CSU, Fresno Emeriti and Retirees Association

CONNECTIONS

Newsletter #7

Spring 2015

Luncheon & Speaker Monday May 4

The Spring Luncheon will be held at the <u>Smittcamp Alumni House</u> on the Fresno State campus (located west of the SaveMart complex). The event is scheduled for Monday May 4. The **guest speaker** is Dr. Alam S. Hasson, whose talk is titled "Up in the Air: a look at air pollution in the San Joaquin Valley." The stand -up "meet and greet" starts at 11:00 a.m. and we sit down for lunch provided by university catering at 11:30 a.m. The meal is free to ERA members; prospective joiners are welcome as non-paying guests. ERA President Dave Quadro will welcome attendees with brief remarks regarding ERA; and then after the main course is finished he will introduce the guest speaker. Following the subsequent Q&A session, Dave will update members on retirement matters being tracked by ERA. The luncheon ends by 1:30 p.m.

Professor Hasson is chair of the Chemistry Department at CSU, Fresno. He earned his undergraduate degree in Chemistry at Oxford University (U.K.) and his Ph.D. in Physical Chemistry from Birmingham University (U.K.). He did post-doctoral research in the Dept. of Atmospheric and Oceanic Sciences at U.C.L.A. before joining the Fresno State faculty in 2001. Here he has taught upper division and graduate courses, including a 200 level course in his **specialty ---Atmospheric Chemistry**. Dr. Hasson, along with his students, conducts research on the kinetics and mechanisms of atmospheric processes, field measurements of air pollutants, and their impact on health. His extensive research and publications in prestigious journals have contributed to a better understanding of air pollution and climate change. In recognition of his scientific record, Professor Hasson was honored by the university's **Provost Award** for "Distinguished Achievement in Research, Scholarship, or Creative Accomplishment" (2012 -13).

Nominations: ERA Officers

In accordance with the "Mission Statement and By-Laws" of the CSU, Fresno Emeriti & Retirees Association (ERA) --- the local affiliate of the statewide Emeritus & Retired Faculty Association (ERFA) --- nominations for election of ERA officers, who serve on the Executive Committee, shall be conducted every two years and be completed by June 30. Judith Chibante Neal (Chair), Judy Kuipers, and John Shields [all current appointed members of the present Executive Committee] were appointed by the ERA President to serve on the temporary, ad hoc Nominations Committee at the March 9, 2015 meeting of the Executive Committee.

The Nominations Committee invites and encourages expressions of interest in LEADERSHIP OPPORTUNITIES by ERA members who would like to contribute to the well-being and continuity of the organization through service as an <u>elected officer</u> of ERA or as an <u>appointed member</u> of the Executive Committee for the 2015-16 and 2016-17 years, beginning July 1, 2015 and ending June 30, 2017. Nominations are **due Friday**, **May 1, 2015**. The ERA **officer positions** are: President (Continued on Page 4)

CAMPUS CORNER

This column is the start of an occasional series on newsworthy events at Fresno State.

Fresno State Food Security Project

A survey of students last year revealed that one in three students suffer from food insecurity on campus. Putting this figure in a community context, a national study in 2012 reported that 20.8% of households in Fresno were food insecure. In response, the university administration has developed <u>several initiatives</u> to address the challenge of hungry students trying to study effectively without sufficient nutritious food. One major program is the "**Student Cupboard**" --- a no-cost food and hygiene products 'pantry' located in the Post Harvest building (the old farm market site) at the S.E. corner of Chestnut and Barstow avenues. The university formed an alliance with the Fresno Community Food Bank to supply most of the food.

Another initiative is the **"Missed Meals Program"** whereby the accumulation of unused pre-paid meals in the Resident Dining Hall during the semester results in making meals available to students-in-need toward the end of the semester. A related initiative involves a computer **"food alert app"** to inform students of immediately available left-over food at the end of campus catered events. Two more food programs are: **"Value Menu Items"** at campus food outlets that offer low-cost, healthy food options to students with limited finances; and **"Gift Buxx" certificates** issued to needy students to buy food at the "Paws-N-Go" Market in the North Gym.

A "Good Samaritan Fund" has also been established to meet critical, extraordinary, emergency needs of students who suddenly face an unexpected misfortune (e.g., apt. fire, personal theft, etc.) that potentially threatens a student's academic success and retention.

Opportunities to help support the above initiatives exist. <u>First</u>, gifts of **surplus produce** from homeowner's back yards (e.g., tree fruit, vegetable gardens) to the "Student Cupboard" are welcome. <u>Second</u>, some **volunteers** are needed to help stock shelves, wash produce, etc. at the 'pantry', which is open 2:00 – 5:00 p.m. Mon/Wed/Fri and 12:00 to 5:00 p.m. Thursday. Contact Brenda Hartman, manager, at (559) 760-6093 to arrange delivery of food and/or arrange hours to volunteer. <u>Third</u>, **monetary donations** are appreciated in support of all the aforementioned programs. Checks should be made payable to the Fresno State Foundation with a notation on the memo line stating: "for Food Security Project". Please mail your check to: Development Office, 5244 No. Jackson KC45, Fresno, CA 93740. For additional information go on-line: www.fresnostate.edu/studentaffairs/foodsecurity/ .

CFA "Race to the Bottom" Reports

In March the California Faculty Association released the first two of four research reports in a series due to be published this spring: (1) "CSU's 10 Year Failure to Fund its Core Mission;" and (2) "Salary, Staffing Priorities, and the CSU's 1%." These studies contain multiple tables on various topics, including detailed data on the status of each of the system's 23 campuses. [Note: Find the reports online: <u>www.Calfac.org/racetothebottom/</u>. The series analyzes the impact of California State University's administration priorities and decisions on CSU faculty and students.

ALSO, see "News" on the 'home' page of the web site for information about the recent **CSU**, **Fresno** "2014-15 Campus-based Equity Program for Faculty" worth \$1 million in base-line salary adjustments for tenured and tenure-track faculty at all ranks. Retroactive to July 1, 2014 the minimum salaries will rise to: \$63,000 for Asst. Prof. (based on the estimated Fresno County minimum of a family 'living wage' = \$62,364); \$72,600 for Assoc. Prof.; and \$81,408 for Full Professor. These minimums, which are substantially higher than CSU minimums for each rank, will help ameliorate the problem of "salary inversion" of recent hires versus long term faculty suffering years of service with stagnant incomes. Related "salary compression" issues within ranks will be addressed in the next stage of salary adjustments.

TRANSITIONS: Long Term Care Insurance (industry updates)

CalPERs members with long term care (LTC) insurance now face a range of options from discontinuing their policy to reducing coverage, and thus premiums, by the deadline of May 1. The following information from various news publications (early 2015) is presented as CONTEXT to enhance understanding of LTC policies and rising premiums.

Investment firms are taking note of lower profits and even losses reported by insurance companies that have been offering LTC policies --- particularly those who created such policies in the 1980s and 1990s. They face soaring expenses **due to** the higher than inflation rate of nursing home operating costs <u>and</u> the greater-than-anticipated life expectancies of the elderly. [Note: A male who now reaches 65 is expected to live almost 83 years; a female at 65 has a life expectancy of nearly 85 --- estimates vary somewhat according to different studies.] Consequently, insurance companies are raising LTC premiums or getting out of the business.

Furthermore, insurance industry actuaries assumed higher interest rates would prevail over time, and thus **mistakenly** bought bonds in the past to cushion against future payouts of claims. Unfortunately, the Great Recession that began in 2008 resulted in very low interest rates, which generate poor returns on bonds to this day. Hence, expected revenues to cover rising costs have failed to materialize. {Source: Los Angeles Times, March 27, 2015}

LTC insurance premiums for new policies have risen an average of nearly 9% this year (2015); and claims by LTC policy holders have raised costs by an average of nearly 5% --- according to the American Association for Long Term Care Insurance (a trade group that analyzed ten insurers in the nationally representative state of Tennessee). While it is difficult to compare apples and oranges (i.e., different types of policies by different insurance companies across different states) the trade group provided this **example of a typical policy**. Assuming a 3 year limit with 3% inflation protection, a daily benefit of \$150, and a maximum total payout of \$328,000 for initial coverage at the time of purchase by a married couple (both 60 years old), such a joint policy would require an annual premium of \$3,930 (or \$328 monthly). [Note: Other policy provisions on criteria for claiming benefits are not quoted.] This rate is lower than the premiums for individual policies because it is presumed the healthy spouse will be able and willing to take care of the afflicted spouse at home for an initial period, thus delaying entry into a skilled nursing facility or assisted living quarters. {Source: New York Times, Feb. 21, 2015}

(Nominations Continued)

(elected); Vice President (elected); and Treasurer/Secretary (elected). The **appointed positions** of the Historian/Newsletter Editor and the Representative to the CSU-ERFA State Council are appointed by the President with a majority vote of the Executive Committee. Additionally, two (2) to four (4) **At-Large positions** on the Executive Committee shall be appointed by the officers of the ERA. The composition of the Executive Committee "shall consist of an odd number of persons" and "shall be no more than nine (9)." The current Executive Committee consists of 7 members.

Nominations of oneself and/or other ERA members to help guide the organization are welcome. Submission of names should be sent to Judith Chibante Neal, Chair of the Nominations Committee via email: <u>judithn@csufresno.edu</u>. The committee will contact nominees regarding their availability and willingness to serve as an elected officer or as an appointed member of the future Executive Committee. Thereafter, the Nominations Committee will create a **ballot** for elected officers to be mailed in mid-May for return by a specific post-marked deadline. Allowing a few days for U.S. Post Office delivery, the **vote tally** will be announced by end of June.





Veterans Memorial relocated near Thomas Building View: Looking west toward rose garden and fountain

ERA NEWSLETTER STAFF

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FRESNO STATE CONTACT INFORMATION

Our new mailing address is: Emeriti & Retiree Association P.O. Box # 25873 Fresno, CA 93729 – 5873 Questions, concerns, or ideas about ERA should be sent to: President Dave Quadro davidg@mail.fresnostate.edu