



The REACTOR

*Retired Employees Association
California Teachers Association*

January, 2019

THE ROLE AND RESPONSIBILITY OF REACTA

By Dom Summa, President

The first listed purpose of REACTA is to **"work with CTA employee organizations to advance, protect and enhance the benefit levels provided by the California Teachers Association (CTA) Employees' Retirement Benefits Plan and the CTA Employees' Health and Welfare Trust."** Protection of the plans means to make sure the Trustees follow the law as it pertains to retiree benefits.

- We know the Trustees have a fiduciary responsibility to protect the assets of the trust.
- We know the Trustees have to comply with state and Federal laws and regulations that govern the administration of the trust.
- We also know that the Trustees have to contract with competent professional services providers for administering the trust.

REACTA has been contacted by three retirees who received letters from the trust indicating that they received "overpayments" of their retirement benefit. In one case, the "overpayments" started over 8 years ago! The other two retirees were "overpaid" for four and five years. Your officers authorized an expenditure of up to \$1500 to obtain a legal opinion from an attorney with expertise in pension issues. The lawyer advised REACTA that California law would apply in this situation and the maximum number of years to go back and calculate an overpayment was three. This was communicated in writing to both labor and management trustees and it was reviewed at the December trust meeting. I received a letter from the trust attorney claiming that the California law did not apply.

What we now have is a difference of opinion between legal advice received by REACTA and legal advice given to the trustees. There is significant downside risk if the trustees go back eight years to collect an overpayment that their administrator failed to monitor. This could happen to any future CTA retiree whether the person is designated as CSO, CAS, Management, Confidential, or Supervisor.

Aside from the three-year issue, the trustees have an obligation to pursue legal action against former trust administrators. These administrators carry errors and omission insurance to cover such mistakes and should be the party responsible for reimbursing the trust. I believe REACTA needs to make sure our Trustees follow the law. If we remain silent, a precedent could be established that has the potential to harm all retirees.

INSIDE THIS ISSUE



Gary Campbell flanked by Barbara Duffett and Deborah Rivera from the East County Teachers Office.



Darrell Gifford and Ann Adler sharing with Joe Colton at the Region 4 Holiday party.

CALENDAR OF EVENTS

Feb 28 – Scholarship Applications are due. Send Applications to: Marla Reyes, 31100 Mountain View St, Visalia, Ca 93292

Notifications for the Spring Luncheons for all 4 regions are forthcoming

REACTA [Bar-B-Q](#) during the CTA Summer Institute

October 1-3 – REACTA Annual [Reunion and Business Meeting](#). Cambria Pines Lodge *You should receive a flyer soon, or Check website REACTA.org for updated details.*



Retirees celebrate with their Region 4 friends at their annual Winter Holiday Party in San Diego.

Region 3 retirees join their colleagues at the Region 3 Holiday Party.

Enjoying her retirement, Merri Furler celebrates at the Region 4 Winter get together.



The REACTA Book Club will meet once again at the annual meeting in Cambria, Oct 1-3. We will meet on Wednesday after breakfast. The time and place will be posted in the hotel lobby.

This year we will be discussing Rabih Alameddine's novel *An Unnecessary Woman*. She has constructed a celebration of literature, a miniature history of Lebanon, and most importantly the remarkable story of Aaliya, an unmarried, childless misanthrope, a translator of great novels, whose life slowly (and thankfully) takes the shape of the very kind of corny storyline she detests.

For anyone who has never participated in a book club, it is easy. Just read the book and join us for an interesting discussion among fans and friends.

We can help.

THE FACT IS ...

The Disaster Relief Fund is a separate, special fund just for members of CTA. The fund is endowed to provide financial assistance to CTA members who have experienced significant losses due to disasters in California.

Highlights

- Provides financial assistance to CTA members who suffer significant losses due to disasters in California
- Funded by voluntary contributions from CTA members, and through CTA fund-raising drives throughout the year
- Administrative services provided by the FACT Foundation

Donate to FACT to help teachers facing disasters like the recent fires throughout California. The additional potential of flooding with winter rains magnifies the need for assistance for the men and women who are members of CTA.

[Standard Grant](#)

CTA members may receive up to \$1,500 for significant economic hardship related to damage to their primary residence, displacement or disruption in required utilities

[Catastrophic Damage Grant](#)

Recipients of the Standard Grant may be eligible for up to another \$1,500 if damages exceed \$50,000

[Temporary Displacement Grant](#)

A grant of up to \$500 may be available for members who are displaced from their primary residence as the result of a disaster, but do not meet the requirements for a Standard Grant

[School Site Grant](#)

Members may receive up to \$500 for damage to their classroom

FACT Foundation

800 N. Brand Blvd. 19th Floor

Glendale, CA 91203

(818) 254-4222

Fax: (818) 254-4223

(This complete article is a reprint from the CTA website.) CTA members have been devastated by the numerous fires this past year throughout California. Many of these educators received financial assistance from FACT, the Foundation to Assist California Teachers. If you would like to assist with this effort, please make a financial donation to FACT. Your contribution will make a difference.

REACTA members continue to march

FROM OAKLAND TO SAN DIEGO

They follow in the footsteps of Public Education Advocates that made a difference and continue to do so.



Same Causes, different city.
Alice Clement joins her friends
in the Oakland Women's
March on January 19.

Don Crawford takes to the
streets of San Diego.



1. 2019 REACTA Scholarship Application Timeline

2. **October 2018** Announcement at REACTA Annual Meeting in Cambria

3. **November 15, 2018**

Applications available on REACTA Website or by contacting by Marla Reyes
marlaed@earthlink.net or 559-250-6610

4. **February 28, 2019** All applications must be postmarked by this date. Send Applications to:
Marla Reyes, 31100 Mountain View St, Visalia, Ca 93292

5. **April 2019**

Results will be announced after Executive Board Meeting. All applicants will be notified of results.

REST IN PEACE

Juanita Peterson

Galal J. Kernahan

Ara Prigian

Vivian Baldwin

Bob Stenhouse

Steven H Edwards Jr.

Hazel Stover



WHY I JOINED REACTA

By: Kerry Moriarty

It's been two years since I stopped working for CTA. I chose to not take an emeritus assignment, so the separation was abrupt and complete. It didn't take long to realize two things: 1- I didn't miss working for CTA and 2- I did miss colleagues.

When you separate from CTA, you also lose CTA updates. CTA email ends before the retirement ink is dry. Now you learn of CTA campaigns and plans through those still working. Think crickets! In addition, you no longer have opportunities to see current employees and retirees from other regions. These are people with whom we have trained, walked picket lines, and battled for better wages and working conditions.

My answer to those gaps was to join REACTA. The REACTA newsletter keeps me up-to-date on other retirees and also CTA issues. I've also attended two REACTA annual meetings where I had the opportunity to socialize with other retirees and hear from the REACTA officers about current CTA/CSO/CAS issues. And, as a bonus, both events have included a really fun road trip with other retiree friends.

What was always clear to me was the importance of monitoring CTA's behaviors regarding our retirement and our retiree health care. Keeping abreast of CTA and active member mood swings is critical. The sad truth is not all actives are enlightened about nor committed to supporting retirees. Enlightened self-interest must prevail. For a few dollars a month I support REACTA's mission and stay in touch. It's a win-win story in my book.

Some of us have even taken to getting together just for the heck of it. We're up to a group of 25 or so and meet 4-5 times a year. If you haven't yet joined REACTA, let me encourage you to do so. Lots of fun and no phone banking!

In solidarity,

Kerry Moriarty

		REACTA				
Budget Report September 30, 2018				1-Jun	30-Sep	31-Dec
Hello everyone, here is the final 2018 Budget Report which includes all income for the year and expenses paid. The Membership Committee really came through on their charge. Thank you all and the membership at large for allowing me to serve as an officer of this fine organization. Art McLoughlin						
	Budget Report 9/30/18			1-Jun	30-Sep	31-Dec
Income				7137.5	15653.50*1	21945.75
Expenses						
Newsletter		Budget	2000			
		Actual		167.99	331.96	507.72
Hot Topics				79.3	79.3	79.3
Exe Board		Budget	6000			
		Actual		1574.56	2528.87	4984.26
Committees		Budget	2500			
	Trust Meetings	actual		117.6	117.6	582.58
	Membership				302.25	422.47
	CAS/CSO			283.87	488.17	488.17
	Scholarship			128.21	128.21	152.21
	luncheons			39	39	39
			total			1645.82
Annual Meeting		budget	500			
		actual				-3261.63
Web site						142.97
Mailings/directory		budget	684.5			
		actual		300.94	458.61	965.53
Total Expenses				2691.47	4518.97*2	17,271.66
Income minus expenses						4674.09
Scholarships		2017		2000		
		2018		2000		
		2018 pend		2000	4,000	4,000
Total Cash outgo. Expenses plus Scholarships						21,271.66
Assets						
	checking account			10884.88	10890.4	10,895.88
	checking working account			38982.7	36182.5	32,827.29
	membership account			30	30	30
Total Assets				49897.58	47102.9	43,753.17
*1 activity fee reimbursement	*2 dues overpayment correction included			included		

REACTA Officers

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Vice President
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Felice Strauss
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Pam Bowen,
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Marilyn Bittle,
Director-At-Large
Mmbret2002@aol.com
562-434-7113

Passing the Baton

By Barbara DePrete and Dixie Ditsler

On December 11 the Elections Committee (Barbara DePrete and Dixie Ditsler) opened and counted the voted ballots received by the Committee. The candidates on the ballot were all running unopposed. Congratulations to all on winning the opportunity to serve as a REACTA officer!!

We mailed 313 ballots in October. We received back 209 envelopes: 6 were returned by the Post Office as not deliverable, 21 were not counted as the envelope contained no identifying information, 182 were counted (117 were correct with name and signature; 65 had at least a name and address on the envelope).



Art McLoughlin, outgoing treasurer, welcomes Felice Strauss to her new position as the REACTA Treasurer.

Election Results:

Votes Received

President: Dom Summa	178
VicePresident: Marla Reyes	182
Treasurer: Felice Strauss	180
Secretary: Pam Bowen	181
Member-at-Large:	
Marilyn Bittle	179

Two Write-In Votes

President:	
Ramon Romero	1
Member-at-Large:	
James Essman	1

Committees

Membership Team: Robin Rose, Chair – Region 1, Maureen Keating, Theo Austin-Symth, Craig Nelson, Karyn Ferreira, Shirley Horn; Region 2, Joella Aragon, John Stevens; Region 3 and Chair, Robin Rose, Patricia Williams, Ginny Jannotto; Region 4, Ann Adler, Merri Furler, Gary Campbell; UniServ Units, Kerry Moriarty. *Pension & Benefits Oversight Committee:* Bill Empey, Chair - Felice Strauss, Clyde Williams, Jim Essman, *Board Liaison:* Marilyn Russell Bittle. *Political Education Committee:* Conrad Ohlson, Chair. *Health & Welfare Trust Liaison:* Roseanne Becher. *Retirement Trust Liaison:* Alan Frey. *REACTOR Newsletter:* Margaret Wallace, Editor. *Scholarship Committee:* Marla Reyes, Chair. *Nominations & Elections Committee:* Chair - Barbara DePrete Ann Adler, Dixie Ditsler. *Web Site & Facebook:* Kathie Casas