

The REACTOR

*Retired Employees Association
California Teachers Association*

October 2024

WRAPPING UP ANOTHER YEAR

By Robin Rose, President

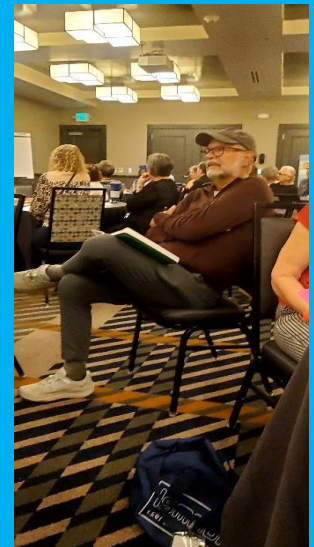


The REACTA Annual Reunion and Business Meeting was a great event, and I loved feeling the energy from our members. In addition to welcoming new REACTA members, first-time attendees and committee members, we learned that **Ernie Ciarrocchi and Frank Burress** came all the way from Texas and Wisconsin. **Frank Burress and Karen Alexander** even came by train! Your REACTA Exec Board along with committee chairs and liaisons put on another great meeting in Paso Robles.

CTA's new Executive Director, **Jeff Good**, was able to break away from the CTA Board Meeting to zoom in and share CTA's ongoing work and initiatives. We also heard from trustees, **Tom Kaiser, Wei Pan, Kenya Spearman and Jake Anderson** from both the Health and Welfare Benefits Trust and Pension Trust. Thanks to the trustees for the Pension Trust and their wise investments, the plan has exceeded its projected return of 7%; and, barring a major dip in the markets, should remain Green for the coming few years. With regards to the Health and Welfare Benefits Trust, all the trustees shared that Zenith's services have not been acceptable, as shown by their poor evaluation, and they are holding Zenith accountable to improve their services on a fast track. We also heard from CAS representative, **Sara Morell**, who gave an update on issues facing CAS.

Arleigh Kidd gave a powerful presentation about Project 2025 and the Heritage Foundation. He reviewed how Project 2025 would shift the tax burden from the wealthy onto the middle class, its plans to cut Social Security by raising the retirement age for roughly 74% of Americans, from 67 to 69, phase out the Title 1 funding program over the next 10 years, convert the \$13 billion IDEA program to block grants and eliminate the Department of Education. Project 2025 also guts reproductive freedom, eradicates climate change references from absolutely everywhere, and rolls back protections for labor unions and LGBTQ+ programs. I urge you to read Arleigh's PowerPoint presentation that is posted on REACTA's Website and Facebook Page.

At our Business Meeting, we heard reports from the Treasurer, Membership Committee, Political Education Committee (CTA's recommendations on ballot measures), and watched a video from one of our scholarship recipients. We also elected new REACTA officers for 2025-2026. In addition to a second term for myself as President, **Merri Furler** as Vice President, and **Shirley Horn** as Secretary, **Dick Gale** was elected Treasurer and **Susan Midori Jones** as At Large Director. I want to thank our outgoing officers, Treasurer, **Felice Strauss**, and At Large Director, **Joe Colton**, for all they have done to make REACTA successful and an organization that we can be proud of. Your new Executive Board looks forward to working with you and addressing the challenges that may affect retirees in the future. "Without REACTA we would be on our own." **Jeannette Logue**, REACTA Member.



Newly elected REACTA Treasurer, **Dick Gale**, takes notes on fiscal stability handed down from **Felice Strauss**.



Shirley Horn's table raked in the raffle prizes at Wednesday night's dinner.



Susan Midori Jones elected to take on Director-At-Large position starting January 1, 2025

CALENDAR OF EVENTS

Oct 23 – Zoom Board Meeting

TBD – Zoom Zenith Meetings

Dec 11 – Region III Holiday Luncheon

Dec 12 – Region IV Holiday Luncheon

December – Other Regional Holiday Luncheons TBD

TBD – Regional Spring Luncheons

TBD – REACTA Annual Meeting



THEY RETURN BY PLANE,
TRAIN, BUS AND CAR



(Left) Using train and bus **Frank Buress and Karen Alexander** traveled the farthest from Wisconsin. **Kathy and Jim Schlotz** came to the rescue facilitating the Zoom tech support for the meeting. **Sydney Greenberg** and **Debbie Diaz** discuss which envelopes they will fill up on the Scholarship Tree that brought in \$1745. **Roseanne Becher and Dixie Ditsler** enjoy dinner and watching the Dodger-Padre game on **Roseanne's** phone.

(Right) **Clyde and Priscilla Williams** felt dinner at the Oxford Suites was terrific. **Theo Austin-Smyth** spent the year doing home improvements. **Theo** displays Endurance Tattoo commemorating the year.



ZENITH CAME TO THE PODIUM



Zenith American Solutions representatives **Rob Palinsky**, Director Client Services, and **Lauren Tham**, Manager, Client Services, attended a session in person. Both **Rob** and **Lauren** were forthright and honest about retiree issues since Zenith came on board a year ago. They were in receipt of the recent letter REACTA sent to Zenith and the Trustees, addressed each of those issues and how they were going to improve their delivery of services going forward.

REACTA gave Zenith credit for coming to the annual meeting addressing the mountain of issues from their first year as the Benefit Administrator for the Health Trust. They took responsibility for the problems and announced remedies being implemented

- New phone system representatives will have access to all your data, "One Stop Shop."
- Representatives are receiving specific training on the CTA plan.
- Zenith has hired a new Vice President to supervise Claims and Customer Care to work directly with CTA's plan.

Zenith announced that Ameritas is a second dental option this year. This should assist dealing with dental offices that do not accept Delta Dental.

It is important to contact Zenith with any life changes such as moving, death, marriage, divorce that affect participants. Waiting until you need to use your insurance may delay processing on your claims.

Zenith is interested in participating in our Zoom meetings to address issues. More information will be provided later this year.

HELP CURE KIDS' CANCER

Sheri Miyamoto's Cookie Recipe

Once again **Sheri Miyamoto** treated colleagues to her famous cookies. Please enjoy her recipe and join her cause.

King Arthur Flour proudly supports Cookies for Kids Cancer, a nonprofit that helps communities through country bake sales to raise money for pediatric cancer research. Just go to BakeSaleHeroes.com to learn how you can get involved.



Sheri Miyamoto, her husband Rory Mazur, and Ginny Jannotto hand out cookies to the meeting attendees.

CHOCOLATE CHIP OATMEAL COOKIES Hands-on time: 20 mins. to 30 mins. Baking time: 12 mins. to 15 mins. Total time: 32 mins. to 45 mins.

Ingredients:

1 cup (16 tbsp) unsalted butter, at room temperature

2 cups King Arthur Unbleached All-Purpose Flour

1/2 cup granulated sugar

1 large egg, at room temperature

1 tablespoon vanilla extract

1 cup quick-cooking or old-fashioned oats

3/4 teaspoon salt

1 cup light brown sugar

1 tablespoon vanilla extract

1 large egg yolk

1 teaspoon baking powder

1 teaspoon baking soda

3 cups semi-sweet chocolate chips

Beat the butter and sugars, then beat in the egg, egg yolk, and vanilla. Add the remaining ingredients (except the chips), mixing until thoroughly incorporated and scraping the bottom and sides of the bowl. Stir in the chips. Scoop 1 1/2" balls of dough onto lightly greased or parchment-lined baking sheets, leaving about 2" between them.

Bake the cookies in a preheated 325°F oven until they're light golden brown with darker edges, 12 to 15 minutes. Remove them from the oven, and when they're firm enough to handle, transfer them to a rack to cool. Yield: about fifty 2 3/4 to 3 inch cookies. Adapted from Best Bake Sale Cookbook. For more cookie recipes, visit BakeSaleHeroes.com.



REACTA REDACTED

By: Darrell Gifford

Ms. Ann took me to the annual meeting of the Retired Employees Association of the California Teachers Association.

If you have ever visited a public school faculty lounge during recess, you have a beginning understanding of what a REACTA meeting resembles. Multiple people speak simultaneously. A self-designated principal attempts to wring order from the chaos.

Suggestions about how to improve the coffee, the seating, the lighting, the temperature, and the political news abound. Name tags were provided, but you had to go to an officer's kitchen in a neighboring county to retrieve one.

I inadvertently caused a disruption when I attempted to bring my support cow to the general session. Elsie, that is what my support cow answers to, was contented until the people around her started shouting and gesticulating. Elsie is very aware of the mental state of those around her. She got so excited that her bowels tensed causing her to plotz.



Hotel personnel came running with instruments to tidy up. Hotel management came shouting that camels were not allowed in the inn. Management, despite its brashness, is not particularly skilled at animal husbandry. Order was restored after I was able to herd Elsie out of the business meeting. A delegate at large moved that large animals be allowed in the hallways provided they were dehorned. The motion was amended to ensure that no animals were harmed in the process.

Another annual meeting is in the books.



BOOKS THAT MAKE YOU THINK

Alice Clement: Remarkably Bright Creatures by Shelby Van Pelt

An Unfinished Love Story by Doris Kearns Goodwin

The Art of Power by Nancy Pelosi

On Call by Anthony Fauci

Small Mercies by Denis Lehans

James by Percival Everett

Theo Austin-Smyth : Accidental Alchemist by Gigi Pandian

Margaret Wallace: The Situation Room by George Stephanopoulos

Karen Alexander: Babel by RF Kuang

Shirley Horn: Women's Murder Club by James Patterson

Coffee House Mysteries by Cleo Coyle



COMMITTEE AND REPORT HIGHLIGHTS

Arleigh Kidd made a Project 2025 presentation and its impact on Public Education, Unions, and Pensions. His power point is available on the REACTA website. He also provided CTA Proposition Recommendations. The Social Security Offset Repeal is a potential reality. **Arleigh** said, "If it makes it to Biden's desk, he will sign it."



Tom Kaiser, Jeff Good, Wei Pan, Kenya Spearman and Jake Anderson addressed the REACTA meeting by Zoom. The REACTA meeting conflicted with CTA meetings preventing in person attendance. Everyone confirmed the positive status of the Pension Trust and Health Trust.

Sara Morell, CAS Officer, was able to attend and shared that their contract has settled with a compressed salary schedule down to 12. Her honest report on the decline of CAS positions and increased workload was an eye opener.

Robin Rose, Felice Strauss, Ann Adler, Alan Frey, Arleigh Kidd/Gene Huguenin, Anita Benitas Gardella, Merri Furler, Dixie Ditsler and Margaret Wallace gave and/or submitted reports at the business meeting. All reports are available on REACTA.org.





MEMBERSHIP COMMITTEE REPORT

Annual Meeting October 9

By: Ann Adler, Membership Chair

Members of the Committee: Ann Adler, Gary Campbell, Sydney Greenberg, Kim Mina, Kerry Moriarty, Susan Midori Jones, Alva Rivera, Penny Sevoian, Barbara Smith, John Stephens, Patty Taylor, Patricia Williams and Board Liaison Merri Furler. Others who attended regularly: Kathie Casas, Felice Strauss, and Robin Rose

NEW Members Reported October 2023-October 2024: (spouses italicized)

Welcome New Members October 2023 to October 2024!

Debbie Atkinson, Toby Boyd, Laura Bowen, *Catherine Casino*, Jill Coert, *Althea Dougherty*, Teri and Tommy Dulak, *Ray Fernandez*, Eileen Figone, Sandra Goins, David and *Roselyn Hernandez*, Sandra and *Darrell Jones*, Marty Kahn, *Kathy Krier*, Chuck King, Steven Lee, Carole Luckenbach, Rose Luna, *Maryann McDonald*, Stephen Miller, "*Buzz*" *Anthony Narlock*, Erika and *Michael Owens*, Jesus Quiñonez, Marilou Romero, Henny and Michael Schaffer, *Helen Shaw*, Ed Sibby, Alyce Smith, *David Snyder*, Peg Tracey, *Kris Walley*, Karrie Wallen, Frank and *Shery Wells*

Retirees from 2022 and 2023 who have not joined. If you know these folks, please contact them.

- ✓ 2022-23: *Teresa Horton*, *Bea Montoya*, *Rene Rambo-Rogers*, *Lian Shoemake*, *Jennifer Tarabochia*; *Rebecca Zogelman*
- ✓ 2023-24: Kristine (Kris) Clarke, Marlene Fong, Tina Laguardia, *Joan Singleton*, *George Young*, Lori Easterling

BOLD=said they will join when days run out; *Italics*=reached or attempted to reach; CAS President contacts CAS

Cash payers: 46 (was 53 in 2022-23)

Total Number of Members: Approximately 436 (last year at this time approximately: 415)

Achievements of the Committee 2023-24:

- Contacted all new retirees and asked them to join; Increased membership; CAS President contacts CAS
- Contacted all cash payers and reduced the total number
- Increased the number of spouse members (+13 in 2024, +12 last year)
- Contacted non-members to support them with Zenith issue of reimbursement

With condolences to families and friends, we sadly announce the passing of REACTA members from October 2023-October 2024 (alphabetically). May these passionate warriors and diplomats rest in peace.

Lou Boitano, Annette Eastman, Marge Flynn, Donna Maurer (found out 10/23), Ruth McMillin, Morrie Schlesinger, Shirline Schults, George Shaw, Bill Walley, and Bobby Yates

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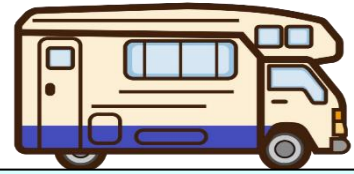
*Paula Schlesinger, June Weatherby

* Found an obituary with that name, about the same age, please let us know if anyone has info



REACTA IS THE RIGHT PLACE TO BE

By: Margaret Wallace



Jill Coert worked for CTA for 24 years, retiring just this last March. She started part time as she raised her children.

She found the work a good fit for her computer skills as well as family needs and turned into full time once kids were grown.

She saw an amazing change in her work over the last 2 decades. "It started out as paper heavy, including filing, xeroxing, organizing materials," said Jill. "Now we really helped PCS and NODD with charts and tools".

CAS was an important part of **Jill's** career path. "You can't just sit around and take all the benefits," said Jill. So, she became CAS Bargaining Chair for several years. **Jill** then became President in 2020 where she led her union through the pandemic addressing critical issues like back to work, vaccinations, and MOUs.

Still retirement, just 7 months ago, Jill has already traveled cross country with her husband Robin to Virginia Beach via Texas in their RV. The **Coerts** have been RVing since the kids were little. Their love for motorcycling fit in perfectly for this mode of traveling. Yes, **Jill** owns a R1200 BMW and a KTM Duke 790.

She flies to NYC late October for a coastal cruise from Boston to Halifax.

Jill joined REACTA within days of her retirement. She witnessed REACTA's impact while she represented CAS on the Health Trust. "REACTA did a great job pushing back on Medicare Advantage," said **Jill**.



FIRST TIME ATTENDEES' MOTTO

Jill Coert – "I do what I want"

Marlene Bell – "Loving Life Now"

Tom Madden – "Next 4 years better with Kamala"

Penny Sevoian – "When I want, what I want, doing nothing"

Jackie Butler – "Getting better every day"



RETIREMENT TRUST REPORT

By: Alan Frey, Trust Liaison

REACTA ANNUAL MEETING

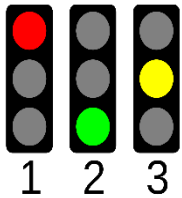
The California Teachers Association Retirement Trust held its most recent meeting on September 26. This was the third of four meetings held each calendar year.

The Trust is a joint Employer/Employee entity designed to oversee the operation and investments of the Pension Trust and establish rules for eligibility and disbursement of retirement funding covering all current and former employees of the CTA.

At the meeting there was the usual reporting from the three committees that oversee Operations, Investments, and Benefits.

This was augmented in the full meeting of the trustees by the various professionals who lend guidance to trustees and handle the day-to-day operations of the Trust. Our professional group consists of the plan manager, Benesys; Legal Counsel, Hanson Bridget; Investments, RV Kuhn; Actuary Horizon; and the Auditor, Withum, Smith and Brown.

Currently the Trust has investments that total over \$4,000,000,000 which is a little over a 9% return year to date based on August 31 figures. So far this year the plan has exceeded its projected return of 7%.



Based on current and future probabilities the Actuary has determined that the Plan was in the Green Zone for the current year and, barring a major dip in the Markets, should remain Green for the coming few years. Green Zone is defined as having sufficient assets to cover 80% funding. Additional zoning consists of the Yellow Zone which means the plan is endangered and the Red Zone indicting a plan in critical condition.

Based on numbers from Benesys, the Plan Administrator, there are 471 active employees, and 60 inactive employees currently covered by CTA. The number of retirees receiving benefits total 792.

As always, it is important to note that, as with all Pension Plans there are many factors that contribute to the health of the program. Market fluctuations, the economy, and host of other conditions can impact the Plan.

Zone certification is based on the Trust holdings on December 31, 2024 but absent a significant drop in assets in the last quarter, I believe it is safe to say that our plan is in good shape. Please contact me if you have any questions.





CTA HEALTH & WELFARE BENEFITS TRUST

By: Merri Boston Furler, REACTA Liaison

The Trust held a virtual meeting on October 2, 2024.

The Trust Investment Consultant reported on the strong fiscal year-end performance in 2024 of a 12.4% return. Asset balance as of September 30 is \$13.4 million. All investment allocations are in line with their targets and there are no immediate concerns at the present time. There were no actions from the Budget and Investment Committee.

Reported by the Trust Consultant, as of July 31, there are 6.4 months of reserves to pay claims if all income stopped, down from 7.5 months in May. There were some delays from Express Scripts to pay rebates of around \$1 million, but those are expected later in October. The current drivers for extra costs are the high cost individual Medical and Prescription claims, which are those over \$25,000. In the 11 months of Sept. 2023 to July, 2024, the total costs were \$5.3 million for Medical and \$5.3 million for Prescriptions. Any individual claims over \$250,000 are covered by Stop-loss insurance and the Trust is reimbursed for the overage.

The Trust has approved Ameritas as an additional dental coverage. The coverage is the same as Delta, and Information will be included in the open enrollment materials expected to be mailed mid-October. In addition, participants will be receiving the Summary of Benefits and Coverage (SBC) effective 01/01/2025. There are no Plan changes, but there is a change to the 2025 Medicare Part D out-of-pocket maximum of \$2000, down from \$8000 in 2024.

The Trust approved an audit of the Plan to provide a Non-Quantitative Treatment Limitation Analysis to make sure Anthem is treating Mental Health services the same and Medical services, as required by the Dept. of Labor through the Mental Health Parity and Addiction Equity Act.

Zenith American Solutions, the Third-Party Administrator, reported that they would be resolving on-going issues in the next 3 months. Open Enrollment and Life Insurance billing should see improvement right away. They also have been updating their computer and phone systems for each of their clients and the CTA Trust is next in line. The goal is that this will streamline the response and solving of questions and concerns.

The Communications Committee is hoping to have a newsletter out this Fall and is still working on a Medicare informational document.

	2024 Actuals as of 8/31/24	2025 Budget
INCOME		
Members	12660	17000
Annual Meeting	3150	2500
Addl Scholarship Donations	950	850
Other	272	50
Total Income	17032	20400
EXPENSES		
Executive Board		2000
Committees	2722	6100
Elections		200
Membership		2500
Nominations		50
Political Education		300
Scholarship	1700	500
Trusts	1022	2500
Other		50
Communications	833	1600
Directory		50
Facebook		100
Hot Topics		50
Newsletter (REACTOR)	184	200
Website	160	300
CAS/CSO/CTA	150	500
Printing Mailing/Supplies	339	400
Membership & Advocacy	1998	28850
Annual Meeting	298	15000
Member Assistance		3500
Legal Expenses		6500
Regional Activities		1000
Scholarships	1700	2850
Other	272	100
Total Expenses	5825	38650
Total Income	16473	20400
FFCU		
Convenience Checking	65528	
Prime Checking	10952	
Association Savings	28	
Total Assets	76508	60000



FINAL TREASURER'S REPORT

Submitted by Felice Strauss, Treasurer

By: Margaret Wallace

When **Dom Summa** called **Felice Strauss** 6 years ago to take on the job of REACTA Treasurer, it wasn't a surprise that she said yes. **Felice** was a natural for this position as past CSO Treasurer and Bargaining Specialist in the NOD Department.

It wasn't as if she wasn't already busy with her Delta Kappa Gamma work and family activities, but her strong commitment to her union work made REACTA's need a mission worthy of her activism.

Now **Felice** has passed the gauntlet to the new treasurer, **Dick Gale**. "Happy to pass the fiscal health to the new Treasurer," said **Felice Strauss** in her final Treasurer Report.

Felice thanked REACTA for allowing her to be the Treasurer for the past 6 years. REACTA expressed their appreciation with heartfelt applause and a gift card to Armstrong Nursery and three ceramic mushrooms.

REACTA Officers

Robin Rose

President

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818-433-2778

Merri Furler

Vice President

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619-708-8598

Felice Strauss

Treasurer

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949-642-1413

Shirley Horn

Secretary

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650-922-5941

Joe Colton

Director At Large

Jrcolton92260@gmail.com

650-245-9179

Committees

Scholarship Committee: Anita Benitas Gardella (chair), Alice Clement, Ros Wolf, Michi Higashi, Andy Witthohn, Joe Colton (Board Liaison). **Health & Welfare Trust Liaison:** Merri Furler.

Membership: Ann Adler (Chair), Merri Furler (Board Liaison); Gary Campbell, Sydney Greenberg, Kim Mina, Kerry Moriarty, Susan Midori Jones, Alva Rivera, Penny Sevoian, Barbara Smith, John Stephens, Patty Taylor, Patricia Williams. **Retirement Trust Liaison:** Alan Frey. **Fiscal Oversight Committee:** Felice Strauss, Dick Gale, Mona Marra.

REACTOR Newsletter: Margaret Wallace (Editor), Dixie Ditsler, Kathie Casas, Shirley Horn. **Social Media Specialist:** Kathie Casas. **REACTA Webmaster:** Kathy Schlotz. **Legal Expense Fund and Member Assistance Fund:** Joe Colton. **Political Education Committee:** Arleigh Kidd, Gene Huguenin



IN THE ROOM WHERE IT HAPPENED

By: MARGARET WALLACE, Editor

Staff hired after the year 2000 probably knew **Art McLoughlin** as the golf cart driver in charge of logistics at the UCLA Summer Institute. Well, those of you who had the opportunity to know him back in New York, or Overseas in Frankfurt, Germany, or at the Salinas CTA office know that he wore many important and different hats.

After teaching for 7.5 years, **Art** became a New York State Staffer and quickly became a prime organizer of the National Educational Professional Staff Organization, the forerunner of the National Staff Organization.

In the early '70s **Art** got the shoulder tap to work in Frankfurt, Germany as the Executive Director of the Overseas Education Association. Reorganization brought him back to Washington D.C. until California teachers secured collective bargaining rights. He moved to Monterey and worked in the Salinas office for 25 years.

His union work did not interfere with his personal life. He met his wife, **Marilyn**, at a union meeting in Syracuse. She was President of the Student Association of New York State. Dancing and birthday flowers convinced her that Art was the one.

When their daughters became Girl Scouts **Art and Marilyn** became active volunteers. Art is still active today.



Joining REACTA was a natural decision for **Art**. "It was the thing to do," said Art. "The camaraderie and information is essential." He served as the REACTA Social Chair and Treasurer for several years.

When asked to compare REACTA then and now, **Art** said, "I see 3 phases. First phase was an Informational social organization. Second phase was activism. And now the third phase is organizational maturity."

This year **Art** took a river cruise down the Rhine. Excessive rain and river rising forced the cruise down the Danube into a bus alternative.