
June, 2013

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REACTOR

Retired Employees Association of the
California Teachers Association

President's Report



As of this writing, I have been to a number of meetings throughout the state: two Executive Board meetings (both in Fresno), two meetings (San Dimas) to transfer the Treasurer's duties from me to Art McLoughlin and four regional luncheons. The luncheons were held in the following locations: Sacramento – 16 people from Region 2 North, Irvine – 20 people from Region 4 and 3, Santa Fe Springs – 20 people from Region 3 and 4, and Fresno (Baja) – 40 people. The last luncheon (Region 1 and Departments) will be on Thursday, June 13, 2013 at the home of John and Ruth Mary Cradler. Attendance continues to grow each year.

Issues for the Executive Board and the Organizing Team to address are:

- Attainment of "ex officio" non-voting seats for REACTA on both Trusts.
- Accountability for the funds earmarked for retirees before 9-1-89.
- Two additional issues were exacerbated by the recession since 2008 and its slow recovery, and the financial impact the recession had on CTA and secondly our disappointing experiences last year with the CTA management and the two Trusts.

More detail will be forthcoming in future REACTOR issues and at the Cambria annual meeting on October 8, 9, 10, 2013

This will be a rather contentious year both within REACTA and in our relationships with CTA, the two Trusts and the two unions. A few members at the Spring luncheons voiced concern that we should NOT be seeking, this year, any monetary benefits un who knows when????

Our next Executive Board meeting will be on Monday, August 12 at the Ontario RRC. It starts at 10:00 a.m. and adjourns at 2:00 p.m. If you would care to weigh in on any article in the REACTOR please put it in writing and mail it to me by August 5. Attend the meeting on August 12 to address the issues you want to discuss. Come join the discussion!

Future issues impacting us in California:

- Protect collective bargaining for public employees, especially educators
- Protect the "right-to-vote" for all citizens
- Help elect politicians who will unfailingly represent "The people, All people" not a political party either Democrats and for Republicans nor a "political segment" of society no matter how a vote impacts their re-election.



2013 REACTA Executive Board

(L-R) Lloyd Roberts, Vice President: "I hope for stronger fellowship ties among members."; Art McLoughlin, Treasurer: "With our member's trust and support, we will be able to work aggressively toward our goals; Marla Reyes, Secretary, "It is important to stay connected to colleagues and friends as we navigate retirement"; John Smith, President, "With your help this leadership will get the job done!"; Marilyn Bittle, Dir.-at-Large, "Together we can achieve much."

Treasurer's Report

Savings Account.....	\$30.00
Prime Checking.....	1519.23
Convenience Checking	38,482.24
Memberships Pending	775.00
	180.00
Total Assets.....	40,986.47

Health & Welfare Trust

The April 26, 2013 Health and Welfare trust meeting was concise and short in duration compared to other meetings. Of note; Trust Attorneys Phil Miller and Brandie Barrows presented an extensive document

outlining the Trust's obligations under the Affordable Care Act. While the Trust is not the "employer under the Act, the Trust has a number of reporting responsibilities as does CTA as the employer. If you would like a copy of this document please send a request to me at ; mickey3643@ aol.com. I will respond upon return from an European vacation in July. Medical claims are up however our unit (retirees) is pretty level mostly due to Medicare being the primary payer for most procedures. Projected-not final-cost increases for the plan year 2013/2014 are as follows:

Anthem Blue Cross and Medco Rx.....	6%
Kaiser Permanente	2.68%
Delta Dental.....	3.41%
Vision VSP.....	0.05%

This translates to a total cost increase of 4.78% of current plan expenditures for benefits.

Arthur McLoughlin

HOW'S YOUR PURCHASING POWER THESE DAYS?

Dick Sawtelle

Without doubt, REACTA can take some degree of satisfaction in having pursued and seen implemented, effective subsequent to January 1, 2010, adjustments to the benefits of those who retired from active service with CTA before Sept. 1, 1989. These improvements certainly were not all that the organization had hoped to see, but they were of genuine benefit to those who were, at the time, hurting the worst and needing it the most. REACTA leaders received repeated expressions of appreciation from members whose incomes were adjusted due to this effort. In truth, gratitude was also due to the CTA leaders who, after a fashion, recognized the existence of a dire need and saw to it that additional contributions were made to the retirement Trust that were needed to fund these improvements.

Most will recall that the rationale behind the 9/1/89 date mentioned above was that, prior to that time, retirement benefits were calculated on the basis of 2% of final compensation for each year of service to CTA. Thereafter, in accordance with negotiated collective bargaining agreements, 3% per year of service

was used. While an adjustment had been made effective as of Jan. 1, 2007, that brought purchasing power up to at least 60% of what it was for any retiree at time of retirement, that was 60% of amounts that had been calculated on much

smaller final compensations and the 2% formula described above. Clearly, there was great need for purchasing power adjustments (PPAs) for most CTA retirees and for pre 9/1/89 retirees in particular.

For a complete review of what went on in efforts to achieve such adjustments, we strongly encourage you to dig out a copy of the Sept. 2010 "Special Edition" of the REACTOR and reread it carefully. If you can't find that document in your files, get on your computer, go to www.reacta.org, download and read it there, OR, as a last resort, call (559) 217-1201 leave a message and we'll see that you get a copy. It really is interesting stuff.

The point is for all concerned to understand that REACTA did/does have higher aspirations than those achieved. There should be a reasonable purchasing power floor for ALL CTA RETIREES (75% or 80% perhaps??) and it should not be dependent upon the year in which one retired nor the number of years served prior to retirement (so long as one is properly vested at the time of retirement). These concepts were totally ignored in the adjustments that went into effect as of 1/1/10.

If you are feeling the strain of lost purchasing power, even with the relatively low rates of inflation in recent years, there's good reason. Consider the chart that appears on the following pages.

CTA refuses to provide REACTA with information so that we can verify that pre-9-1-89 retirees are receiving correct increases. Please contact Larry Harlan, lkharlan36@aol.com or 805-481-9491, if you feel you should have received an adjustment and didn't or if you are currently receiving an increase.

CTA Retirees Purchasing Power

December, 1988 thru December, 2012

YEAR	DEC.31 RAW CPI#	ANNUAL CPI % INCREASE	CUMULATIVE CPI% INCR.	CUM. COLA 12-31-1988 Thru 12-31-2012	RELATIVE PURCHASING POWER %
1988	122.6				
1989	127.4	3.90	95.35	34.42	68.81
1990	135.1	6.00	88.00	30.50	69.41
1991	139.8	3.50	77.28	26.70	71.47
1992	144.3	3.20	71.32	23.01	71.80
1993	147.0	1.90	65.97	19.43	71.96
1994	149.4	1.60	62.93	15.95	71.17
1995	152.1	1.80	60.31	12.57	70.22
1996	156.0	2.60	57.46	9.29	69.41
1997	162.6	4.20	55.53	6.11	69.11
1998	167.4	3.00	47.29	3.02	69.94
1999	174.5	4.20	43.07	3.02	72.01
2000	184.1	5.50	37.25	2.00	74.32
2001	190.6	3.50	30.09	0	76.87
2002	193.2	1.40	25.66	0	79.58
2003	195.3	1.10	23.96	0	80.67
2004	199.5	2.20	22.63	0	81.55
2005	203.4	2.00	20.05	0	83.30
2006	210.4	3.40	17.75	0	84.93
2007	218.5	3.80	13.83	0	88.26
2008	218.5	0.00	9.61	0	91.23
2009	224.2	2.60	9.61	0	91.23
2010	227.7	1.5	6.82	0	93.62
2011	234.3	2.9	5.18	0	95.08
2012	239.5	2.2	2.22	0	97.85

Note #1: The relative purchasing power percentages shown above apply only to those who retired from CTA AFTER September 1, 1989.

Note #2: CPI figures are those for the San Francisco, Oakland, San Jose area. They have always been used by the Trust in past calculations such as the above. The raw CPI# for Dec. 31 1988 was 122.6.

Note #3: The CUMMULATIVE COLA column above reflects COLAs received by CTA retirees over the years covered. (i.e.: 0% from 2001 thru 2012; 2% in 2000; 1% in 1999; 0% in 1998; 3% in 1997, etc.)

ADDITIONAL THOUGHTS CONCERNING
CTA RETIREE PURCHASING POWER
(Post 9-1-89)

Just to give additional meaning to the numbers on the foregoing chart, let's use as an example someone who retired as a primary contact staff person (CSO Contract) in April, 1997 with 20 years of credited experience. His/ her salary at that time would have been \$83,306 per annum. His/her retirement allowance would have been $3\% \times 20 \times \$83,306 = \$49,984$. (Keep in mind that while it has had only small adjustments in the last several years, the top of the PSO salary schedule is now \$136,884.)

Now, however, that allowance would have a value of $\$49,984 \times .6911 = \$34,544$ in 1997 dollars...\$15,440 less than its value at the time of retirement. In order for it to have the same value in 2013 as at the time of retirement, it would need to be adjusted as follows: $\$49,984 \div .6911 = \$72,325$, an increase of \$22,341.

Or—let's use someone who retired as an RRC Associate Staff in April, 1998 (CAS Contract) with 25 years of experience. Her/his salary at that time would have been \$4063 / month or \$48,756 per year. Her/his retirement allowance would have been $\$4063 \times .75 = \$3,047$ per month or \$36,564 per year. Now, that allowance would have a value of $.6994 \times \$3,047 = \$2,131$ / month or \$25,573 per year, a reduction of nearly \$11,000 per year in 1998 dollars. In order to have the same value in 2013 as at the time of retirement, her/his retirement allowance would need to be increased to \$4,357 / month or \$52,280 per year. (+\$15,716)

It may be worth noting that, according to information submitted for the REACTA Directory, there are at least 88 folks who retired from 1990 thru 2000 and who are therefore below 75% in their purchasing power as of this time.

While it may not be possible to keep retiree purchasing power at a level existing at the time of retirement, it does seem reasonable to expect that a level of 75% or 80% might be maintained. This is not a matter of grasping for MORE but rather of seeking to keep what we have!



Soaring Through Retirement

Forget freeway traffic. Lloyd flies. In addition to keeping his license up to date, he is being further educated by volunteering in a kindergarten class. After a summer trip to Seattle and Orlando, he'll check with docs for a possible hip replacement. But not until after filling up with fun memories.

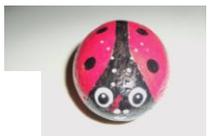


Connie King-DeCoud celebrated her 75th birthday with family and friends on Santa Catalina Island. They zip lined, shopped and had races in their golf carts, primary mode of transportation on the Island.

Region 2 (Baja) Spring Luncheon



Ladybugs By Bob Robinson
As seen on KSEE24 TV



An Update From Chili

Judy Taylor Mason

Hello Everyone - It has been about a year since my last update. My life here just keeps getting better and better, or funnier and funnier. My pianist and I have performed at several events over the past year. Recently, I was invited to perform in a program celebrating the International Day of the Woman. I was invited by the fishermen's union to perform at their celebration on Int'l Workers' Day (May 1). I was invited by my banker (a Mormon) to perform at a Mormon Church for the festival of the voice, all secular music. I went. It was most interesting. I received a plaque from the Mormon Church - tooo funny. I figured the folks in Utah would never hear about it. LOL. To my surprise, there was a missionary there who informed me he had been in Chile for 18 months and would soon be returning home to his own church ... in UTAH!!! I had to suppress my laughter. I don't know if that was a reward or a punishment.OMG - At the ripe old age of 70, I now have a 6 piece band, thanks to my pianist. They are all university students majoring in music, hoping to become professional musicians. We practice in downtown Santiago in a bldg that has several music rooms with drums, mikes, amplifiers, etc. It is a few blocks from 'the white house' and is generally full of punk rockers and heavy metal bands. Besides keyboards, we have a drummer, sax, trumpet, guitar and bass guitar. The bass guitarist is named Led Zeppelin Sanchez - for real!!!! It is all so serendipity. They don't speak English and I don't speak music, but somehow we manage to produce. I'm sure our practice sessions are quite entertaining. The music is sooo loud I see a hearing aid in my near future. My British friend says I am giving new meaning to the term 'late bloomer'. My life here is a blast. I do experience brief periods of normality, but then I think of something else to do. I do have to take afternoon naps in order to stay awake for late performances. LOL.



Bob and Marlene Bell as they attended the Voices of Peace Ball with Julian Bond, Amy Goodman and Angela Davis.



Aleita Huguenin on her way to the Presidential Inauguration Ball. Gene was home doing PERB duties.



Lynne Faulk and Larry Levitt, husband outside John Garamendi's office. Lynne has retired from LF Consultants.

Region 2 Luncheon (Citrus Heights)) Luncheon



Gene Huguenin, Bob Persky, , Aleta Huguenin, Chuck Hodel,
Chuck Hodel, Dennis Bambauer, Aleita, John Smith, Peg Butler, Jeanne Akins, Dick Sawtelle

Region 4 Spring Luncheon



L – R: Ed Hogenson, Barbara Kerr, Dick Odgers, Don Crawford, Conrad Ohlson, Margaret Wallace ,Kathie Casas, Jeanie Hogenson, John Smith, Dixie Ditsler, Barbara Lee, Lloyd Roberts, Dom Summa, Don Attore, Joe Colton, Barbara DePrete, Ed Romeo. The luncheon was held at Javier's in the Irvine Spectrum. The members heard a presentation by Rose Luna on the Health & Welfare Trust .If you weren't there, you missed a great time. Plan on it for next year.

REACTA DIRECTORY ADDITIONS and CORRECTIONS

January - May 2013

New and Renewing Members:

Sheila Bell

618 Madison St, Santa Rosa CA 95401
Phone: 707/579-5161 Cell: 650/906-7416
Email: shebell@aol.com
Professional Staff Retired: 2013
Location:

Charlene Brown

PO Box 927, Los Molinos CA 96055
Phone: 530/384-2873 Cell: 530/526-4198
Email: ccbrown@snowcrest.net
Retired: 2013
Location:

Les Francis

6300 30th St NW, Washington DC 20015
Phone: 202/362-4989 Cell: 202/744-6822
Email: lesfrancis@verizon.net
Professional Staff

Theresa Gotelli

2914 Sommer Star Rd, Placerville CA 95667
Phone: Cell: 650/576-6420
Email: pickledawg@sbcglobal.net
Associate Staff Retired: 2012
Location: Foster City RRC

Joan Holden

4532 Earhart Ave, Santa Rosa CA 95407-6666
Phone: 303/908-0231 Cell:
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Staff Retired: 2009
Location:

Susan M. Narlock

127 Santa Clara St, Brisbane CA 94005
Phone: 415/467-6016 Cell: 650/922-5297
Email:
Confidential Staff Retired: 2013
Location: Burlingame

Deceased: Ellen Greenhut, Bill Logan, Cal Rossi,
Jean Vetillo

Craig Nelson

28831 Walnut Grove, Mission Viejo CA 92692
Phone: Cell: 949/616-9856
Email:
Professional Staff Retired:
Location: Burlingame

Kathleen O'Neill

290 Electric Ave, Seal Beach CA 90740
Phone: 562/431-6126 Cell: 562/221-1749
Email: kjoneill290@me.com
Professional Staff Retired: 2013
Location: Monrovia RRC

Vivien Tay

5438 Via de Mansion, La Verne CA 91750
Phone: 909/967-6353 Cell:
Email: jade.imperial@gmail.com
Associate Staff Retired: 2009
Location: Santa Fe Springs

Cynthia Trotter

4501 Colorado St, Long Beach CA 90814
Phone: 562/743-5155 Cell: 562/412-5155
Email: hollystar@aol.com
Supervisory Staff Retired: 2010
Location: Santa Fe Springs

Hal Vick

1954 Meadow View Ct, Thousand Oaks CA 91362
Phone: 805/495-2398 Cell: 805/558-1863
Email
Managementl Staff Retired: 2013
Location: Santa Fe Springs

Laura Wirz

1531 Solana Dr, Belmont CA 94002
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Email: lwirz@msn.com
Confidential Staff Retired: 2013
Location: Burlingame

Corrections & Additional Information:

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Patricia Sawtelle

Cell: 599/737-1259

Paula Schlesinger (was Gordon)

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Ann Snyder

122 Bowie Circle, Georgetown TX 78633
Email: annws@charter.net

Marsha Wray

Cell: 650/676-5100
(delete home phone number)

DECEASED

Ellen Greenhut

Bill Logan

Calvin Rossi

Jean Vitello