislative Report, p. 7).

Also at the meeting, Cathy Jeppson (CSUN) reported on the CalPERS Board meetings and their internal election of Priya Mathur as board president. Statewide CalPERS elections for three representative seats will be held this fall, state, school and public agency. Most CSU retirees will *not* be eligible to vote. At press time, only the public agency position has a second candidate, Jason Perez, of the Corona Police Department.

The CFA board of directors meeting on Friday evening began with a report from the chair of the statewide Academic Senate,

primarily on the subject of shared governance and the process that seemed to have reached impasse earlier in the month. Talks between the Senate and the Chancellor's office are again ongoing with EO1100 and the change in sub-categories, especially C1 (The Arts) and C2 (The Humanities, which included ethnic studies under the old requirements) from permissive to restrictive. Discussion and suggestions from the board became heated when the reasons for the senate's opposition to a CFA-sponsored Bill, AB 2408, mandating an ethnic studies course requirement for the CSU, were questioned by members of the board. The decimation of ethnic studies departments across the CSU by the implementation of the "restrictive" nature of Category C was a prime theme of the response to the Senate's opposition.

At the Saturday and Sunday Assembly sessions, the delegates voted on candidates for various positions including representatives to AAUP and CTA. In addition, resolutions were passed concerning racism at Cal Poly San Luis Obispo, another in support of the SLO students protesting the April 7 racist acts, opposition to proposed online community college, opposition to racialized mascots, and support for the Inglewood teachers in their contract struggle.

Besides the Weber bill (AB 2408) mentioned earlier in this report, CFA sponsored or supported bills of interest include SB 968 (Pan), which would convene a commission with very similar aims to the unfunded CPEC, and AB 1984 (Weber), on alleviating student hunger in community colleges and the CSU. Opposition positions to SB 1149, which would provide 401k retirement options in CalPERS, and other bills of interest curtailing health and retirement benefits through legislation, were taken at the request of the health benefits and retirement committees.

Preparations have begun for the annual "lobby days," scheduled for April 30-May 1 in Sacramento and in each legislator's home district. Other news of note can be found on the CFA website, www.calfac.org, with weekly updates.

What To Do About CSU-ERFA's Budgetary Problems

(Continued from page 3)

to have a new vote which would also incorporate needed changes in the Constitution. Members will, in the next few weeks, be receiving a ballot to vote on Constitutional changes that should increase our flexibility regarding operations as well as the eligibility to join CSU-ERFA.

In addition to opening membership to other CSU retirees, some of the other ideas that have been discussed to make up the deficit include: a small increase in membership dues of \$1 a month, eliminating sending out the pocket calendars to members, reducing the contribution to the CSU-ERFA Foundation (and possibly reducing the number of research grants provided to retired faculty), cutting back on the number of in-person executive committee meetings, selling advertising space in the newsletter, and soliciting sponsorships for the State Council meetings.

We very much would appreciate any ideas that you may have to help us increase revenues or decrease costs. Also, if there are items you do not think we should change we would like to hear that as well. Please send your email correspondence to: csu_erfa@csun.edu with the subject "Budget."

* The editor joins Professor Pasternack in the contents of this piece.

ASCSU Report: Shared Governance Issues Continue

By Barry Pasternack, Emeritus Academic Senator, and Jay Swartz, CSU-ERFA Liaison to the ASCSU

The Academic Senate of the CSU met on March 15 and 16, 2018. We heard reports from several people, including Senate Chair Christine Miller; Faculty Trustee Romey Sabalius; CSU Trustees Adam Day, vice chair, and Jane Carney; CSU Chancellor Tim White; CSU Executive Vice Chancellor Loren Blanchard; and CSSA Liaison Ryan Brown.

Jay Swartz also gave a report on CSU-ERFA activities, and updates were given on the work of the General Education Task Force and the Tenure Density Task Force, as well as the GE Advisory Committee and the ITL (Institute for Teaching and Learning) Task Force.

Shared Governance Issues. Chair Miller reported on meetings that the ASCSU executive committee has been having with Chancellor White and his executive team over the issue of shared governance and the faculty's role. The goal of these meetings has been the development of a clear policy laying out faculty rights and responsibilities. While we have had previous meetings and conversations regarding this issue, the current conversa-

tions were a direct result of revisions to Executive Order 1100 and the new Executive Order 1110. Many campus faculty leaders as well as representatives in the Senate had strong concerns about these executive orders and felt that they were implemented without substantial faculty input.

Faculty Trustee Report. Trustee Sabalius referred to the issues before the board, including the possible need for a tuition increase. On April 20, 2018, the chancellor announced that there would not be a tuition increase for the next academic year.

Resolutions. The following resolutions were approved:

- *“Revisions to Faculty Trustee Recommendation Criteria and Procedures.”* This resolution called for some modifications in the criteria and procedures for recommending candidates to the Senate by the (ASCSU's) Trustee Nominating Committee.
- *“Participation in Peaceful Protests.”* This

resolution supports students' right to engage in peaceful protests on our campuses.

- *“Tuition Increases in the California State University.”* This resolution restates the Senate's long-held position that while opposed to tuition increases, the Senate recognizes that if they are necessary, they should be predictable, gradual, incremental, and reasonable.

- *“Call for Continued Advocacy for Adequate Funding of the California State University in Lieu of a Tuition Increase.”* This resolution is self-explanatory

- *“Counseling Support Services and Student Success.”* This resolution recognizes the CSU's need to adequately fund mental health and counselor services.

- *“2018 Legislative Advocacy Positions of the Academic Senate of the California State University (ASCSU).”* This resolution formally adopted the Senate's position for “support,” “watch,” or “oppose” legislation being considered by the California legislature.

CSU-ERFA Foundation Announces 2018 Small Grant Award Program

By Marshelle Thobaben, Chair, CSU-ERFA Foundation Grants Committee

The CSU-ERFA Foundation Announces its 2018 Small Grants Award Program

Applications should be sent electronically to the CSU-ERFA office at csuerfa@csun.edu no later than October 31, 2018. Awards announced in December 2018.

CSU-ERFA grants are available to CSU-ERFA members to support research and creative projects in accordance with the following goals:

- Scholarly research on issues important to the retiree as a continuing member of an academic discipline or community;
- Research and scholarly projects that contribute to the quality of life of the retirees in the University system;

- Research pertaining to the retirement concerns of faculty within the CSU system; and

- Research and creative projects that contribute to a given academic discipline.

The foundation encourages CSU-ERFA members involved in research and creative projects to apply for a grant. The small grant program is competitive, with past awards ranging from \$100-\$2,000, depending upon the number of proposals and the amount of money available for grants from the CSU-ERFA Foundation.

Preference is given to first time grant applicants when grant proposals are of equal merit.

Grant applications and guidelines can be

downloaded at the CSU-ERFA web site (<https://tinyurl.com/ycm4kme5>), by calling the office at (818) 677-6522, or by emailing your request to csuerfa@csun.edu.

Note: Grant Recipients are required to submit a final report on their grant one year from receiving the grant. Failure to submit a report will exclude an applicant from future grant awards. The final report template can be obtained from the same sources as the grant applications and guidelines, above.

The CSU-ERFA foundation welcomes tax-deductible contributions. See csuerfa.org for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

What We Know About Post-Surgical Memory Loss

By Judith Graham, Kaiser Health News, “Navigating Aging”

Two years ago, Dr. Daniel Cole’s 85-year-old father had heart bypass surgery. He hasn’t been quite the same since. “He forgets things and will ask you the same thing several times,” said Cole, a professor of clinical anesthesiology at UCLA and a past president of the American Society of Anesthesiologists.

“He never got back to his cognitive baseline,” Cole continued, noting that his father was sharp as a tack before the operation. “He’s more like 80 percent.” The man likely has postoperative cognitive dysfunction (POCD) — a little-known condition that affects a substantial number of older adults after surgery, Cole said. Some patients with POCD experience memory problems; others have difficulty multitasking, learning new things, following multistep procedures or setting priorities.

“There is no single presentation for POCD. Different patients are affected in different ways,” said Dr. Miles Berger, a POCD specialist and assistant professor of anesthesiology at Duke University School of Medicine.

Unlike delirium — an acute, sudden-onset disorder that affects consciousness and attention — POCD can involve subtle, difficult-to-recognize symptoms that develop days to weeks after surgery. Most of the time, POCD is transient and patients get better in several months. But sometimes — how often hasn’t been determined — this condition lasts up to a year or longer.

Dr. Roderic Ekenhoff, vice chair for research and a professor of anesthesiology at the Perelman School of Medicine at the University of Pennsylvania, told of an email he received recently from a 69-year-old man who had read about his research. “This guy — a very articulate man — said he was the intellectual equal of his wife before a surgery 10 years ago, a significant operation involving general anesthesia. Since then, he’s had difficulty with cognitively demanding tasks at work, such as detailed question-and-answer sessions with his colleagues,” Ekenhoff said. “He

noticed these changes immediately after the surgery and claims he did not get better.”

There are many unanswered questions about POCD. How should it best be measured? Is it truly a stand-alone condition or part of a continuum of brain disorders after surgery? Can it be prevented or treated? Can it be distinguished in the long term from the deterioration in cognitive function that can accompany illness and advanced aging? Some clarity should come in June, when a major paper outlining standard definitions for POCD is set to publish simultaneously in six scientific journals and scientists will discuss the latest developments at a two-day POCD summit, according to Ekenhoff.

Here’s what scientists currently know about POCD:

Background. POCD first began to be studied systematically about 20 years ago.

But reports of patients who appeared cognitively compromised after surgery date back about 100 years, Ekenhoff said. An influential 1955 report in *The Lancet* noted common complaints by family or friends after someone dear to them had surgery:

“He’s become so forgetful. ... She’s lost all interest in the family. ... He can’t concentrate on anything. ... He’s just not the same person since.”

How to recognize the condition. There is no short, simple test for POCD.

Typically, a series of neuropsychological tests are administered before and after surgery — a time-consuming process. Often, tests are given one week and again three months after surgery. But the tests used and time frames differ in various studies. Studies also define POCD differently, using varying criteria to assess the kind and extent of cognitive impairment that patients experience.

How common is it? The first international study of older adults with POCD (those 60 and older) in 1999 suggested that 25.8% of patients had this condition one week after a major non-cardiac sur-

gery, such as a hip replacement, while 9.9% had it three months after surgery.

Two years later, a study by researchers at Duke University Medical Center, published in the *New England Journal of Medicine*, found that 53% of adults who had heart bypass surgery showed significant evidence of cognitive decline when they were discharged from the hospital; 36% were affected at six weeks; 24%, at six months; and 42%, five years after their operations.

Another Duke study of older adults who had knee and hip replacements found that 59% had cognitive dysfunction immediately after surgery; 34%, at three months; and 42%, at two years. Other studies have produced different estimates. A current research project examining adults 55 and older who have major non-cardiac surgeries is finding that “upwards of 30 percent of patients are testing significantly worse than their baseline 3 months later,” according to its lead researcher, Dr. Stacie Deiner, vice chair for research and associate professor of anesthesiology, geriatrics and palliative care, and neurosurgery at the Icahn School of Medicine at Mount Sinai in New York City.

Vulnerabilities. The risk of experiencing POCD after surgery is enhanced in those who are older, have low levels of education or have cognitive concerns that predate surgery. Adults age 60 and older are twice as likely to develop POCD as are younger adults — a development that increases the risk of dying or having a poor quality of life after surgery. “People who are older, with some unrecognized brain pathology, or people who have some trajectory of cognitive decline at baseline, those are the patients who you’re going to see some change in one, two or three years out,” said Charles Hugh Brown IV, assistant professor of anesthesiology and critical care medicine at Johns Hopkins Medicine.

Researchers have examined whether the type of anesthetic used during surgery or the depth of anesthesia — the degree to which a patient is put under — affects the risk of developing POCD. So far, results have been inconclusive. Also under investigation are techniques to optimize blood

Most of the time, post-operative cognitive decline is transient. But sometimes, the condition can last a year or longer.

(Continued on page 7)

Legislative Report: Janus, COLAs, CalPERS Issues

By Alan Wade, CSU Sacramento and CSU-ERFA Legislative Director

These are a few items of importance, noting that the political spectrum is broader than just bills before the legislature:

The Janus Case. The Janus case awaits U. S. Supreme Court action. Arguments have been heard. Outcome will likely mean a big loss for union political action. Clearly, such would affect all of us, especially public agency retirees.

COLA Adjustments Under CalPERS. These are currently based on the national consumer price index, which lag behind California's index by a substantial amount. RPEA has asked the CalPERS board and staff to reconsider, but the plea has been rejected, with the CalPERS staff saying "it is too complicated." Is this not a policy issue that should be subject to policy review at some level? What do you think?

General CalPERS Internal Issues. Many retiree groups believe that the board of administration lacks accountability and is dominated by staff. Jelincic has stepped

aside. We helped replace him with Margaret Brown. Will she be a strong voice for retiree interests? We'll see.

Health Benefits. We are very fortunate to be a part of one of the best health care systems in the nation. Still, costs skyrocket, the general public lacks what you and I have come to accept as an entitlement, but new controls loom. "Everyone" knows that some form of single payer plan is needed to replace the current mess, and yet S.B. 562 has to be dismissed as a pipe dream, especially without cooperation from the federal government, which is unlikely under the Trump administration. Stay tuned as the legislature tries various ways of fussing with an unworkable system.

Required Arbitration in Long-Term Care Institutions. The Centers for Medicare and Medicaid Services (CMS, the federal agency in charge of Medicaid and Medicare) has not revealed its final decision, if any, on the issue of pre-dispute arbitration agreements in long term care. A host of consumer agencies, including

CSU-ERFA, have written in opposition to the administration's proposal to ditch the 2016 Obama "fix," including an eloquent statement from the American Bar Association supporting the right of access to the judicial system. Maybe CMS has just decided to pass on this one? We are continuing to watch.

Pension Reform Proposals Rejected. At press time in late April, the state Senate Retirement and Public Employment Committee rejected several bills aimed at reforming California's public employee retirement systems. Sen. John Moorlach of Costa Mesa and Steve Glazer of Orinda submitted proposals to allow state workers to choose to participate in a defined contribution 401(k) plan instead of the defined benefit plans offered at present. Moorlach and Glazer argued that the rising costs of public pensions will drive local governments into bankruptcy in the next recession.

(Continued on page 11)

Post-Surgical Memory Loss

(Continued from page 6)

flow to the brain during surgery.

Mechanisms at work. What's responsible for POCD? The drugs administered during anesthesia or the surgery itself? Currently, the evidence implicates the stress of surgery rather than the anesthesia. "Most surgery causes peripheral inflammation," Eckenhoff explained. "In young people, the brain remains largely isolated from that inflammation, but with older people, our blood-brain barrier becomes kind of leaky. That contributes to neuroinflammation, which activates a whole cascade of events in the brain that can accelerate the ongoing aging process."

At Mount Sinai, Deiner has been administering two-hour-long general anesthesia to healthy seniors and evaluating its impact in the absence of surgery. Older adults are getting cognitive tests and brain scans before and after. While findings haven't been published, early results show "very good and rapid cognitive recovery in older adults after anesthesia," Deiner said. The implication is that "the surgery or the medical conditions surrounding surgery" are responsible for subsequent cognitive dysfunction, she noted.

Advice. Currently, most patients are not told of the post-surgical risk of POCD during the process of informed consent. That should change, several experts advise. "Beyond question, patients

should be informed that the 'safety step' of not undergoing surgery is theirs to choose," wrote Dr. Kirk Hogan, professor of anesthesiology at the University of Wisconsin-Madison School of Medicine and Public Health, in an article published earlier this year. "Each patient must determine if the proposed benefits of a procedure outweigh the foreseeable and material risks of cognitive decline after surgery." "Surgery is a good thing — it improves quality of life — and most older patients do really well," said Brown of Hopkins. "Our trick is to understand who we really need to identify as high-risk and what we can do about modifiable factors.

"If you're older and suspect you have cognitive issues, it's important to let your family physician as well as your surgeon and anesthesiologist know that you're concerned about this and you don't want to get worse. That should open up a conversation about the goals of surgery, alternatives to surgery and what can be done to optimize your condition before surgery, if that's what you want to pursue."

"We want people to know this does happen but not be too concerned because, typically, it does go away," said Eckenhoff. "That said, don't try to make cognitively demanding decisions in the first 30 days after an operation. And make sure your caregivers are prepared to help with anything from paying bills and balancing the checkbook to ensuring that you're caring for yourself adequately and communicating well with your doctor."

Pre- and Post-Retirement Concerns: “More on the Chained CPI”

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

Q. (From a reader) “I offer a correction: the initiative for the Chained CPI, listed in your last column, did not make it into the final Tax Cut and Jobs Act.”

A. I gladly accept your correction. There were changes in this matter at the last minute.

Yet although the Chained CPI has been postponed, it—and the motivation which produced it—is not going away in Washington. For legislators the central virtue of the Chained CPI is that it yields a smaller number for yearly inflation.

Here is how it works. Under consideration from the Bureau of Labor Statistics was the C-CPI-U, or the Chained Consumer Price Index For All Urban Consumers. This measure reports the price percentage dropped, and thus not paid, in substitutions that a consumer makes when the price for what was originally wanted is too high. That is, a consumer in a grocery store buys cheaper bread, vegetables, or fruit and thus spends less money. With lower prices paid, and with less money in the system, the rate of inflation is smaller. This is obviously an inordinately crude application of the workings of the market system.

Government leaders in the ordinary case are concerned with a subtle analytical approach to their economic reports. They have always felt that it is a responsible thing to do to contrive statistical results which would show slower growth in inflation over a span of time. When inflation is slowed government benefits can remain cheaper, and federal spending will rise more slowly, as well. Of keen interest to us is the estimate that under a variant of this kind of analysis for urban workers (the CPI-W) as applied to Social Security, over thirty years a retiree would receive an overall total of \$20,000 less in benefits. We might note in passing that the Chained CPI measure was considered but then discarded by the Obama administration in 2014.

But after the extraordinary impact of legislation as complex in its results as the Tax Cut and Jobs Act, the Chained CPI-U alone is remarkably crude and simplistic.

As the last version of the Tax Cut and Jobs Act was being prepared, it was decided to bring under analysis for the impact on inflation the results of some of the changes provided in that new legislation, with particular focus on these:

- Adoption credit dollar amounts
- Phase-outs for the lifetime learning credit
- Various items related to the earned income credit
- Maximum repayment of amounts related to the premium tax credit
- Above the line deduction for educators
- Annual limit on health FSA deferrals to cafeteria plans
- Medical deduction limits on long-term care premiums
- IRA deductible contribution limits
- Roth IRA AGI based dollar amount limits
- Foreign earned income exclusion amount
- Applicable exclusion amount for estate and gift taxes
- Maximum amount of present interest gifts that are not subject to gift tax
- Penalty for an individual failing to maintain health insurance.
- The amounts of a large number of penalties recently made subject to inflation adjustment

Again, an underlying motivation for the analysis of these factors is to produce a smaller number for year-by-year inflation. We must cast a critical look at the results to be reported in the future. Remember this advice from the last issue: practice eternal vigilance!

Thanks to Professor Steve Brydon for the information in and reference <http://alturl.com/j5ykm>. For additional context, consult Ed Zollars here: <http://alturl.com/kjnn6>. Questions, comments, and reactions should be sent to donahue_thomas@ymail.com.

In Memoriam

Chico – Charles V. Genthe
Ralph Morales
Persis T. Sturges

East Bay – Lynne O. Elkin

Fresno – Samuel John Dackawich
Harrison E. Madden
Elizabeth N. Nelson
John R. Shields
Alan R. Waters

Humboldt – Richard C. Day
Mervin P. Hanson
Bruce M. Haston
Charles L. Moon
Daniel H. Norris

Long Beach – Dorothy Deatherage
William R. Doud
Jerry L. Sullivan
Jack H. Munsee (correction
from last edition)
Janice M. Wills

Los Angeles – Robert D. Kully
Lorraine Monnin
Vilma L. Potter

Northridge – Van Dyk Buchanan
Joyce C. Hagen
Leo Pirojnikoff
David E. Sterle

Pomona – Harry Anthony

Sacramento – Edgar D. Sackett

San Diego – Houston Burnside

San Francisco – Marie Calloway

San Jose – Edith Lindquist
Weldon R. Parker
Wanna D. Pitts
Robert Pruitt
Harvey B. Sharfstein
Bill H. Takizawa

San Luis Obispo – Donald P. Grant
James S. Kalathil
David G. Williamson

Stanislaus – Wayne E. Nelson
John Carlyle Parker

Future Voting in “Vote Centers?”

Are neighborhood precinct voting booths going away? Under the 2016 Voter’s Choice Act, five California counties are experimenting this year with “one-stop voting centers” instead of the normal vote by mail combined with neighborhood voting precincts. The counties are Madera, Napa, Nevada, Sacramento, and San Mateo.

The “voting centers” are an effort particularly by the Democratic party to increase turnout rates – always low in California. The centers will be located in community buildings but open for voting in person up to 10 days before the election. And every voter will be mailed a vote-by-mail ballot that can be mailed back or dropped off at one of the voting centers, where you can also register on-the-spot, pick up a replacement ballot, and make use of translated materials.

We await the results. In the last off-year election, only 42% of the registered voters turned out, a low 29.9% of the voter eligible adult population (only 2/3rds to 3/4ths of the voter eligible adult population is registered).

The reform isn’t original to California; Colorado has tried out something similar, with positive results.

Robert D. Kully, Former CSU-ERFA Executive Director, Dies

Dr. Robert D. Kully, who at the time of his retirement in 2007 had been executive director of CSU-ERFA for 12 years, died on February 18, 2018 at the age of 90 in Alhambra, California. He was emeritus professor of communication studies at Cal State Los Angeles. Kully’s 12 years as executive director represented the majority of the organization’s 22 years at the time of his retirement.

Kully earned his BA from Hastings College, his MA from the University of Oregon, and his PhD from the University of Illinois at Carbondale. He was Cal State LA’s “Outstanding Professor” in 1975. He was chair of the Academic Senate, CSU for three terms and the first faculty trustee on the CSU board of trustees.

Dave Elliott of SJSU said Kully “brought CSU-ERFA to its full majority as an organization. He planned exceptionally well and developed orderly procedures for getting the work of the association done, and done well. His long and wide-ranging experience in academic governance, along with his exceptional training in deliberative processes, made it possible for him to provide for meetings where complex issues could be explored with full participation and genuine respect for the democratic values that inform and sustain our society. His extended involvement in CSU system

affairs, at all levels, equipped him with a broad range of collegial associations that made it possible for him to attract strong leadership to the organization. And, probably, of greatest importance as we recall Bob’s founding leadership was his passionate commitment to faculty involvement in university decision-making. For him, there was no higher imperative in university governance than the full and meaningful participation of faculty in all academic and professional decisions.”

He is survived by his life partner of twenty years, Linda Costigan Lederman, Professor and Director of the Hugh Downs School, ASU, as well as seven nieces and nephews and their families.



Robert D. Kully



From the April 2018 CSU-ERFA State Council meeting. From left, Rita Jones, CSU-ERFA Secretary; Bill Blischke, CSU-ERFA President; and Hank Reichman, CSU-East Bay, First Vice President of the national AAUP, and guest speaker at the State Council meeting. Photo: H. Goldwhite.

CSU-ERFA New Members

Chico – Joan S. Genthe, Associate Member

Fullerton – Carol Weinmann, Lifetime Member

Humboldt – Howard B. Stauffer

Northridge – Leonamary Leigh Kennicott

San Jose – Mengxiong Liu

From the President

(Continued from page 1)

groups are trying to not just save the Affordable Care Act but to expand it. There are a number of legislative proposals in our state capitol, including the Health Care Price Relief Act, to monitor medical care and drug costs in California as well as national efforts to denigrate them. Once again, our legislative committee is closely tracking these initiatives.

AAUP Priorities. The four top priorities of the AAUP are as follows: oppose privatization of higher education, oppose various types of discrimination in higher ed, support union rights and the right to work, and fight to protect academic freedom. There are continuing battles on all of these issues. I encourage you to stay informed and become involved at your campus and statewide to protect these fundamental rights.

Volunteering. In each of my articles, I stress the importance of continuing to participate in the life of your campus whether you do so in person or via the internet. In addition to the nineteen types of volunteering that we have delineated, there are two new ones with which you can become

active: dreamer advising and voter registration drives. The latter is part of a national movement to get youth at high schools and university campuses to register and vote. All twenty-three CSU campuses are participating, and you might want to volunteer to help staff these efforts.

Southern California Retiree Organizations Networking and Successful Practices Meeting. On May 24th, UCLA and USC are sponsoring this meeting. I plan to attend, and the Southern California CSU campus retiree leaders have been invited as well. Northern California institutions of higher education have already held this type of meeting, and the CSU participants said it was very useful. This is an important way we can work with our colleagues in the other sectors to advance the bailiwick where we spent our careers. I will keep you informed in my next article concerning the outcome of this meeting.

Bill Blischke
President CSU-ERFA

State Council Meeting Summary

(Continued from page 1)

council heard an impressive report by Henry Reichman (East Bay), first vice president of the national AAUP and chair of AAUP's committee A, on "Academic Freedom under the Trump Regime." He discussed the many assaults on academic freedom from a wide range of sources. We hope to have a summary of his talk in a future issue of this newsletter.

Research Grants Awarded. The grants committee announced the recipients of grants totaling \$6,000 for 2017. Over the years 52 grant recipients have received awards amounting to over \$60,000 from the CSU ERFA Foundation. This is one of the ways in which CSU-ERFA assists the creative and scholarly activities of retirees.

Validity of the Vote. Questions had been raised by some members about the validity of the recent mainly email ballot on the

proposed change to the Constitution that would add retired staff members from those campuses whose affiliates do not already accept them as members. The council reaffirmed the validity of the vote, and that change to the constitution has now been made.

More Constitutional Changes. The council sent back to the executive committee further proposed constitutional changes with a request for substantial revisions.

CSU-ERFSA? The council did endorse a proposed change to the name of the Association. If approved by the membership, it will be called The California State University Emeritus and Retired Faculty and Staff Association (CSU-ERFSA).

On the Probability of Using Long-Term Care

A recent posting from the American Association of Long-Term Care addressed the question of what the probability is that any given person will need long-term care (LTC). The answer came from actuaries who work on long-term care insurance questions in 2012. The particular question was: "What percentage of people who purchase LTC insurance will utilize their policy at some point before they die?"

With a zero-day deductible, the probability is 50% - half of all persons will have at least a day in LTC, and half will not. However, CalPERS policies, as well as many others, are generally sold with a 90 day deductible, for which the same percentage is 35%, a little over one out of three who will use the policy (the difference between the 35% and 50% is composed of people who use less than 90 days of LTC, it would seem). The numbers vary depending on the age at which you purchase your policy, but not by all that much. If you buy the policy when you are in your 80s, you have a somewhat higher probability of using that policy than someone who buys it in their 50s.

Complications: the biggest one is that most LTC is received at home and not compensated for. And most caregiving comes from relatives, usually women. But there is data on the average length of stay in a nursing home that might be helpful.

Less than 3 months – 20%
3-6 months – 10%
6 to 12 months – 14.2%
1 to 3 years – 30.3%
3 to 5 years – 12%
5 years or more – 12%

And by different demographics – the average length of stay in years:
Female – 2.6 years
Male – 2.3
Married – 1.6
Single/never married – 3.8
Widowed – 2.3
Divorced/Separated – 2.7

The particular page this article was drawn from is at <https://tinyurl.com/yczsakuh>.

Health Benefits: Proposed Programs, Medicare Cards

By David Wagner, CSU Sacramento, CSU-ERFA Health Benefits Director

Spring is traditionally a slow time for news on health benefits from CalPERS. Staff are negotiating with health care providers for next year's rates and coverage. Preliminary draft information is usually released in May. It is also too early to determine the fate of health care-related bills in the Legislature.

Proposed Programs. Staff-prepared briefing material for the CalPERS board was shared at the April 12, 2018 stakeholder engagement meeting. Two new wellness initiatives were recommended for Preferred Provider Organizations (PPOs) for 2019. Working with Anthem, staff highlighted: *SpineZone*, a nonsurgical program to manage back and neck pain, and *Wisdom*, a new design for breast cancer screening. The success of *SilverSneakers*, a fitness program designed for older adults, was also noted. More than 7,000 members representing five percent of the Medicare PPO plan members are enrolled in this exercise plan. There was also discussion on expanding the incentives to use ambulatory surgery centers for select non-urgent services when medically appropriate.

A health belief document that outlines broad principles guiding future CalPERS decisions on health benefits is approaching final language and likely board adoption.

There was discussion of a pilot program on reference pricing for several drugs covered by OptumRx in an effort to lower costs to consumers. This involves, when medically appropriate, the substitution of a generic

for a brand name drug in a limited number of drug categories.

New Medicare Identification Cards.

The Spring 2018 *PERSpective* publication (p 7) and other media have reminded us that new Medicare cards are being mailed to Medicare beneficiaries. Medicare will no longer use your Social Security number to identify you. Yes, just what we all need, one more number to remember. This change was required by federal legislation that aims to reduce identity theft and fraudulent use of Social Security numbers. New cards will be mailed randomly over the next twelve months. It is important that the Social Security Administration (SSA) has your correct current address. You can update your address by calling 1-800-772-1234 or going online at <http://ssa.gov/myaccount>.

CalPERS will receive your new number from Social Security. Most of us pay our Medicare Part B premiums automatically through a deduction in our monthly Social Security check. For others, the SSA notes that if you pay your Medicare premium using a bank's online pay option you will need to update your account information with your new Medicare identification number. If you pay by check, please write the new number on the check.

AARP (*AARP Bulletin*, April 2018) warns that scammers are now at work trying to con you into giving out your new Medicare number. Beware of calls or emails seeking to get your new number. You do not need to pay for the new card, and there is no fee

associated with being issued the card. SSA and CalPERS will not call you to discuss problems with receipt of your new card.

Dependent Verification Process. Yes, it is back. Our last experience with dependent verification was over 18 months in 2013-14. California law requires verification every three years. There are not many details readily available at this time. Please see the article in the Spring 2018 *PERSpective* publication for details on who qualifies as a dependent. To average workload over the process, CalPERS has developed a time schedule for receipt of verification material. Your place in the queue is determined by your birth month and is noted in the *PERSpective* article. If you misplaced the publication it is available online at www.calpers.ca.gov.

You will receive your initial letter from CalPERS based on the schedule. You will send the verification documents to CalPERS, not your former campus' HR department. Those representing various State retiree organizations will monitor this process and will alert you to further developments.

This recurring verification requirement is another good reason to have a power of attorney document to designate who can legally act for you if you are not able. There is a CalPERS pamphlet on this topic that I recommend downloading. You can find it here: <https://tinyurl.com/y8jht2ea>.

Legislative Report

(Continued from page 7)

At present, CalPERS and CalSTRS have about 70% of the assets necessary to pay all of the benefits they owe to public workers and retirees. Some local governments have complained that the increases in the fees they pay to the two state retirement agencies have "crowded out" resources necessary for other services.

The bills rejected included:

Moorlach's SB 1032 would ease the transition for local governments exiting from CalPERS by lowering or eliminating the

termination fees that CalPERS charges to fund pension obligations from governments that have exited. At present, if the local government or public agency refuses to pay the fees, the pensions owed to those workers are cut proportionately.

Moorlach's SB 1031 would prohibit the pension agencies from paying cost-of-living-adjustments (COLAs) if the pension agency has less than 80% of the assets needed to pay future obligations. Most retirees, including CSU retirees, receive COLAs of up to 2% only. The proposal would have applied only to new state workers hired after January 1, 2019.

Glazer's SB 1149 would allow new state workers to opt for a 401(k) plan instead of a defined benefit pension. The University of California offers a similar option, and 37% of new workers have chosen the 401(k) alternative.

The bills are dead for this session unless lawmakers want to bring them back for reconsideration, something unlikely under the present makeup of the legislature.

Several state public employee union representatives spoke against the bills, arguing that the state should wait to see the effects of the reforms instituted in 2012.

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

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

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

Address Service Requested



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

**New Directions for
Lifelong Learning?
By Peter Brier and Harold
Goldwhite, CSU Los Angeles**

The Lifelong Learning program at California State University, Los Angeles, sponsored by the campus' Emeriti Association, has features that may make it an attractive model for the expansion of other similar campus programs.

The emphasis of the program is outreach. Instead of seniors coming to the campus to participate in learning activities, the campus program sends its teachers out to locations where there are potentially substantial numbers of seniors who may wish to be involved. Such locations include local senior centers and retirement communities.

The program has been running successfully for more than a decade. The number of locations served throughout Los Angeles County is increasing steadily. Presenters in the program are drawn almost exclu-

sively from emeriti faculty at CSULA and receive an honorarium of \$100.00 for their services. The funding is derived from contractual arrangements with the various retirement homes and community or senior centers that engage presenters for six to seven hour long presentations throughout the year.

The administration of the program is the responsibility of "The Lifelong Learning Board at CSULA," comprised at the present time of five members drawn from the campus Emeriti Association and the senior residents or members of the various venues served by the program.

**CSU-ERFA
Calendar of Events**

August 18, 2018 - CSU-ERFA Summer Executive Committee meeting, in Torrance. For more information contact the office (information on page 2).

August 31 - October 1, 2018 - Voting for three elected seats on the 13 member CalPERS Board of Administration - State, School, and Public Agency members will vote. The incumbents, Rob Feckner (School), Priya Mathur (public agency), and Theresa Taylor (State) are running for re-election. Few CSU-ERFA members are eligible to vote in this election.

October 13, 2018 - Fall State Council meeting at CSU Fullerton, Pollak Library North 130.

October 31, 2018 - Applications for the CSU-ERFA Charitable Foundation Research Grant program are due.