

ERFA POSTSCRIPTS

News of the CSU East Bay Hayward Emeritus and Retired Faculty Association March 2020

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President's Message

Greetings

We will have the pleasure of having our outgoing president, Leroy Morishita, as speaker at our luncheon on March 26. President Morishita will soon retire and he is honoring us by attending and speaking at our meeting which he and Provost Inch have sponsored. The emeriti certainly have been recognized and honored by this administration. Remember the days at the Asian Buffet.

With the money raised at the Fall luncheon and the rebate from the statewide group we can give three scholarships to Renaissance Scholars. We can give one or two more depending upon how much is raised at the March 26 affair. The "Save the Date" erred in asking for a \$10 donation from members. This was changed to \$20 in the fall. These scholarships are very important so please give \$20 or more to former foster kids. At the fall luncheon we earned \$2500 and we gave \$1000 (due to the generous contribution of John Giles) which means we are sponsoring at least three scholarships to Renaissance Scholars.

The last Leadership/Service Award went to John Giles, our treasurer. He has made many contributions to CSU, ERFA and the animals in Castro Valley.

Perhaps at the luncheon we can gather some information about the presidential search.

The bad news is lack of rain. Will I be able to grow tomatoes this year?

Bea Pressley, President

Spring Luncheon, March 26, 2020, Old University Union 102

Hosted by President Morishita and Provost Inch.

☞ Park in Lot B; go to Old University Union Room 102

11:30 am arrival and social time

12 – 2 pm lunch and meeting

Please contribute \$20 or more to the **Renaissance Scholars**.

Please bring surplus canned food and toiletries for the **Hope Pantry** for needy students.

RSVP: mail the card sent to you or email Richard Watters richard.watters@csueastbay.edu

Our speaker, Leroy Morishita, fifth president of CSU East Bay, is stepping down after nine years in office. He is a native Californian, has a BA in Psychology from UC Berkeley, an in Counseling from SF State, a Doctorate in Education in Administration, Planning and Social Policy from the Harvard Graduate School of Education, and experience since 1978 in several parts of the CSU system. Hard to know how much good all of that did him, but he survived our institution. A knowledge of psychology probably helped the most, plus patience and appreciating the work of others. He will bid us farewell and, I think, reveal the man behind the position.



Report from Academic Senator for Emeriti

News from Academic Senate Meetings

At the October 8, 2019 Senate meeting, President Morishita explained that the process for selecting a new President is now a closed one in which the candidates cannot be known to the public. This is to avoid the awkwardness of one campus community knowing that their President is seeking to go somewhere else. President Morishita also announced that CSUEB was going to sign an agreement with PG&E to permit the use of the parking lot across from the baseball field to supply power to the neighborhood, possibly at the Concord campus too. At the same meeting, Provost Inch introduced Ms. Fanny Yeung who gave a detailed presentation on the “Equity Gap” among CSUEB students regarding their graduation rates. The “Equity Gap” study is meant help CSUEB formulate plans to reduce the difference in the graduation rates of “traditional students” and “historically underserved students”; “low-income students”; and “first-generation students.” Chair Michael Lee also informed Senate that the Board of Directors of ASI (Associated Students Incorporated) has passed a resolution urging the President to install solar capacity on campus to generate 50%+ of its energy usage.

At the October 29, 2019 meeting, Chair Lee informed Senate that the Chancellor’s office is against AB1460 that requires Ethnic Studies for CSU students’ graduation on the grounds that the measure is a challenge to academic freedom and is too narrowly focused.

Provost Inch announced that the CSU Board of Trustees will announce the new President for the campus at its May 13, 2020 meeting. The Provost also announced the following: (i) 4-year graduation rates will decline this year to 12.1% from 16.6% last year, (ii) 6-year graduation rates will rise this year to 49.7% from 48.2% last year, (iii) 2-year transfer rates have declined to 39.7% this year from 43.9% last year, and (iv) the 4-year transfer rate holds steady at 74.7% this year.

Statewide Academic Senate Chair, Dr. Catherine Nelson of Sonoma State, was on campus and spoke at Senate. Among other things, she urged CSUEB to get involved with supporting passage of AB1460, the Ethnic Studies requirement for graduation, arguing, "If we do this ourselves, then we as faculty have more control over what is done."

Dr. Rachel Stryker, CFA President, announced help for faculty affected by the power outages, including faculty being paid for taking time off when a natural disaster prevents their going to work, even if the campus is open. She also encouraged faculty to donate unused leave time to those who may be in need.

At the November 12, 2019 meeting, President Morishita announced that a "listening session" would be held the following day for faculty to express their view on what qualities they expect in the new Chancellor. The "listening session" for the campus President will be held on January 31, 2020. The search process for the Chancellor will end with the Board of Trustees' meeting in March 2020. That for our campus will be in May. Also, CSUEB is negotiating with Elsevier Publishers for reduced rates for "Open Access" publishing in their journals.

At the December 3, 2019 meeting, President Morishita announced that the campus had exceeded its fund-raising goal of \$60 million. The amount raised was \$74 million, of which 12% came from the faculty, according to Provost Inch. Dr. Lee announced that CIC is working to find relief for students who have to take 3 to 5 final exams on the same day under the new exam schedule. CFA President, Rachel Stryker, announced that contract negotiations will start in Spring 2020, and may take up to two years. With events in Hong Kong at the background and some debate, Senate passed a resolution in "Support of the Faculty, Staff, and Student Academic Freedom and Freedom of Speech and Amnesty International Condemnation of Police Violence against Students and Protestors."

James Ahiakpor, Professor Emeritus, Department of Economics



Required Minimum Distribution

There are two recent developments concerning required minimum distributions (RMD) from IRAs and defined-contribution (DC) retirement plans, mainly 401(k), 403(b) and 457(b) plans. The CSU sponsors all three. The first is the Saving Every Community Up for Retirement Enhancement (SECURE) Act. Talk about starting with an acronym and then search for a title! The other is the proposed update of the tables used to calculate RMDs.

SECURE Act. The SECURE Act passed overwhelmingly in the House but was hung up in the Senate by three senators who declined to support the fast-track passage. Subsequently, the bill became Division O of the "must-pass" Consolidated Appropriations Act, 2020 which was signed into

law on December 21, 2019. Many of the SECURE Act provisions took effect almost immediately on January 1, 2020.

One of those provisions extends the required age for taking RMDs from 70½ to 72. This change reflects the fact that people are living longer than they did in 1962 when the 70½ age was first adopted. It also reflects that in 1962 the predominate retirement plan in the private sector was the employer-sponsored and funded defined-benefit (DB) pension with its lifetime benefits. It is now the 401(k) plan.

Participants in IRAs and/or DC plans who have not yet turned 70½ can now postpone taking RMDs for another year and a half to two years depending on their date of birth. That will allow them to retain more of their retirement savings which will make them last longer.

This change will not affect those of us over age 70½ who are already taking RMDs. Nor will it affect the 80% of participants who start taking before age 70½ and/or withdraw more than the required minimum.

The SECURE Act made a number of other changes that apply mainly to inherited IRAs and DC pension plans that are too complicated to address here.

Proposed RMD Updates. The RMD tables currently in use are based on life-expectancy data from 2002. Since then, life expectancy at birth has increased by 1.6 years and at age 65 by 1.5 years notwithstanding declines in recent years due largely to the opioid epidemic.

In August 2018, President Trump issued EO 13847 directing the Secretary of the Treasury to determine if the life-expectancy and distribution-period tables should be updated to reflect current mortality data and whether future updates should be conducted annually or on some other periodic basis.

In November 2019, the IRS released Proposed Regulations to Increase Life Expectancy and Distribution Tables. The proposed new tables will increase the “life-expectancy factor” used to calculate RMDs. That will reduce the amount of the annual required minimum distribution.

Under the Uniform Lifetime Table (used for unmarried participants and those married to a spouse 10 years or less younger), the current factor for age 80 is 18.7. When the new tables become effective (in 2021), it will be 20.2. The larger factor will decrease the amount of the annual RMD. On an account balance of, say, \$100,000, the RMD will decrease by \$398. ($\$100,000 \div 18.7 = \$5,348$. $\$100,000 \div 20.2 = \$4,950$. And, $\$5,348 - \$4,950 = \$398$).

As the participant’s age increases, the life expectancy factor decreases and the amount of the RMD goes up. At age 90, under the proposed table, the life-expectancy factor will be 12.1 and the RMD amount is \$8,264. At age 100, it is 6.4 and \$15,625.

The above examples assume a constant account balance of \$100,000. That, of course, is unrealistic. The account balance will decline annually at least by the amount of the RMD and will increase or decrease with the values of the assets in the account.

Over the past 10 years or so, the balance in most of our IRAs and DC retirement plans have more than offset our RMD withdrawals. That wasn’t supposed to happen. When IRAs and RMDs were introduced (ERISA of 1974), the idea was that average IRA balance would be zero when the average account owner died on schedule. Well, we and the financial markets haven’t done our part.

Actually, it is worse than that. Many account owners (and their spouse), especially those of us blessed with a generous CalPERS pension, will bequeath IRAs and DC plans to our heirs. However, that would get us into a whole other area of RMDs that I won't bore you with. That's our kids' problem.

Implementation. By an interesting coincidence, the long planned and then delayed SECURE Act and the currently-proposed life-expectancy tables will take effect almost simultaneously. The main provisions of the SECURE Act took effect on 1/1/20. Others kicked in by 1/1/22. Meanwhile, the proposed life-expectancy tables will be effective on 1/1/21. These overlapping dates will cause some confusion among participants, sponsors and plan administrators.

Another implementation concern is that life-expectancy tables are now to be updated annually. Life-expectancy data do not change that much from year to year. Requiring miniscule changes up or down every year will result in a great deal of unnecessary cost and bother. It would be more sensible to update the tables every five or 10 years.

John G. Kilgour, CSUEB/ERFSA



Editorial by the Editor

Part one: T

How do I tone this down to make it acceptable to academic readers, with our culture of tolerance and mild-mannered whatever? I'm trying to make a straight-forward objective description of national Republicanism but it comes out inflammatory because the reality is inflammatory. We really are not used to this, even after three plus years, each abuse somehow comes as a combination of dreadful expectation and surprise.

"Psychologists and commentators from all ideological camps early converged on a label of narcissistic personality disorder as the condition that "explains" Trump's behavior. Among those making this assertion are more than 70,000 mental health professionals who signed a petition warning of Trump's potential dangerousness, despite longstanding professional injunctions against "diagnosing" public figures whom experts have not personally examined." <https://www.psychologytoday.com/us/basics/president-donald-trump>. Such people live in their own created reality and can only be controlled from outside.

Susan B. Glasser, "Our Year of Trumpschmerz," *The New Yorker*, December 30, 2019, edited excerpts and paraphrase for brevity (**bolding mine**):

The President of the United States is saying crazy, mean, inappropriate things at all hours of the day and night.

During the holidays, the President of the United States repeatedly attacked "Crazy Nancy" [Pelosi and her family](#), inveighed against the "bogus Impeachment Scam" and circulated the alleged name of the C.I.A. whistle-blower whose complaint triggered it, retweeted an account that described former [President Barack Obama](#) as "Satan's Muslim Scum," hosted the accused war criminal he recently pardoned **over the objections of military leaders**, and promoted a post calling himself "the best President of all time." He even accused the Prime Minister of Canada, [Justin Trudeau](#), of

personally ordering Canadian television to cut a seven-second snippet of the schmaltzy Christmas movie “Home Alone 2” that features Trump, an accusation the President refused to retract, although it was quickly proved that the scene was one of many edited out as a time-saver back in 2014, long before either Trudeau or Trump was anywhere close to power.

Even now, three years into the Trump Presidency, there is no language to fully capture the madness of all this despite my colleagues going to great lengths to record just how disturbingly nutty 2019 has been. The *Washington Post* reports that Trump ended the year having made **more than fifteen thousand four hundred false and misleading statements** since his inauguration. CNN’s “Inside Politics” produced a **four-page, single-spaced list of all the people and institutions Trump has attacked by name this year**. There are online trackers for the **unprecedented levels of turnover in Trump’s Administration** and for the **rapidly proliferating array of lawsuits** involving Trump’s assertions of sweeping executive authority. Trump began 2019 by causing the longest-ever federal [government shutdown](#) in history, after Congress refused to spend billions on his proposed border wall, and ended it as only the third President in history to be [impeached](#) by the House of Representatives.

This year saw rants at rallies about the evils of windmills and modern toilets, brags that he and North Korea’s homicidal dictator “fell in love,” **repeats of Russian propaganda from the Oval Office**, and issues major national-security decisions by fiat on Twitter **without informing the Pentagon, State Department, or his own staff**.

-end of edited quote-

I am conflicted over what to be most appalled about: the ignorant and dangerous demagogue in the White House, a Senate enthralled to the point of violating all Republican principles, a minority of voters so ignorant it supports its own destruction to have its pathetic ignorance, chauvinism, and bigotry stroked by a grifter. Not my America.

The federal judiciary is becoming controlled by a President hostile to any restraint on his power, including a third term. He said his followers would stay loyal to him even if he shot someone in the middle of Fifth Avenue. Hitler said about the same. I refer here to the small Nazis minority before they took power. A relatively stable forty per cent of the American public continues to approve of Trump. But of course, it can’t happen here, right? Maybe he was kidding, just a joke? Maybe.

I have a little list: endless tweetstorms of attacks on imagined enemies, torrents of lies; erosion of the basic functions of government; the unimaginable assault on our institutions; the hollowing out of the State Department, the politicization of the intelligence services; constant policy zig-zags **[take a breath]**.

Continued: unpresented illegal actions by the executive branch and litigation to stop it, the collapse of law and order; the proliferation of deadly weapons in violation of constitutional requirements for a well-regulated militia; the documentation of crimes by the impeachment (use of presidential powers to threaten military aid to an ally occupied by Russia to coerce an unjustified investigation of a domestic political rival and obstruction of justice) and the [Mueller report](#) (sweeping and systematic Russian interference in the election and obstruction of justice); bullying of allies and his own Republicans, lavish praise of Putin, Modi, Stephen Miller, Roger Stone, the racist convicted criminal Arizona sheriff, etc. **[another breath]**

Continued: abrogation of a treaty with Iran now escalating the nuclear arms race, increased spending on nuclear arms; abrogation of Paris Treaty resulting continuing climate collapse; “suppression, censorship, and manipulation of science” (Union of Concerned Scientists), politicized appointments to science advisory committees, attacks on fuel efficiency and emissions standards, on public lands, and on protections of the environment; massive shifts of wealth to the wealthy; increasing homelessness, suicides, and drug dependency, reduced health care, eroding longevity **[breathe]**.

Continued: attacks on women’s rights that will lead once again to the back allies and women bleeding out in emergency rooms; hatred, prejudice, religious intolerance, racism, nativism, xenophobia, nativism; attacks on dreamers, refugees, and asylum seekers, the Wall, infants taken from mothers, migrant [children in cages](#), support for violent extremists.

Womanizer-and-Sexual-Predator-in-Chief: Levine and El-Faizy, All the President’s Women, Hachette Books, October 22, 2019. https://en.wikipedia.org/wiki/Donald_Trump_sexual_misconduct_allegations. https://www.huffpost.com/entry/a-running-list-of-the-women-whove-accused-donald-trump-of-sexual-misconduct_n_57ffae1fe4b0162c043a7212

Federal budget deficit, billions:

2015	428		2018	779
2016	585		2019	1,092
2017	665		2020	1,101

Part Two: Other Acute Observations

The electoral college was designed to insulate selection of a president from white men who knew little of national affairs; they would select local Electors who were knowledgeable. It broke down completely in 1800 and has ever since allowed “election” of presidents by a minority of voters—an idea based on fear of popular democracy has become rule by a minority of the uninformed, far worse than what the Founders had feared.

As I recall, in less dire traits, some other Republican said, “We’re in deep doo-doo.”

Democratic Party: An organization based on the principal of candidates attacking each in a circular firing squad as a way to defeat someone far worse and also attacking the funding needed with foolish rhetoric about money buying elections, a kind of unilateral disarmament. Hillary Clinton spent more and lost. If the Dems don’t buy it, Trump will. I don’t care if you inherit wealth or earn it; what counts is how you spend it. Defeat the illness first, then do campaign reform—no unilateral disarmament.

Bloomberg said he “would spend big even if the nominee was someone he had sharp differences with, like Bernie Sanders or Elizabeth Warren.” - <https://www.nytimes.com/2020/01/11/us/politics/michael-bloomberg-spending.html>

Bloomberg: progressive views across the Board, made his own billions, 12-year/ three term Mayor of New York, which has more people than 40 of the 50 states.

Positions on issues: <https://www.politico.com/2020-election/candidates-views-on-the-issues/michael-bloomberg/>. Politico is sharp but site is difficult to use; the Bloomberg website is over the top (“production values” ahead of ease of use).

Endorsers: https://en.wikipedia.org/wiki/List_of_Michael_Bloomberg_2020_presidential_campaign_endorsements#Municipal_executive_officials

“Mike Bloomberg getting black support despite stop-and-frisk controversy,” <https://www.usatoday.com/story/news/politics/elections/2020/02/16/bloomberg-campaign-getting-black-support-despite-stop-and-frisk/4750395002/>

NDAs: Bloomberg: his company had identified three NDAs signed with women over more than 30 years about comments they said he had made. They will be released from the confidentiality agreements if they contact the company. The company will no longer offer NDAs. “I recognize that NDAs, particularly when they are used in the context of sexual harassment and sexual assault, promote a culture of silence in the workplace and contribute to a culture of women not feeling safe or supported.” See <https://www.mikebloomberg.com/news/statement-from-mike-bloomberg-on-non-disclosure-agreements>

My initial interest in Bloomberg was checked by poor debate performance and more recently by his attacks on Sanders. Both candidates can beat Trump but the polling is too close and early to indicate which is stronger. We need the movement Sanders is leading despite a frustrating lack of pragmatism in policy and rhetoric, and we need the business and governmental management skills of Bloomberg. They are close on policy considering Trump.

The partisan has become necessary, not as arbitrary partisanship, but on the merits, to save the nation. Take a look at <https://indivisible.org/>, <https://candidates.moveon.org/>, and <https://www.democracyforamerica.com/> as well as support the candidate of your choice.

Sherman Lewis

Treasurer's Report

Start balance January 1, 2020	\$2,378.78
CSU ERFSA Q4 rebate.	\$ 319.05
End balance February 21, 2020.	\$2,697.83

--John Giles, Treasurer

Passings

The Provost's website honoring deceased faculty: <https://www.csueastbay.edu/oaa/memorials/index.html>. The editor received these notices by email:

Professor John De Vries, Chemistry & Biochemistry, passed July 1, 2019

Professor Claire Pederson-Stevens, Teacher Education, passed June 10, 2019

Professor Jay Tontz, Economics, passed November 14, 2019

Professor Luís S. Ponce de León, Modern Languages and Literatures, passed November 12, 2019

Dr. Robert Terrell, Communication, passed October 30, 2019.

Professor William Vanderburgh, Kinesiology, passed December 5, 2019

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