



ALAN WADE

President's Corner | "Can We Make a Difference?"

by Alan Wade

Why do we have this association of emeritus faculty and retired staff from Sacramento State? The late Lester Gabriel, brilliant engineer, teacher, and humanist and our past Association treasurer, said it best: "We need to build a sense of community." By this, Les meant not only a sense of community among those of us who have retired from teaching and campus service, but one with the Sacramento State campus.

We are doing a good job of building our association. We have more members than ever, and have recently welcomed retired staff to join. We sponsor two increasingly successful annual social events – more than a hundred attended our Fall 2008 dinner. We have a useful and lively website – check it out. Visit www.csus.edu/org/emeritus to see photos of the dinner attendees. Our *Silver Bulletin*, with help from a modest campus budget, is sent twice yearly to more than 1,200 retirees. We

contribute each year to the library, the faculty endowment fund, and support education in music and theater arts.

Our close affiliation with our state organization, the CSU-ERFA (Emeritus and Retired Faculty Association), is immeasurably helpful in protecting our threatened retirement benefits. For that, we can thank an effective state organization, and the hard work of our own Bob Bess and David Humphers, respectively ERFA statewide legislative chair and health benefits committee chair.

I think we might do better – to our mutual benefit – at finding ways of working cooperatively with the campus community. Some of you have found ways of keeping in touch with the campus in productive ways. I ask for your recommendations (thoughts, ideas, experiences) on this topic. Please e-mail me at alanwd9@gmail.com, and I'll respond to your recommendations, and try to implement them.

I look forward to seeing you at what promises to be another successful spring brunch on Sunday April 26.

From the Editor

by Hortense Simmons

The historic win of Barack Obama as our country's 44th and first black president exacted strong emotional reactions from Americans from sea to shining sea. Cynthia Tucker, editorial page editor of the *Atlanta Journal – Constitution* in her response echoes the feelings of many African Americans: "I'm struggling to find my footing on an altered terrain, a landscape where a black man can be elected president of the United States. It's an exciting place, a hopeful and progressive place, but it's unfamiliar. I didn't expect to find myself here so soon." On the morning of 5 November, I watched election returns in the capacity-packed ballroom of the Renaissance Hotel in Kuala Lumpur, Malaysia, at an event sponsored by U.S. Ambassador James Keith. I recall vividly the electric atmosphere of the place. Loudly and exuberantly proclaiming their preferred choice for president,

supporters of McCain and Obama donned buttons and other paraphernalia. Red, white, and blue balloons were everywhere. Midst all the partisan excitement, civil cordiality ruled. CNN's reporting of electoral votes flashed on the big television monitor above the stage and on flat-screen televisions placed in various corners of the ballroom. Being one of the few black Americans present, I tearfully and jubilantly accepted high fives, congratulations, and "yes we did" from the celebrants. For me, that "altered terrain" described by Tucker is proving wonderfully challenging to traverse.

To recapture some of the excitement surrounding President Barack Obama's election, I invite you to enjoy the contributions by colleagues Tom Kando and David Covin. The full text of both pieces can be read on our SilverLink website. The Staying Connected feature will return in the Fall '09 Bulletin. Keep those stories coming – we want to know about your retirement activities!

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Health Benefits Report

By David F. Humphers

The California legislature rested on its faux laurel wreath in December and January while the financial crisis sank toward its nadir. In Sacramento, rumors were rife that the California Public Employees Retirement System (PERS) would be out of the health care business by Feb. 1, 2009. The governor proposed transferring health benefit administration for active employees from PERS to the state Personnel Administration as a cost saving measure. Health benefits for retirees would remain with CalPERS. The noise dropped many decibels after the legislature, on Feb. 19, adopted a budget that was seven months past due. There was no mention of PERS giving up health benefit administration at the February PERS health benefits meetings.

State Controller John Chiang's Feb. 24 actuarial report estimated that health and dental benefits for retired state employees will cost \$48.2 billion. His report may have been disquieting for those who read only the headlines. Chiang's sensible recommendation, that the legislature take a pro-active role by setting aside funds to be invested to grow new funds for future health care benefits, follows the successful investment model for retirement pensions.

According to Marie Cocco, writing for the *Washington Post* (*Sacramento Bee*, March 3, 2009), the health insurance industry is developing scare tactics in an attempt to keep the overpayments generated by Medicare Advantage. The Medicare Payment Advisory Commission estimates a 14 percent overpayment per Medicare Advantage enrollee. The Obama administration plan is to save \$176.6 billion over the next 10 years by tightening the bidding process. If successful, the administration's Medicare Advantage reform plan may impact health care financing for retired California public employees. What will be the outcome of the next round of bidding by Blue Shield and Kaiser Permanente for CalPERS Medicare Advantage contracts?

Federal Health and Human Services Inspector General Daniel Levinson reported (*Sacramento Bee*, Feb. 1, 2009) that many retirees who buy their medicines through a Medicare Part D prescription drug plan (enacted by Congress in 2003) may be paying too much. The Inspector General's audits of Medicare prescription drug plans reported unreasonably high marketing costs, over-charges for mail-order prescriptions, and inflated co-payments for generic drugs. One-quarter of all prescription plan audits revealed errors that resulted in higher profits for insurance companies, and higher premiums or fewer benefits for beneficiaries. The overcharges to subscribers and taxpayers amount to \$4.4 billion for 2006 alone.

Some PERS beneficiaries learned more about Medicare Part D in 2008, when they received a call or letter from CalPERS or from their health plan informing them that a Medicare policy prohibits concurrent enrollment in two federal health plans (for example, a PERS Medicare Advantage

HMO and the TriCareForLife health plan for veterans). Some individual PERS members were informed that they must elect one health plan and drop the other. A CSU-ERFA member, threatened with termination of his PERS Medicare Advantage plan, later learned it was impossible to disenroll from TriCare. He also learned that when TriCare eligible veterans reach age 65 they must enroll in a Medicare health plan; thereafter, TriCare is supplementary to Medicare.

Thanks to CSUS-ERFA webmaster Steve Gregorich (CSU-Sacramento) and CSU-ERFA webmaster Mark Shapiro (CSU-Fullerton), a prompt survey of the ERFA membership identified 13 CSU retirees who are enrolled in the TriCare-ForLife health plan. 12 of the 13 are enrolled in both TriCare-ForLife and a PERS Medicare plan. None of the 12 received a termination notice.

We do not know whether the misinterpretation and misrepresentation of the Medicare policy began with Medicare, the health plans, or with PERS. The ERFA Executive Committee will consider remediation efforts at the next meeting. ERFA members who received termination letters or have been instructed to give up a health plan are invited to inform ERFA Executive Director Don Cameron, camerontrs@aol.com, or David Humphers, ERFA Health Benefits director, humphers@csus.edu, or leave e-mail or telephone messages for both at the CSU-ERFA office 818-718-7680, csu_erfa@csun.edu

Legislative Update

By Bob Bess

There has been so much media coverage of our awful budget, locally and nationally, that most of you are informed, unless you reside on a desert island. Two matters under consideration would have had significant and direct impact on annuitants. The first would have reduced the amount most of us receive toward Medicare B premium. The second would have transferred responsibility for managing health benefits for active employees to another State agency, leaving retirees and local agencies under PERS management. Clearly, this process would erode buying and negotiating power, but more importantly, it could lead to substitution of low cost, high deductible coverage for (younger) employees: a double whammy, so to speak, with less insurance for actives and a weakened program for retirees. I am delighted to report that neither of these ideas survived. That is not to say that the matter is settled for all time. We must be vigilant.

The total number of bills introduced to date this session is smaller than in typical years, and there have been only a few hearings. Although things will pick up, it is likely that budget and economic stimulus fallout will take priority. SB 56 (Alquist) would declare Legislative intent to enact and implement comprehensive health reforms. I anticipate that this bill

Legislative Update continued

will evolve as the Congress and President Obama unveil their plans. Last session, we opposed AB 2940 (DeLeon), largely because it had been extensively amended four times in a relatively brief period. It has been reintroduced as AB 125, apparently without substantive change. At this time, most retiree organizations have not taken a position pending further study. Depending upon the result of feasibility study by PERS, this bill could lead to establishment of a defined contribution plan for private sector employees.

On the Federal front, eight bills of interest to retirees were introduced during the last Congressional session. Some have already been reintroduced. It is likely that the remainder will follow. Among them is legislation to repeal Windfall Elimination and Government Pension Offset provisions. Another would make a specified amount of long-term care and health insurance premiums tax deductible.

Efforts to achieve reduction in defined benefit pension programs continue. Last year, former Assembly member Richman initiated signature gathering, but threw in the towel soon thereafter. I am told that it costs about \$5.00 each to obtain signatures these days. A visit to his Foundation web site (<http://californiapensionreform.com>) suggests that he has opted to float a host of suggestions that he hopes will be picked up by others in the Legislature and elsewhere. I am being generous in saying that it is a shoddy piece of work loaded with errors. He is seeking legislator assistance to propose statutory and constitutional changes, which would

enable initiative petition signature gathering via the Internet. If successful (doubtful), he plans to try again to cap benefits for prospective employees.

To date, only a single retirement-related proposal has been approved for signature gathering. It is entitled *Renegotiation of Public Employee Pension Contracts Initiative Constitutional Amendment*. The proponent for this measure is Paul McCauley, a Santa Monica CPA. It is my understanding that Mr. McCauley does not have the resources necessary to obtain the nearly 700,000 signatures required, let alone conduct a campaign for its passage. This is not his first foray into the initiative process, and the range of topics he has tried to address is diverse to say the least. Although there is broad agreement that the proposal violates the Constitution and that McCauley will have difficulty finding financial support, we will be vigilant.

Let me conclude with a bit of good news. Based upon a 2008 CPI of 3.8 percent, we can expect to see a two percent increase in our pensions in May. In spite of many rumors that the budget would include a provision that could increase retiree costs for health insurance. It did not happen. Similarly, language was drafted that would have reassigned responsibility for managing employee health insurance programs, but it has not emerged to date. Again, we are watching this closely as it would almost certainly interfere with PERS' ability to provide high quality programs at lower costs.

And a brief word of advice: be very careful when asked to sign a petition. The title and summary may sound good, but the details may reveal problems.

The Spring 2009 Emeritus Association Champagne & Jazz Brunch Alumni Center, Sunday at Noon, April 26, 2009

The Spring 2009 Emeritus Association Champagne & Jazz Brunch Registration Form

Mail-in reservations must be received by April 19. If you are too late for that date, call Karyn Domich at 916-684-4592.

Directions: Mail this form and your check made out to Sacramento State Emeritus Association to:

Karyn Domich, Treasurer, 2912 Robinson Creek Lane, Elk Grove, CA 95758

Your name _____

Phone _____ E-mail address _____

We will make name tags for you and your guests. Please list the names :

Guest name _____ Guest name _____

*Number in party will be _____ @ \$30 each for
members = _____

and _____ @ \$40 for non-members = _____

**My yearly dues = _____

***Event Donation = _____

Total amount enclosed = _____

*Dues-paid members and their spouse/partner, receive a \$10 discount on all Emeritus events. **If you have not paid your dues this year, you may include dues with your reservation and take advantage of the substantial discount. Yearly dues for faculty is \$25, staff \$15, out-of-town-at-least-70-miles \$10. Lifetime membership is \$250 faculty and \$150 staff. ***We invite members to make a donation for this event. Whatever you contribute helps us to provide an enjoyable afternoon for our members and enhances our ability to support University causes such as the library, staff luncheon and the Faculty Endowment Fund.

Free Campus and Emeritus Association Services



by Steve Gregorich,
SilverLink Sitemaster

We have added a new page to our SilverLink website titled “Get Connected.” It provides faculty and staff retirees with detailed directions for acquiring or re-establishing services available from the campus and from our Association. It is not required that you be an Emeritus Association member to qualify for these privileges.

For instance, many of you probably no longer have a SacLink account. Back when you retired, campus e-mail service from off-campus left much to be desired, so you acquired some other service for e-mail and did not use your SacLink account for more than a year. After one year the campus deactivates accounts that are not used.

But today the campus e-mail service is very much improved. It is no longer “dial up,” so that you will not incur any long distance phone charges. You can access your reactivated SacLink account directly from the internet. There are several more important benefits. You can learn all about the benefits and how to reactivate your SacLink account on the “Get Connected” page.

The “Get Connected” page explains many more things – how to get a CSUS One-Card, for instance, or how to get a free copy of the last campus phone directory that will be printed. Type the following address into the address line of your browser to go to our SilverLink website:

<http://www.csus.edu/org/emeritus/>

When you get to the home page, click on any of the choices on the left that are under the title “Re-Connect.”

In Memoriam

John C. Egan, *Communication Studies*, 2009

Carol Eberhart, *Foreign Languages*, February 11, 2009

Dolores Combs, *Hornet Foundation*, February 10, 2009

Audrey M. Johnson, *Student Financial Services Center*, January 29, 2009

John Cox, *Business Administration*, January 3, 2009

Joseph J. Kotrlik, Jr., *Teacher Education*, December 16, 2008

Lester H. Gabriel, *Civil Engineering*, December 7, 2008

Michael Ballard-Rose, *Teacher Education*, October 23, 2008

Sheila M. Deaner, *Testing Center*, October 9, 2008

Herbert H. Harrison, *Music*, September 20, 2008

Evelyn R. Lyser, *Social Work*, August 19, 2008

For further details, please check our website:
www.csus.edu/org/emeritus

Travel Corner

by Peter Shattuck

As advancing age and a declining economy combine to limit our travel possibilities, Elizabeth and I have the compensating pleasure of recalling special moments in our previous wanderings. More specifically, we have been thinking about the entirely unexpected, those serendipitous moments that appeared nowhere in the printed itinerary. Let me share a few examples.

In 1988, we spent a wonderful week in London. From our hotel room, we could see into the windows of the Conservatives’ Carlton Club, where most of the time nothing happened. One Saturday evening things got lively. There, around a long oval table, sat 50 or 60 suited men – and one woman, the center of all eyes. We giggled as we watched them until, as in a silent movie, they all rose, linked elbows, and under Margaret Thatcher’s direction, swayed back and forth, singing lustily, just as in their public school days. It seemed a perfect caricature of all we had ever heard about the British upper classes.

On the other side of the world, in 2005, we found ourselves in Broome, on the far west coast of Australia. The day after our arrival we learned that Anzac Day, commemorating Australia’s role in World War I and the slaughter at Gallipoli, would be observed at the fairgrounds starting at dawn. We shared a ride on a small van with three Australians, one of whom insisted on giving us a drink from his bottle of dark rum: “My father told me always to share this on Anzac Day.” The whole town was there: no one from WWI, but in the parade marched veterans of WWII and Vietnam, current servicemen, children wearing their grandfathers’ medals, nurses, and teachers, while a scratchy sound system repeated the “Colonel Bogey March.” An Anglican priest prayed, ending with the heart-breaking line, “At the going down of the sun, and in the morning, we will remember them.” Gallipoli wasn’t our fight, but our eyes were no drier than were the Australians’.

One final example: In 1998, with Dick and Gay Kornweibel and David and Linda Martin, we visited South Africa, under the superb guidance of Bob Bess. David Gholha, the Xhosa development officer at the University of Port Elizabeth, escorted us into the adjacent African township. He and his wife served us tea and explained his initiatives with children. Later, David took us to his church for an afternoon of singing competition; we were escorted ceremoniously to front row seats. To a congregation of 500, chorus after chorus sang gloriously. Ranging in number from 20 to a 100, the groups each sang three songs – one classical, one traditional, and one of their choice – all with incredible energy and discipline. At intermission, Bob and David introduced each of us, and the congregation applauded vigorously. Never before had I felt like a movie star. Afterwards, the congregants crowded forward to shake our hands, and children clutched at our clothes for attention. As we drove away, someone said, “How could anyone have thought that they could keep these people down.”

We hope there will be more travel and more memories. But at least, to paraphrase Humphrey Bogart, “We’ll always have Broome”!

Obama's House

by David Covin (*Government*)

President Barack Obama has a lot to teach black people of my generation. He does not see the world as we do. Karl Mannheim told us almost a century ago visionary leaders see the world in terms of its possibilities. We saw the world in terms of its possibilities for our times. Obama sees it in terms of possibilities for his.

We were born and raised in a Jim Crow world, a world where the black middle class was less than 10 percent of our population, where we – and everybody else – knew our place in it. Obama was not. When he looks at the world, he sees doors that need to be opened. When we looked at the world, the doors did not exist. His expanded vision consists of creating a whole new architecture – without doors or even rooms – a national structure with illimitable possibilities for everyone under the roof. But Obama's house is not new. It is inhabited. It must be remodeled with the residents inside. Some are in choice spots – next to a window with a view, in front of a fireplace. Others occupy less favorable quarters, next to a garbage can, the attic, the basement. We old fogies have an acute perspective about this set of conditions. While we do not have the power of Obama's vision, we do have a deft appreciation for the obstacles that stand in its way, and some of the means that might remove them.

We must sound one caution above all others – clearly, emphatically, and incessantly. All black leaders and the black population at large will be under tremendous and relentless pressure to throw up our hands and shout “Hallelujah,” to declare that we have reached the promised land, crossed over into campground, and lay our burden down. It ain't so.

The 2008 election was about the directions the white electorate wanted to take the country. The black candidate represented the presidential party out of power in a country in the midst of a catastrophe growing more desperate by the day, and the white candidate represented the party which led the country into the abyss. The black candidate, by the standards of meritocracy, widely proclaimed as *de rigeur* for filling the highest offices, outshone his white counterpart by orders of magnitude. The white candidate was also close to entering his dotage, as proved by his choice for a running mate. If under those circumstances the overwhelming majority of the electorate could not vote for a black candidate, then clearly the election was about race, or so it would seem.

That, however, is an illusion. The majority of white voters have not voted for the Democratic Party since 1964. Even that was primarily the result of the Kennedy assassination. Before 1964, the last time a majority of whites had voted for the Democrats had been in 1948. But over the last four decades white voters have made a startling revelation. Through the election of a black governor in Virginia, two black senators in Illinois, black people elected to statewide offices across the country – all in white majority jurisdictions – white people have learned that office holders of African descent can and do represent white interests every bit as well as white office hold-

ers. Nowhere was that made plainer than the Illinois Senatorial election in 2004 when the Republican party chose the black Republican, Alan Keyes, to run against the black Democrat, Barack Obama.

The general election of 2008 underscored the same point. In the primary, because black voters are the largest single block of Democratic voters and the foundation of the party's base, Obama could not stray too far from that base. But even before the primaries were over, Obama signaled what this election – as all national elections in the U.S. – was really about. He disavowed the minister who had married him and christened his children. He supported continuing oppressive government infringements upon civil liberties, he tuned down his proposals for withdrawing from Iraq. He came out in favor of the death penalty. The more Hillary gained on him, the faster and further he ran from black people. By the general election campaign, black people had vanished from the Obama agenda. The reason was simple. Obama wanted to win. To do that, he had to prove to white people he could represent them just as well and faithfully as all the other black people who had been elected by white constituents since the 1970s.

Obama's strategy is to develop the national capacity to remodel the house so that people can move about freely within it. That is an element we old geezers have failed either to visualize or realize. Nevertheless, we must be like the old Greek choruses and remind him that despite winning the election by more than seven million votes, he still did not get a majority of the white votes – and that tells us something about the residents of the house. We must remind him that when unemployment rates go up, they go up twice as fast for us. We must remind him that proportionately more of us are homeless, without medical care, and incarcerated than anybody else. Proportionately, our children suffer more from infant mortality, dismal educations, and shorter life spans.

Finally, we must use the opportunity President Obama and his conception of the world have given us. Not every historical period is propitious for organizing, mobilizing, and effective political action. This one is. Nevertheless, not everybody will have a free pass to better quarters. If we want every person to have the best chance possible, those of us who are best situated must become architects ourselves, plumbers, carpenters, electricians, and day laborers at work to construct within this house spaces and opportunities specifically for the marginalized. Because unless we lay our own minds, hearts, and hands to it, the national political edifice will always be the construct of the privileged, no matter what the architect or crew chief looks like.

Post-Racialism?

by Tom Kando (*Sociology*)

Jan. 19, 2009: Today is Martin Luther King, Jr. Day. Last night, we saw the incredibly uplifting concert held at the Lincoln Memorial in celebration of Obama's upcoming presidency.

Today many comments about it appear in the media. Let me focus on two in the *Sacramento Bee*: One by my colleague

(*Post-Racialism? cont. page 6*)



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Post-Racialism? continued

Tim Fong, professor of Ethnic Studies at Cal State, and another by columnist Dan Walters. These two articles highlight both a frequent mistake and a correct observation about race at this time:

(1) Fong re-iterates the oft-heard truth that while Obama's election is a great step forward, we are still not out of the woods as far as race relations are concerned. He then proceeds to point out that a majority of white Americans voted for McCain, not for Obama.

This oft heard statement is problematic. The obvious implication is that most whites are still racists. But by this measure, blacks appear to be more fixated on race than whites, since a far higher percentage of blacks voted the race line, i.e. for Obama. Fong also reminds us of continued racial economic inequality. Whites are better off than blacks – another indication of lingering racism. Yes. But Japanese and Chinese Americans make even more than whites. This is inconvenient for the facile and simplistic dichotomy that places whites on the side of privilege and all others on the side of victimization.

(2) Dan Walters, on the other hand, reminds us that it was *indeed* the great influx of minority voters which helped California pass the anti-gay Proposition. Sorry folks, if Obama had not motivated an extra 600,000 blacks and Hispanics to go to the polls in November, Prop 8 would have been defeated. But you see, here again, the liberals

stick to their knee-jerk binary thinking: There are only two groups: (a) Good people, i.e. minorities, gays, women, etc.; and (b) bad people, i.e. whites, especially white heterosexual men. So the fact that African-Americans and Hispanics were more anti-gay than the rest of the electorate creates great cognitive dissonance in liberals. Anyone who even states this fact – as Dan Walters bravely does – is called a racist.

The post-racial era is what we are all eagerly anticipating, and Obama's election is a huge step in that direction. What is required, however, is a *de-emphasis* on race, not a continued emphasis upon it. And in that regard, I am afraid that liberals are as guilty as conservatives.

Now don't misunderstand me: I would be very insensitive if I were to deny African-Americans the well-deserved and long-overdue celebration of the first black President. Ethnic (and gender and other demographic) identification is legitimate. Heck, I have been joking to my wife about how proud I am that Peter Orszag (a fellow-Hungarian) is going to be Obama's director of OMB. It is eminently appropriate right now for African-Americans to be festive and to celebrate the election of the first African-American President.

But then, we need to move on: I voted for Obama not because of his ethnicity, but because he seems to be magnificently qualified for the presidency at this time of great trouble.