



# Rx Fly Fishing!

Volume XXXVIII Number IX November-December 2014 Jerry Neuburger, Editor Stockton, California

In this Issue

**Page 2—[Helpful hints for the newbie](#)**

**Page 2—[A hard day's day on the Delta](#)**

**Page 3—[The Lower Sac rewards those that made the effort.](#)**

**Page 4—[2015 DFF Liability Waiver](#)**

**Page 5—[A Christmas invitation from American Fly Fishing](#)**

**Page 5—[Lower Yuba outing is scheduled for January 10th](#)**

**Page 7—[November membership report](#)**

## December general meeting is membership night

Let the bragging begin! On Wednesday December 10<sup>th</sup> the Delta Fly Fishers will feature the fishing trips and adventures of club members from 2014. This year's presentations will cover fly fishing in Florida, a float trip in the wilds of Alaska, dorado fishing in Baja, fall striper fishing in the Delta. This promises to be an outstanding evening of exciting stories and fish tales---some even true!

Remember, the December monthly meeting is our annual members' program night. This is your chance to shine! You need not fish an exotic location or catch giant fish to

secure your place in history. Nor do you need to present professional quality photo's, a short talk about your past years adventure (good or bad) is all that is needed.

We still have space for other members to participate and welcome you to join in! Please call Al Smatsky 368-9261

The meeting will begin at 7:00pm at John R. Williams School, 2450 Meadow, Stockton. The public is encouraged to attend. For more information go to [deltaflyfishers.com](http://deltaflyfishers.com).

## The Water Bond, the drought and a wildlife crisis

*"If all politicians fished instead of spoke publicly, we would be at peace with the world."* Will Rogers

### The Water Bond

By the time you receive this month's newsletter, California's General Election probably will be over. If the current poll's are accurate, Prop.1, California's Water Bond defeat does not look promising. Hopefully I'm wrong. It has been obnoxious watching our Democratic and Republican lawmakers running in circles putting together a "bipartisan" bill that will do nothing to alleviate the state's current drought problems. Nor will it do anything long-term solve our water problems. To understand what Prop.1 will do, I suggest you read Pacific Institute's (PI) executive summary,

"Insights into Proposition 1: The 2014 Water Bond." PI takes neither a pro or con viewpoint. It points out what the bond will do. Their analysis of Prop. 1 makes it clear that the Water Bond is very nebulous and does not provide definitive answers to exactly what the bond will do.

Proposition 1 will be the 4th largest water bond in California's history. It will cost \$7.12 billion and include \$425 million in formerly unused bonds. Over 30 years, the cost to taxpayers will be more than \$14 billion. Only 1% of the bond is allocated for water conservation and efficiency despite the fact we are going into our 4th year of drought. How the bond addresses the ecosystem is unclear. Funds to address the

*(Continued on page 2)*

### Calendar

**December 10—DFF membership meeting**

**October 17—DFF Board Meeting**

**December 25 - Christmas**

**January 1, 2015 - Annual Opening Day at the Mokelumne**

**January 10, 2015—Lower Yuba outing**

**January 14, 2015—General Membership Meeting**

**January 21, 2015— DFF Board Meeting**

**January 24, 2015—Annual Installation Dinner**



*(Continued from page 1)*

needs of disadvantaged communities for water in the Central Valley are also poorly defined and do not answer questions on how these projects will operate or how they will be sustained. Nor does the bond tell us how the funds will be allocated. Although the bond does not specifically say what dams would be built, the Dept. of Water Resources (DWR) has made it clear that they consider a dam at Temperance Flats a "done deal". Unbiased analysis of a dam at that

location has shown that a dam is economically unfeasible. The cost to construct a dam at Temperance Flat makes the water per acre foot prohibitively expensive. South Valley water districts like Westlands Water District have made it clear they will push to have the dam built. If Prop.1 goes through, once again the taxpayers will pay for the cost the dam, its maintenance and operation, with no cost to those South Valley Corporate Agribusiness who are the only groups to receive that water. This would be another

ongoing violation of California's Doctrine of Public Trust.

Elections bring out the worst in our politicians. To my dismay, some of our local politicians have accepted money from Stewart Resnick of Paramount Farms despite the fact that he is doing everything in his power to destroy the Delta and our fisheries. I was hopeful that our politicians took the money inadvertently, I went to one local office and asked if

*(Continued on page 6)*

---

## Helpful hints for the newbie...

by Bruce Rollans

Sallye and I have fly fished with dozens of fresh water guides over the past 20 years. With few exceptions, they have consistently used two basic knots: Double Surgeon and Clinch. The Double surgeon is used to join sections of leader material. It has absolutely nothing to do with surgery. The Clinch is the most basic of knots for connecting the fly to the tippet. Both knots perform between 95-

100 % of the line's tested breaking strength.

The advantages of the Clinch Knot over what is called the Improved Clinch Knot is it takes one less step to complete and is very easy to undo.

You do not have to cut the line to remove it. Simply grasp the fly with the thumb and forefinger of one hand then grasp the knot with

the thumb and forefinger of the other hand. Having some amount of thumb nail will help. Squeeze the knot with your thumb nail slipping into the space between the knot loop farthest from the hook eye and the next to last knot loop. Finally, pull your thumb and forefinger along the tippet away from the hook eye. The knot will come apart. You can now change your fly or your tippet length.

---

## A hard day's day on the Delta

By Bruce Rollans

Sallye and I had the pleasure of Fishing with Captain Gerry Neuburger on the "No Nonsense" November 17, 2014. I say pleasure because we enjoyed sharing life experiences given hook ups were few and far between.

We left Korth's Pirate Lair Marina about 6:30 a.m. in effort to fish top water. Despite extremely cold fingers and water temperatures close to 50 degrees, we each had several short strikes, but only one seemed to be a striper. By the way Gerry makes a great popper from the foam material used for flip flops/thongs. If he has not already done so, he needs to teach the members how to make these.

Fishing almost exclusively on the San Joaquin River, we switched to high

density sink lines and clousers. The results were not much different. Both of us hooked a number of "dinks." I did land a LMB of about three pounds and finally a striper of about the same size.

For a few minutes it seemed as though Sallye was trying to fill a sardine can with stripers; two were about the size of her clouser and she only needed one more to fill the can. It was not to be.

We came across Dan Blanton twice. He reported much the

same experience we were having. After a few more honey holes to no avail we called it a day.



# The lower Sac rewards those who made the effort



By Bruce Rollans  
 Nine DFF members challenged the low waters (5,300 cfs) of the Sacramento River out of Redding in late October. Bob and Jean Fujimura had an excellent float with guide matt Dover with a couple of doubles (see photo). Bruce and Sallye Rollans floated two days with guide Jeremy Baker landing rainbow to 18" (see photo).

Gil Parker and Mike Nickelson worked the float together hooking over seven rainbow. Mike confirmed Gil hooked and made every effort to land a rainbow that was at least 26", but the fish took the bend out of the hook and freed itself.

Mark Delabarre reported landing good fighting rainbows and enjoying his float. Finally, Charlie Reames and Ed Smith did a guided float one day. They report seldom seeing another

boat. Their first five fish were lost due to tangling each other's line. After they switched ends of the boat, all was well with the world; they were landing fish and not breaking off. A good time was had by all three in the boat with a lot of laughs and theatrical directions from the guide. Char-

lie reported landing many fish and enjoying fine beer at the dinner we shared at Olive Garden.

## DeltaStripers.Com

*Catch and release fly fishing for stripers and large mouth bass on the San Joaquin Delta*



**Captain Jerry Neuburger**

[gneuburger@yahoo.com](mailto:gneuburger@yahoo.com)

[www.deltastripers.com](http://www.deltastripers.com)

209-327-5993 1/14



*"Our mission is to provide you with a total Kesse Bass, Rainier, Adirondack, Isla Blanca, Pesca Maya, Xcalak, Picacho Lodge, Chile, Trinity & Klamath River Steelhead, Yuba, Feather & American River Shad, Club Presentations and Clinics*

[www.excellentadventures.org](http://www.excellentadventures.org)

**Al Smatsky, Proprietor**

619 W. Pine Street, Lodi, CA 95240

(209) 368-9261, (209) 601-0819 cell 1/14

Please print and fill out this form and bring it with you to the December meeting. You are **REQUIRED** to fill out this form before attending any Delta Fly Fishers, Inc. outing.

---

## **DELTA FLY FISHERS**

*Read Carefully - Affects Your Legal Rights **FOR THE YEAR 2015***

**RELEASE, WAIVER OF LIABILITY, ASSUMPTION OF RISK**

**HOLD HARMLESS AGREEMENT AND INDEMNITY**

1. In consideration of participating in *Fly Fishing and Activities related thereto* and other valuable consideration, I hereby **RELEASE, WAIVE, DISCHARGE AND COVENANT NOT TO SUE** *Delta Fly Fishers*, their Board of Directors, the officers, chairpersons, agents and members (hereinafter referred to as **RELEASEES**) from any and all liability, claims, demands, actions on causes of action whatsoever arising out of or related to any loss, damage or injury, including death, that may be sustained by me or to any property belonging to me, **WHETHER CAUSED BY THE NEGLIGENCE OF THE RELEASEES**, or otherwise, while participating in any such activities or while in, or upon the premises or location where such activities are being conducted or in transportation to and from said premises or location. *This agreement shall be effective for all activities during the calendar year in which this agreement is signed.*

2. To the best of my knowledge, I can fully participate in these activities. I am fully aware of the risks and hazards connected with the activity including but not limited to the risks of drowning, hook injury and as noted herein, and I hereby elect to voluntarily participate in said activities and to enter the premises and locations where the activities are being conducted, knowing that the activities may be hazardous to me and my property. I **VOLUNTARILY ASSUME FULL RESPONSIBILITY FOR ANY RISKS OF LOSS, PROPERTY DAMAGE OR PERSONAL INJURY, INCLUDING DEATH**, that may be sustained by me, or any loss or damage to property owned by me, as a result of being engaged in any such activities, **WHETHER CAUSED BY THE NEGLIGENCE OR DELIBERATE ACT OF RELEASEES** or otherwise.

3. I further hereby **AGREE TO INDEMNIFY AND HOLD HARMLESS THE RELEASEES** from any loss, liability, damage or costs, including court costs and attorney's fees, that may arise from my participation in said activities, **WHETHER CAUSED BY NEGLIGENCE OR DELIBERATE ACT OF RELEASEES** or otherwise.

4. I **WAIVE** the protection afforded by any statute or law in any jurisdiction (e.g. CA Civil Code 1542) whose purpose, substance and/or effect is to provide that a general release shall not extend to claims, material or otherwise, which the person giving the release does not know or suspect to exist at the time of executing the release.

5. This Release and Hold Harmless Agreement shall bind the members of my family and spouse (if any), if I am alive, and my heirs, assigns and personal representative, if I am not alive shall be deemed as a **RELEASE, WAIVER, DISCHARGE AND COVENANT NOT TO SUE** the above named **RELEASEES**. I hereby further agree that this Waiver of Liability and Hold Harmless Agreement shall be construed in accordance with the laws of the State of California.

6. I **FURTHER UNDERSTAND THAT** *Delta Fly Fishers* or any of the named Releases will not be responsible for any medical costs associated with any injury I may sustain. I also understand that I should possess adequate health and accident insurance to cover any personal injury to myself which may be sustained during the activity or transportation to and from said activity.

7. I further agree that I am or will become familiar with the nature and requirements of said activities before participating. I further assume the complete risk of any activities and I will provide any and all safety equipment, whether or not required by law. **IN SIGNING THIS RELEASE, I ACKNOWLEDGE AND REPRESENT THAT**, I have read the foregoing Waiver of Liability and Hold Harmless Agreement, and understand if I sign it voluntarily as my own free act and deed; no oral representations, statements or inducements, apart from the foregoing written agreement, have been made; I am at least eighteen (18) years of age and fully competent; and I execute this Release for full, adequate and complete consideration fully intending to be bound by same.

IN WITNESS WHEREOF, I have hereunto set my hand on this \_\_\_\_ day of 2015.

*Read Carefully Before Signing*

---

Participant Parent must sign if under 18 years

---

Print name Street Address, City & Phone Number

# An Invitation from American Fly Fishing

Hi Delta Fly Fisher members,

American Fly Fishing is having its annual Christmas Party on Saturday December 6<sup>th</sup>. We will have the best food and beverages a fly shop budget allows. Chef Fred will be doing dogs, hot links, chili & all the deserts you can eat. Wash it down with beverages too.

We have a great group of special helper too. Jamie Lyle ( Sage, Redington, Rio), John Sherman ( Simms), Michael Caranci ( The Fly Shop - Travel), Greg Rice ( Sierra Fly Co.) & all our guides ( Tom, Joe & Phil).

We will play fly fishing golf - test your casting skills. We will have drawing for \$25 gift card at 11am, 12pm, 1pm, 2pm, 3pm & 4pm - just drop your name in the box at register.

We're giving away a dozen free trout flies with each purchase of \$100 or more. We'll some specials just for the day too.

We'd love to see all our friends from Delta Fly Fishers.

Happy Holidays!

Gary Eblen, Owner

American Fly Fishing Co., Inc, 3515 Fair Oaks Blvd, Sacramento, CA 95864

## Lower Yuba outing is scheduled for January 10th

Steve Von Berg

The annual outing to the **Lower Yuba River** at the UC Davis Ranch section will be on January, 10, 2015. For members who are not familiar with this outing, this is a beautiful portion of the river that is closed to the general public. We have been fortunate to secure dates the past few years that have allowed our club to fish the Ranch. Unfortunately, the outing has to be limited to 18 participants.

To ensure that everyone has a fair chance to attend this event, we will have a drawing if more than 18 members sign up. Six priority slots will be reserved for new members or for members who have never attended the outing before. We will have a sign up list at the upcoming November 12 general meeting. Those members who cannot attend the November general meeting can sign up by contacting outing host, Bob Fujimura. He can be contacted by email at [deltaflyfishers@gmail.com](mailto:deltaflyfishers@gmail.com) or in the evenings by calling him at 209-339-0683.



### DDF Officers

President

Vice President

John Highsmith 209-369-3251

Secretary

Karen Keagy

Treasurer

Jason Stapleton 209-334-9201

Directors

Joe Balderston 209-649-0291

Ron Forbes 209-368-5767

Jerry Neuburger 209-369-5752

Larry Schmidt 209-482-8742

Bob Fujimura 209-339-0683

Gil Parker 209 951-7154

Earl Summers 209-957-6756

Jason Stapleton 209-334-9201

Steve VonBerg 209-327-6161

### Committees

Bob McMillan Trout Bout

Steve Cooper 209-956-1032

Catfish Derby (June)

Earl Summers 209-957-6756

Conservation/NCCFFF

Ron Forbes 209-368-5767

Education

Joe Balderston 209-649-0291

Fishing Mentor Program

Gil Parker 209-951-7154

Membership

[Bob Fujimura](#) 209-339-0683

Outings

Steve VonBerg, Gil Parker

Programs

Al Smatsky 209-368-9261

Bob Sousa 209-368-2683

Property/Historian

John Highsmith 209-369-3251

Publicity

[Steve VonBerg](#) 209-327-6161

Raffles

Vacant

Trout Bout (November)

Charlie Reames 209-642-6704

Webmaster/Newsletter

[Jerry Neuburger](#) 209-369-5752

Rx Fly Fishing! is the monthly publication of the Delta Fly Fishers, Inc. Delta Fly Fishers, Inc. is a public benefit 501c3 non-profit corporation registered with the California Secretary of State.

Any correspondence regarding this publication should be directed to:

The Delta Fly Fishers Inc.

PO Box 77862

*(Continued from page 2)*

they knew who Steward Resnick is and why they had taken his money. I could not get a direct answer, but was told I would receive a response to my question from their Sacramento office. That was over a week ago. I have yet to receive a reply. I hope it was a mistake and Resnick's money will be returned. More on this later. Our reliance on twentieth century solutions for twenty first century problems

It's clear that Gov. Brown, his appointed department heads, and our state legislature are mired in antiquated political mentalities. Those who have argued pro Prop. 1 have been dishonest. The proposition will do nothing to either solve current drought issues or current water problems. Any of the proposed benefits are decades away. And it will encumber us with more bond debt. Several months ago, I wrote an article about the progressive actions taken by Australia to solve their drought problems. California has not and is now faced with the result of our negligence in not having a cohesive, progressive water policy.

We are facing climate change. Those who disagree with climate change unfortunately have adopted a political opinion, not a viewpoint based on the best science available. The world's climatologists agree that it is occurring and are finally addressing the issue on a world wide basis. In California, we are now forced to look for other sources of water because of our drought. The world's water is 97% saltwater and of the remaining 3%, only 1% is available for our use. The rest of the fresh water is in glaciers or otherwise inaccessible. Many groups are now looking at other water sources such as desalination, recycled water and rain water capture.

Desalination has been around since the 1960's. Today, there are in excess of 17,000 plants operating in 150 countries that produce 21 billion gallons of water a day according to the

International Desalination Association. It is expected that the volume will double by 2020. There are a variety of techniques used but the standard is desalination by reverse osmosis technology. Water under high pressure is passed through semi-permeable membranes to remove various salts and debris. Currently the largest desal plant in North America is being built in San Diego and will be operational in 2016. The plant cost will be \$1 billion and deliver 54 million gallons of water per day, or 56,000 acre-feet per year. Another plant the same size is being considered in Huntington Beach.

Environmental groups have opposed desalination from several standpoints:

- . The high cost to produce an acre-foot of water.

- . Fossil fuels used to generate water will increase the carbon footprint and generate vast quantities of carbon dioxide into the atmosphere.

- . Danger to the environment. Saudi Arabia has dumped its plant's brine into the Arabian Gulf and increased the Gulf's salinity and seriously hurt the Gulf's aquatic environment with the chemicals used in the process of de-fouling the plant's semi-permeable membranes.

San Diego plans to mix its brine with 5:1 ration of sea water to reduce environment problems. To date there are at least 15 other desalination plants at some stage in the planning process in California. Producing water with desalination techniques will be a major flash-point as the drought continues.

When you research California water issues, you many times find facts that make you angry. For example: Heather Cooley, the Director of Pacific Institute's Water Program, has found that it takes approximately the same amount of energy to desalinate one acre-foot of water as it does to pump one acre-foot of water of water down the State's Water Project from the Delta to Southern California. In other words, taxpayers, once again,

are paying for the water that the South San Joaquin Valley farmers receive to operate their farms, then sell water back to us, making us pay for water we gave them!

Another relatively untapped, almost infinite, water source that we have been sitting on (forgive the pun). The Porcelain Spring.

Recently, many drought related articles have appeared about a source of water that has already been utilized by several municipalities in southern California. It's a source of water we will never exhaust. That source is municipal effluent. Orange County Water District has been successfully treating sewage waste water and converting it to safe, drinkable tap water since 2008. They operate the largest potable water reuse facility in the world and have successfully recharged their aquifer. Today they produce 72,000 acre-feet of water annually. That's almost enough water for 600,000 people. It supplies about 10% of all their needed water. If Orange County's recycled water production were a river, it would be the 5th largest river in California. Their production volume is expected to rise sharply in the next decade. To recycle sewage to tap water, the effluent has both primary and secondary sewage treatment, then it's treated by micro filtration, reverse osmosis, ultra-violet light and hydrogen peroxide. The final product is of near-distillate quality. One of the great advantages is using recycled water is cost. In most cases recycled water costs 2/3 less than water produced by desalination.

As you would expect, one of the biggest problems with recycling municipal effluent into drinking water is psychological. One article I read while researching this piece was entitled, "Thirsty West: Why Californians Will Soon Be Drinking Their Own Pee." In Portland Oregon, a teenager was caught urinating in a reservoir holding 38 million gallons of water. Portland's reaction was to nearly to

*(Continued on page 7)*

(Continued from page 6)

tally drain the lake. It's been calculated that the kid would have to pee continuously for 24 hours a day, 7 days a week, for 40 days straight to rise the nitrate level above EPA standards. The public's aversion to drinking the recycled water is due what is being called the "yuck factor". Researching this article, I came across the funniest video on drinking recycled water I have ever seen. Google: "[Last Call at the Oasis \(2012\) clip \(feat Jack Black\)](#)". It's classically funny and shows the issues water districts face with recycled water. Let me know what you think of the video. You will enjoy it!

## More problems for our wildlife

Last month, Chuck Bonham, Director of the Dept. of Fish and Wildlife (DFW), made a presentation to the California Water Commission (CWC). He told the CWC of prob-

lems that the DFW are facing in the drought. Many of the fish/water problems we have talked about in the newsletter or at board meetings. All wildlife in the state is being hurt by the drought. He pointed out that the state designation for the drought has gone from "extreme drought" to "exceptional drought", the state's worst designation, for more than 58% of California.

Ducks are also facing a potential disaster as they begin the migration south. This has been one of, if not the most, productive waterfowl years recorded. Both Canada and Alaska had good water years. Their models show that 49 million birds were produced. Unfortunately, when these ducks and geese come down the Pacific Flyway they face a disaster. Bonham pointed out that in mid-December we usually have about 300,000 acres of flooded rice fields waiting for them. This year there will be only 30,000 acres. He pointed out that we have lost 95%

of past wetlands that have been converted to farmland. This remaining 5% of our wetlands may lead to an avian disaster caused by outbreaks of botulism and cholera in the crowded conditions. Already 6,000 birds have died of cholera in the Klamath Basin. The San Luis refuge (26,888 acres) is expecting massive outbreaks of both botulism and cholera.

The San Luis refuge area is in western part of Merced County and totals about 130,000 acres. It is the last remaining part of the Central Valley's wetlands and is the last remaining part of wetlands that once totaled over 4 million acres.

Ron Forbes,  
Conservation Chair

---

## November membership report

By Bob Fujimura

Breaking news to report to our membership...new and current members can save \$\$\$ on their membership dues. First for new members, save 40% on your first membership fees if you join before April 1, 2015. This means that fees will be reduced to \$18 for regular membership, \$21 for a family, and \$15 for a senior (62 yrs or older) new member. Former DFF members are excluded from these rates

Current members can also save on their 2016 membership duties if they refer new members before August 31, 2015. For each new member, members can save \$5 off of their next year's renewal dues (up to their normal renewal rate). So there is even more reason to join or help other to join our club.

Speaking of club renewal, our new club President and current Mentor Chairperson, Gil Parker is the lucky winner of a new fly rod as part of the 2015 early renewal raffle drawing. His ticket was drawn from random at the October General Meeting by one of our youngest guest at this pot luck and swap meet event. Gil wasn't present when his ticket was picked but he was pleasantly surprised to receive his prize at the Board of Director meeting the following week. Hope he enjoys his new rod...I own the same rod and it is very sweet.

Our newest member is Henry Colberg of Stockton who joined in late October. Henry heard about our club from the Internet. Please welcome Henry when he comes to our upcoming meetings or activi-

ties.

Speaking of our new members, our 2015 membership renewal season has been going very well with our longstanding members but some of our newest members have yet to renew their memberships. If you are one of these members, please let us know what the officers or membership can do to better meet your needs or help attract more new members regardless if you plan to renew or not. We will continue our circulation of news and email announcements for those members who haven't paid their annual dues at this time. But any non-paid members will be removed from our membership roster by the end of November.

## Rx Fly Fishing! Advertising Rates

2 column inches each newsletter issue for the year for \$400, six months \$200, quarter \$100, one month \$40. The ad may include artwork and will link to the advertiser's website.

Additional column inches of ad space may be purchased at \$200 for the year, \$100 for six months, \$50 for a quarter year, \$20 per month.

### Included:

A similar ad on our website monthly articles equal to the number of newsletter advertising months. (App. Two per month.)

A digital subscription to the club's monthly newsletter.

Permission to post specials and other advertising on the club's Face book page, 2 per month.

For additional information please phone or e-mail [Jerry Neuburger](mailto:Jerry.Neuburger), Editor 209-369-5752

# SAVE MART SUPERMARKETS

*Higher* produce standards  
than the USDA.  
Fresh comes first

The Delta Fly Fishers are proud to participate in the Save Mart Shares program. Each swipe of your Shares card earns the Delta Fly Fishers 3% of your purchase.



Ask John Keagy for a Shares Card today.

**Save Mart Store Locator**

1/15



CABINS • RESTAURANT • LODGE • TACKLE

Elevation 9770' Established 1923

The Heart of the High Sierra  
Humboldt-Toiyabe National Forest

Fishing, Hiking, Camping, Cabins, Restaurant, Lodge

<http://www.virginialakesresort.com>

HC 62 BOX 1065,  
BRIDGEPORT CA 93517-9602  
760-647-6484 Tel/Fax 1/14

## RIO products

Available at all quality fly shops 7/14

## *Rx Flyfishing!*

### *Delta Fly Fishers, Inc.*

P. O. Box 77862  
Stockton, CA 95207-7862  
[www.deltaflyfishers.com](http://www.deltaflyfishers.com)