

The REACTOR

*Retired Employees Association
California Teachers Association*

October, 2019

SERIES OF CHALLENGES

By Dom Summa, President

In a few months we will bring in the year with a series of challenges that will test our organizational skills. Major challenges include the following:

Relationship with CTA, CSO and CAS – CTA has just announced the appointment of Joe Boyd as the new Executive Director. Joe is a member of REACTA, retiring from CTA in 2014. He continued working as an organizer and advocate, serving as Executive Director of the California Federation of Teachers. Joe had a long, successful career in CTA and we look forward to working with him and CTA management. CSO has been involved in preparing for negotiations this spring with our pension benefits being a major topic. CAS has been engaged in its own “organizational development” as they also prepare for negotiations. REACTA will continue to reach out to these organizations and try to maintain our connections as we face a busy year ahead.

Pension and Health Benefits – Our staff unions and CTA management will be negotiating this spring to avoid placing our pension trust in the Red Zone. While this may not have an immediate impact on current retirees, it could result in other changes to keep our pension trust out of the Red Zone. Alan Frey, our REACTA liaison to the Trust, gave a thorough report at our annual meeting and we must carefully watch what happens.

Improving Social Connections – In 2019 we had mixed results with our REACTA Spring Luncheons. A few regions did better but a few had smaller attendance. We will be announcing dates and locations in a few months. These luncheons provide an opportunity for retirees to trade stories about their life in retirement.

Annual Reunion and Meeting – Once again we will be having our Annual Reunion and Meeting at the Cambria Pines Lodge on October 4-6, 2020.

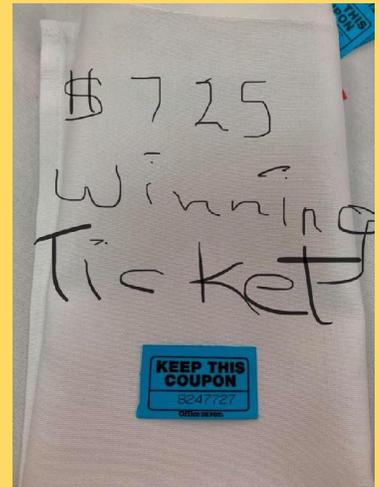
Please mark your calendar and plan to attend this informative event that combines business and social opportunities.

Election 2020 – In addition to the Presidential Election, CTA likely will be supporting an initiative to create a “split role” property tax formula. This will not impact residential property but rather update commercial property assessments more often.

INSIDE THIS ISSUE



October is scarecrow season in Cambria. Most businesses and some houses displayed their creative entry for the festival.



The Scholarship Committee prize winner for the 50 -50 prize was Kathy Casas. She graciously donated her winnings to the Scholarship Fund.

CALENDAR OF EVENTS

CAMBRIA – GREAT PLACE FOR FRIENDS AND MEETINGS

November 15 – REACTA Scholarship Applications available

December - TBA –CTA Regional Holiday parties

February 28 – Scholarship applications are due

April – Scholarship results are announced

April and May 2020 – TBA Regional Lunches

July- REACTA Bar-B-Q
CSO/REACTA TBA

Oct 4-6 – Annual Meeting in Cambria

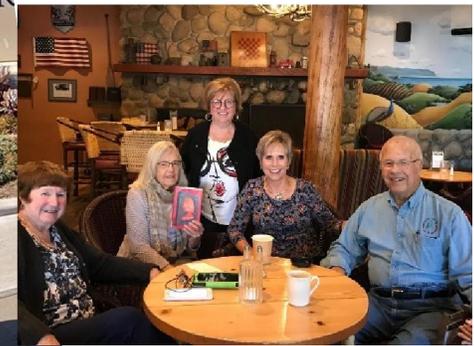
Kathy Casas, REACTA Webmaster, won the 50-50 raffle. Thanks to her donation, \$1450 was raised for the scholarship fund.

Newly retired, Alan Frey brought Retirement Trust information to the meeting.

Lou Boitano and Bob Persky walked through downtown Cambria during lunch break.

REACTA Book Club attendees: Alice Clement, Edna Steele, Margaret Wallace, Kathy Stephens, Lloyd Roberts

Happy Hour, organized by Annie Aquino, brought members together to share war stories and retirement adventures.



The REACTA Officers are working on a Member Survey to assess the desire of the membership regarding location for our Annual Meeting and Reunion. Please watch for this, and participate when it is available. We would love to double or triple our attendance at this meeting. New information about longevity is pointing strongly to socialization. The more interactive and social a person is, the better chance to live a healthy, high quality, and long good life. REACTA Can Help!! The Annual Meeting is a great Social Event. The more people the better.

MEMBERSHIP MEETING

By: MARLA REYES

On October 1-3, 60+ happy REACTA Members gathered at the Cambria Pines Lodge to get reacquainted, conduct Organizational Business, enjoy the beautiful weather and delicious food and wine. If you were in attendance, thanks so much for making this an outstanding event. For those of you who missed, I'm hoping that next year you will plan to attend.

Newest retirees were Alan Frey and John Stephens. Both gave reports at the Business meeting about the Trust and Retiree's Benefits. It is great to have you as members!!

The REACTA Ex Board took into consideration all the input at the Cambria Meeting regarding next year's meeting. It seemed to be the overwhelming consensus that Cambria is the place to be for our 2020 Annual Meeting. So, PLEASE plan ahead and mark your calendar:

2010 Annual REACTA General Membership Meeting and Reunion

Cambria Pines Lodge

Sunday, October 4th-Tuesday, October 6th.

2020 REACTA Scholarship Application REACTA Timeline

- 1. November 15, 2019**
Applications available on:
Website or
by contacting by Marla Reyes
marlaes@earthlink.net or
559-250-6610
- 2. February 28, 2020**
All applications must be postmarked by this date.
Send Applications to:
Marla Reyes
31100 Mountain View St
Visalia, Ca 93292
- 3. April 2020**
Results will be announced after Executive Board Meeting. All applicants will be notified of results.

If you have questions, please contact Marla Reyes.

2020 REACTA Scholarship Information

There would be one REACTA Scholarship funded from our Treasury, and one funded from donations from members for this upcoming year.

At the meeting, we had a 50/50 Raffle. We collected \$1,450.00. Kathy Casas was the WINNER!! She was presented with \$725 dollars cash, and she immediately gave it back to the REACTA Treasurer, Felice Strauss! She received a huge round of applause, followed by a long Union Clapp!! It was the highlight of the evening.

Thanks, Kathy, so much. We are now only \$550 away from funding our second REACTA Scholarship for 2020. If you would like to donate some \$\$ to help this worthwhile cause, please send checks to:

Felice Straus, Treasurer

2049 National Ave.

Costa Mesa, CA 92627

Make check out to REACTA. Put "Scholarship Fund" in the Memo on your check. These donations are NOT tax deductible.

ELECTION CHANGES 2020

Voter Choice Act

By: CONRAD OLSON



What is the Voter's Choice Act?

The California Voter's Choice Act (VCA) is a new law (PDF) passed in 2016 that will modernize elections in California by allowing counties to conduct elections under a new model which provides greater flexibility and convenience for voters.

This new election model allows voters to choose how, when, and where to cast their ballot by:

- Mailing every voter a ballot
- Expanding in-person early voting
- Allowing voters to cast a ballot at any vote center within their county

Vote-by-Mail Ballots

In all VCA counties, except in Los Angeles County, every registered voter will receive a ballot in the mail one month before the election. In LA County, voters will receive a ballot in the mail only if they have requested one.

Voters will have three ways to return their ballot:

-  1. Mail the ballot;
-  2. Drop the ballot in a secure county ballot drop box; or
-  3. Visit any vote center in the county.

Vote Centers

Traditional polling places will be replaced by vote centers. Voters will have the freedom to cast a ballot in-person at any vote center in their county instead of being tied to a single polling location. Vote centers look and feel like polling places, but provide additional modern features to make voting easy and convenient.

All vote centers will be open from the Saturday before Election Day through Election Day at 8 p.m. Some will be open a full 11 days, including the two weekends before Election Day.

At any vote center in a participating county, a voter may:

- Vote in-person
- Drop off their ballot
- Get a replacement ballot
- Vote using an accessible voting machine
- Get help and voting material in multiple languages
- Register to vote or update their voter registration

Which counties will be involved?

Amador, Calaveras, Butte, El Dorado, Fresno, Los Angeles, Madera, Mariposa, Napa, Nevada, Orange, Sacramento, San Mateo, Santa Clara, Tuolumne

California's other counties may choose to implement the VCA in the future.

More Information is available at voterschoice.org



DID YOU KNOW ?

The Presidential Primaries are not top two elections. They are party elections to select convention delegates pledged to the candidates on the ballot.

- Only registered Republicans can vote in the Republican primary
- Registered Democrats can vote in the Democratic primary
- Voters who are registered as No Party Preference (NPP) may also vote in the Democratic primary if they ask for a Democratic Party ballot
- People registered as Independents cannot vote in the Democratic or Republican primary

If you need to register to vote or change your registration, you have several options.

- Register on line at registertovote.ca.gov
- DMV register in person or on line dmv.ca.gov
- County registrar office
- By mail – pick up application at any library, high school, or several other locations including CTA offices



Long-time CTA employee and REACTA member, **Tosh Aiboshi** passed last week after several years from dementia. She is survived by her 4 children Linda, Nancy, Carol and Scott, and 7 grandchildren. Tosh retired from CTA in 1992, she began employment there in the late 60s or early 70s. Tosh also worked for CTA Southern Section in earlier years before the Sixth Street location.

She worked in many capacities in administration, as Office Services Supervisor in Los Angeles, and staff liaison to State Council committees such as elections and representation. Tosh mentored many for many years. She was a loving caring woman who raised a beautiful family and was a hard worker and advocate for CTA.

Services are scheduled on Saturday, November 9, at 10:00 a.m. at South Bay Community Church 2549 W 190th St Torrance, CA 90504 Condolences may be sent to The Family of Tosh Aiboshi 5325 Etheldo Avenue Culver City 90310



REACTA MEMBERSHIP REPORT

Why You Should Switch to Pension Deduction

By: **ROBIN ROSE**

REACTA just concluded its annual business meeting and reunion in beautiful Cambria. It is always great to see retired colleagues in this peaceful setting. After the reunion I went to see the Field of Light Show at Sensorio. It was breathtaking. If you are in the Paso Robles area it runs through January 5, 2020.

At the business meeting, I strongly encouraged those paying their dues by cash to make the BIG switch to pension deduction. If you are a cash payer, why should you consider doing this? As former CTA staff, you certainly understand why it is important for our CTA members to use payroll deduction. It simplifies the process and it creates financial sustainability for the organization. Every year we need to collect 25% of our REACTA dues income that we rely on in our proposed budget for expenses. The REACTA Membership Committee spends considerable time and resources each year contacting and following up with members to renew their dues. That valuable time that could be spent recruiting new members and enjoying more of our retirement.



At the business meeting we also discussed a new membership incentive. Cash payers who switch to pension deduction during this new year will be entered into a drawing. The lucky winner(s) will receive a year of free membership. Now that is worth making the SWITCH!

We have 348 members in REACTA, 36 of whom are spouses. 88 members pay cash and 223 are on pension deduct. Together we are stronger!

Membership Committee:

Region 1: Maureen Keating, Theo Austin-Smith, Shirley Horn, Craig Nelson, Karyn Ferrera

Region 2: Annie Aquino, John Stevens

Region 3: Robin Rose, Patricia Williams, Gary Campbell

Region 4: Ann Adler, Merri Furler

UniServ: Kerry Moriarty

REACTA 2019 Income/Expense YTD Report

Submitted by FELICE STRAUSS



		Projected	Actuals 7/30/19	Balance	Actuals 9/30/19	IBNR 9/30	Balance	
Income		16500	2732.00	4136.00	2795.00	1426.25	-86.00	
Expenses								
	Newsletter	1500		1500.00			1500.00	
	Hot Topics	50		50.00			50.00	
	Exec Board	6000	132.82	4738.21	165.88	145.00	4427.33	
	Committees	3000	317.17	-529.81	1058.64		-1588.45	
	Trust		317.17		374.13		2889.04	
	Membership						416.06	
	CAS/CSO				267.59		705.80	
	Scholarship					20.00	180.63	
	Regional				416.92			
	Annual Meeting	1000		633.36	235.64	40.00	357.72	
	Website	250		250.00			250.00	
	Mailings/ Directory	700		376.24	108.35		267.89	
	Scholarships	4000	2000.00	2000.00		2000.00		
	Total Expenses	16500	2449.99	9018	1568.51	2205.00	11255.51	5244.49
Check #s			#1599-1602	#1603-05	#1607-09	1606,11-12		
Assets		12/1/18	6/30/2019	9/31/19	8/31/19	9/30/19	10/31/19	11/30/2019
	Convenience Checking	32827.29	38523.17	39042.70	39749.66			
	Prime Checking	10895.88	10005.84	10007.10	10008.40			
	Association Savings	30.00	28.04	28.04	28.04			
	Total Assets	43753.17	48557.05	49077.90	49786.10			

2020 Adopted REACTA Budget			2019 Budget
INCOME	16,000		16,500
Members	4,000	80pl x 50	
Annual Meeting	2,000	\$20x100	
Addl Scholarship Donations	50		
Other	22,050		
Total Income	22,050		16,500
EXPENSES			
Executive Board	5,000		5,000
Committees	5,950		3,000
Elections	50		
Membership	1,500		
Nominations	50		
Political Education	500		
Scholarship	750		
Trusts	3,000		
Other	100		
Communications	3,000		2,500
Directory	100		
Facebook	100		
Hot Topics	100		
Newsletter (REACTOR)	100		
Website	100		
CAS/CSO/CTA	500	4 reg+HQ	
Printing Mailing/Supplies	2,000		
Membership & Advocacy	10,000		5,000
Annual Meeting	5,000		
Member Assistance	1,500		
Legal Expenses	3,000		
Regional Activities	500		
Scholarships	2,000		
Other	50		0
Total Expenses	24,000		16,500
Transfer in from carryover	1,950		
Total Income	24,000		
Convenience Checking	30,000		
Prime Checking	10,000		
Association Savings	30		
Total Assets	40,030		

HEALTH & WELFARE TRUST REPORT

By: ROSEANNE BECHER



The Trustees received the customary reports from the Trust Professionals and Committees Chairs at the September 24, 2019 CTA Employees' Health and Welfare Benefits Trust meeting.

The Benefit Consultant reviewed the Anthem Blue Cross participant data for twelve months ending July 2019. Active expenses are slightly higher than the projected budget, while the Retirees are considerably lower. Some of the utilization trends were as follows:

- Number of Active Employees are down 3%
- Number of Retirees are up 2%
- Active Retiree (16%) Contributions are down 8%
- Retirees Medical/Rx Claims are down 4%
- Retirees Medical/Rx Expenses are down 3%

It was noted that a new utilization report was added that further details "Medicare Retirees" and "Non-Medicare Retirees" expenses. In finalizing his report, the Consultant informed the Trustees that negotiations between Anthem Blue Cross and Stanford Hospital ended September 23, 2019 and that it was agreed that Benefits would have retro coverage.

The Trust Investment Fund as of August 31, 2019, totaled \$19,054,210, which for the fiscal year, showed a gain of \$447,465, a 2.40% year-to-date return on investment.

New retiree and REACTA member, John Stephens shared Health and Welfare information at the annual meeting.

The Trust Administrator reported that on July 31, 2019 the Trust's Total Assets were \$23,686,275 and the Net Income for the year to date was \$554,381. Trust participants total 1123, with 526 Actives and 598 Retirees.

Since some of the information received was incomplete, the committee recommendations approved by the Trustees at this meeting will be reported after the February Trust meeting.

The next Health & Welfare Trust meeting for the 2020 Plan Year is 2/4/20.

Please continue to follow the Trust report and read all communications from the CTA Employees' Health and Welfare Benefits Trust, including their "Newsletter" and "Summary Annual Report."

If you have any difficulty with your coverage, or have any questions regarding the changes or the impact the changes may be having on your coverage, please call the William Earhart Company at the CTA-only toll-free phone at 1-877-396-2942 or CTA-only phone at 1-504-460-5242. Please be sure to identify yourself as a CTA Retiree.

RETIREMENT TRUST REPORT

By: ALAN FREY



The Retirement Trust met for the September Meeting on the 19th of the month.

Most of the meeting was pro forma and received reports from the various committees. The new Administrator is in the process of being evaluated as is consistent with the policies of the trust. All vendors and advisors are evaluated on a cyclical basis.

The trustees heard from the investment Advisor and was informed, that year to date, figures are above expectations. It should be noted however, that the Trust operates on a calendar year basis and there is still the last quarter before final results for the year are in.

The Benefits and Operations Committees both presented their reports that mainly dealt with the ongoing functions of the trust. (calendars and budget and administrative concerns)

An update on the retirement calculator on the website was presented and some small glitches still need to be worked out.

The bulk of the meeting was a presentation by the Actuary. Consistent with earlier presentations, the Actuary informed trustees why the Trust is in the yellow zone for the current year. It will take a miracle for the Trust not to be certified in the Red Zone for 2020. As required by the Pension Protection Act the Trustees adopted a Funding Improvement Plan that requires a 52.75% contribution rate effective September 1, and will develop a Rehabilitation Plan at a future meeting.

The next Trust meeting is set for December 4.

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HOW IT ALL BEGAN

By: MARGARET WALLACE, EDITOR

In the early 1990's Bob Asnard, from the Burlingame area, met with some of his retired colleagues to discuss their careers in CTA, and their retirement. REACTA was formed.

Around 1996, Lloyd Roberts called Bob and asked, "How come you always meet up in Burlingame?" Bob's reaction was "I hereby appoint you as REACTA vice-president south. Call your own darn meeting."

That's all Lloyd needed to hear. He contacted Dixie Ditsler and organized a plan to determine where to meet. They mapped out the addresses of retirees living in southern California and decided that the Shilo Inn in Diamond Bar was the most central location.

Labels were printed from a list provided by CTA and the invitation for the first southern California REACTA meeting was scheduled for October 11, 1996.

Separate North and South meetings

continued until February 2002. REACTA's first state-wide meeting was held in a motel on Moonstone Drive in Cambria.

REACTA has continued thanks to the leadership of these presidents.

Bob Asnard 1990 – 1997

Bob Abrams 1999-2000

Bob Asnard 2001-2002

Dennis Bambauer 2003-04



Dick Sawtelle 2005-06

Grady Box 2007-08

Bill Shanahan 2009

Jeanne Akins 2009- 12

John Smith 2013-14

Lloyd Roberts 2014-15

Dom Summa – 2016 – now

REACTA history will continue in future issues. We have more stories to tell.

Committees

Membership Team: Robin Rose, Chair – Region 1, Maureen Keating, Theo Austin-Symth, Craig Nelson, Karyn Ferreira, Shirley Horn; Region 2, Annie Aquino, John Stevens; Region 3 and Chair, Robin Rose, Patricia Williams, Gary Campbell; Region 4, Ann Adler, Merri Furler; UniServ Units, Kerry Moriarty. *Pension & Benefits Oversight Committee:* Bill Empey, Chair - Felice Strauss, Clyde Williams *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, Dixie Ditsler, Pam Bowen, Kathy Casas. *Scholarship Committee:* Marla Reyes, Chair. *Nominations & Elections Committee:* Chair - Barbara DePrete, Ann Adler, Dixie Ditsler. *Web Site & Facebook:* Kathie Casas