

# REACTOR RAG

RETIRED EMPLOYEE ASSOCIATION CALIFORNIA TEACHERS ASSOC.

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September, 2015

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## PRESIDENT'S PERSPECTIVE – Lloyd Roberts

At the first REACTA general meeting in Cambria, in a motel on Moonstone Drive in February of 2002, there was no agenda, no committees, no business and no reports. It was a relief from busy schedules to just get together, eat, drink, socialize, and rejoice in the freedom from structure. Later, it was a relief to escape the anxiety of nothingness and we soon evolved into an organization reflecting the interests of retirees from the teacher's union.

Let's take another look at REACTA from the perspective that we could make it anything we wanted, as if we were creating it again today.

So, what are the elements involved? Teachers have created a union to represent their best interests in employment and professional matters. Teachers are public employees; their union is a private sector organization. The teacher's union has a governance entity, managers, and professional and associate employee groups. There is one rather unique feature of the union: the two employee unions and their managers are all three members of the same pension and health benefit plans. One final note about the big picture - there are enough people involved and enough interests in common for there to be an active organization of retirees composed of persons from all three groups - managers, professional, and associate staff - who now associate on a level playing field.

With pension and health plans in common for all retirees and with retirees no longer having any direct participation in bargaining or the pension and health trusts, it is obvious that the retirees should maintain close relations with all three active entities so retiree interests can be known and reflected in the employee unions' collective bargaining and trust meetings.

And what interests do CTA management, CSO, and CAS have in a strong retiree group? Institutional memory! There are retirees who worked for CTA in the days when the state organization had six strong sections with staffs, administrators were members of CTA, there were no chartered chapters, there were no unified dues, there were no Uniserv units, there were no service center councils, there was no collective bargaining, there was no group legal service, there was no research department, but there was a professional standards entity that did studies of school district problems, etc., etc. The actives of CTA need us and our program skills and knowledge as much as we need their concern when it comes to bargaining. So - isn't it obvious? We both sorely need each other.

That being the case, why shouldn't there be strong communication and cooperation between actives and retirees? Why shouldn't there be mutual respect and concern? Why shouldn't there be extensive and respectful communication between all concerned? When anyone does anything to hurt or disrespect anyone else, it hurts us all. We are all brothers and sisters together in the same teacher union boat. We're family and we should all act like it for the greater good of all.

## Recognition and Remembrance Cheer and Courtesy

Please let us know about any REACTA members who are:

- ❖ Shut ins
- ❖ Living in care facilities
- ❖ Experiencing serious health complications

We would like to send an occasional card of cheer so be sure we have a current mailing address. We want our members to know that their Association is concerned about them. Obviously, we want to be informed in the event of a member's passing so that an appropriate remembrance can be offered on behalf of REACTA. Again, help us by providing the name, relationship and address of any person to whom condolences should be directed.

On a positive note, let us know when you or another member have/has achieved some new "pinnacle" in life that deserves an "atta girl/boy". We truly enjoy expressing organizational appreciation and pride on such occasions.

Send or call the needed information to:

**Kathy Casas**  
31404 Corte Mallorca  
Temecula, CA 92592  
Email: KCASAS@aol.com

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## REACTA Calendar

**Executive Board Meetings:**  
October 6, 2015

**REACTA Committee Meetings:**  
As needed and scheduled.

**REACTA Annual Meeting**  
October 6-8, 2015  
Cambria, CA



## **REACTOR RAG Publication Dates:**

November, April, July & September

Deadlines for submission of  
information/pictures:

October 15, 2015  
March 15, 2016  
June 15, 2016  
August 15, 2016

Send information to:  
susanpop@aol.com

**If you receive this newsletter by regular mail, and would prefer to receive it by email, please let Dixie Ditsler know at: ctadixie@aol.com . Email saves money and work and you will receive it sooner.**

**CTA Retiree Purchasing Power  
Dec. 1989 thru Dec. 2014**

<b>YEAR OF RETIREMENT</b>	<b>PURCHASING POWER %</b>
1990	65.96
1991	67.88
1992	68.21
1993	68.35
1994	67.62
1995	66.70
1996	65.92
1997	65.67
1998	66.43
1999	68.52
2000	70.59
2001	73.01
2002	75.57
2003	76.63
2004	77.51
2005	79.18
2006	80.76
2007	83.51
2008	86.68
2009	86.68
2010	88.98
2011	90.27
2012	92.89
2013	94.93
2014	97.38

The accompanying chart is an update of information that has appeared in prior issues of the REACTOR. In simple terms it shows the impact of inflation on the Purchasing Power of any person who retired from service with CTA from 1990 thru 2014. For example, for one who retired between 1/1/99 and 12/31/99, the purchasing power of their retirement allowance would now be approximately 68.5% of what it was at retirement. Indeed, since the Consumer Price Index (CPI) increased by 2.69% during 2014, the purchasing power of CTA retirees has been further diminished over the past year, even for those who might have retired during that time. Fortunately, those who retired prior to September 1, 1989 should have received a 2% COLA to mitigate inflationary impact to a large degree. If you desire information as to the derivation of the percentages shown, please contact the REACTA Organizing Committee @ (209) 785-0476

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 year. His/her retirement allowance would have been  $3\% \times 20 \times \$83,306 = \$49,984$ . Now, however, that allowance would have a value of  $\$49,984 \times .6567 = \underline{\$32,824}$  in 1997 dollars...\$17,160 less than its value in 1997.

Or...if someone 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  $\$4063 \times .75 = \$3047$  per month or \$36,567 per year. Now, that allowance would have a value of  $.6643 \times \$3047 = \$2024$  / month or \$24,289 per year, a **reduction of \$12,278 per year in 1998 dollars.**

A couple of things you may notice from the chart...(1) That there is no difference in the purchasing power numbers for the years 2008 and 2009. This was because the CPI did not increase during 2009. (2) That there is very little difference in the purchasing power of those who retired from 1998 back through 1990. This is a reflection of the fact that during those years the plan provided regular "cost of living" adjustments, mostly at 3% per year. Nevertheless, there are a bunch of folks who retired from 1990 thru 2000 who are now at or below 70% in the purchasing power of their retirement allowances.

It is acknowledged that the figures shown here do not take into account adjustments that have been made to social security benefits over the years. Most certainly these have mitigated the losses in the purchasing power of retirement allowances to a degree, but hardly to the tune of 30 % or more.

Further, we understand that there are members who feel that REACTA should not be raising this issue or even discussing it. Apparently, their position is that "We've got a great retirement program as it is. Don't mess with it...ever." Your Organizing Committee accepts the existence of this line of thinking but we respectfully disagree...at least with the second concept. We believe that retirees deserve the maintenance of a standard of living that at least somewhat resembles that with which they retired. Further, we believe that 80% of purchasing power is not too much to ask. If this line of thinking is contrary to your wishes, let us know! When it is clearly the attitude of the majority of retirees, we'll disband and forget about it.

Organizing Committee



# **August 2015 Health & Welfare Trust Report**

Roseanne Becher

## **From the April 2, 2015 Trust Meeting**

The CTA Employees' Health and Welfare Benefits Trust Auditor submitted "Draft Financial Statements." In where, it was reported the net assets available for benefits as of 8/31/2014 are essentially the same as the prior year, approximately \$16.6 million. Interestingly though, the Trust Actuary reported that due to a lower interest rate (than first calculated), the Postretirement Benefit Obligation (liability) increased to \$353 million. The obligation includes expected future costs for medical, dental, vision, and prescription drug benefits.

The Trustees approved a recommendation, effective September 1, 2015, to add a maximum out-of-pocket limit for Rx coverage for Actives and Early Retirees of \$5,000 per individual and \$10,000 per family.

One of the EGWP (Employer Group Waiver Plan) Subcommittee's recommendation accepted at this meeting is the inclusion of maximum out-of-pocket limit for Retirees in the EGWP by having a zero copayment during catastrophic stage of coverage. This is reached after the participant has reached \$4,700 of covered out-of-pocket expenses and would be effective January 1, 2016.

## **From the June 25, 2015 (Annual) Trust Meeting**

It is at the annual meeting the Trustees receive presentations from the Trust vendors and are afforded the opportunity to question the representatives from Express Scripts, Anthem Blue Cross, Kaiser and possibly others. The Trustees are usually provided current performance data with, at times, future consideration of benefit changes/enhancements.

Per Express Scripts, the Rx "Total Plan Cost" for the year increased \$271k, even though the number of subscribers decreased. For Retirees, Plan Cost PSPM (per subscriber per month) increased from \$430.75 to \$440.42.

Express Scripts also provided information on the EGWP implementation on 6/1/2015. With \$33k in savings in 2015, some stats as of 6/15/2015 are as follows:

- 559 members enrolled
- 18 members opted out
- 72 calls have come in to call center
- 709 claims have processed

## August 2015 Health & Welfare Trust Report cont.

After reviewing benefit options, the Trustees approved the Benefits committee recommendation to cover preventative breast cancer drugs at a \$0 copayment regardless of whether it is diagnostic or preventative in the EGWP for Medicare retirees. Informational items of note from the Benefits committee are:

- Out-of network reimbursement levels for facilities are changing September 1, 2015 due to Anthem change in reimbursement levels. **Providers can balance bill participants.**
- There are formulary and utilization management changes to the EGWP for the 2016 calendar year, which will be communicated to EGWP participants.

At this "Annual" meeting, which is also referred to as the "Rate Setting" meeting, the Trust Consultant provides the Trustees with additional detail and analysis of the yearly cost totals, while previewing renewal agreements. The Anthem Blue Cross (Retirees Only – Medical/Pharmacy) utilization totals for the period September 2014 through April 2015, exhibited a 23% increase in "Claims PEPM" (per employee per month), a 19% increase in "Expenses PEPM" and a 29% increase in "Retirement Contributions." As stated in the last Trust report, the percentage increase in contributions was anticipated after last year's bargaining doubled the "Employer Contribution" rate to **16% of gross payroll** (of the active employees).

The effect of the new contribution rate is evident in the Consultant's income and expense projections for the coming year. For Retirees only, the projected loss for 2014-2015 was close to \$4.6 million; whereas, the 2015-2016 estimated loss is less than \$566k. Though the expenses continue to exceed income, cumulatively contributing to the Health Trust's long-term liability, the increased funding must be regarded as a real positive toward the Health Trust's constancy.

Please continue to follow the Trust report, as there are pending issues from last year's collective bargaining agreement that may alter our current benefits. Read all communications from the CTA Employees' Health and Welfare Benefits Trust.

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 1-503-460-5242. Please be sure to identify yourself as a CTA Retiree.

### **Reminder of pending change as per Agreement:**

One of the pending actions for the Trustees involves the agreement to obtain three vendor bids, including one from CVT, for a "Standard" health plan, which is to take place by June 1, 2015. The impact of such a change to the plan is not known. No word yet of the result of this action. REACTA will communicate news of any action as soon as it is known.

## REACTA & CSO RECEPTION - August 5, 2015



**Everyone enjoyed great discussions and great food.**

**Thanks Alice Clement for hosting the fantastic party.**

**REACTA DIRECTORY ADDITIONS  
and CORRECTIONS  
July - August 2015**

**New and Renewing Members:**

**John Britz**

205 Channel Heights Ct, Ventura CA 93003  
Phone: 805/658-8558 Cell: 805/551-1520  
Email: britz1@aol.com  
Professional Staff Retired: 2009  
Location: Oxnard RRC

**Margaret Foreman**

360 Loyola Dr, Millbrae CA 94030-2932  
Phone: 650/692-3833 Cell:  
Email: h.foreman@sbcglobal.net  
Spouse (Herb) Retired:  
Location: Burlingame

**Danita Keefe**

1370 Peggy Ave, Campbell CA 95008  
Phone: 408/819-1326 Cell:  
Email: danitakeefe@gmail.com  
Supervisory Staff Retired: 2015  
Location: Burlingame

**Vivien Tay**

5438 Via de Mansion, La Verne Ca 91750  
Phone: Cell: 909/967-6353  
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

**Corrections & Additional Information:**

**Carol Kangas**

952 Avenida Carmel #N  
Laguna Woods CA 92637  
Home Phone: 949/429-9997

**Martha Reynolds Fox**

1 Baldwin Ave #708, San Mateo CA 94401

**Deceased  
Diane Espinoza**

**REACTA's First Annual BOOK CLUB Meeting**  
Margaret Wallace

There are so many avid readers in our REACTA members ranks so we plan to meet in Cambria, during our October 6 -8 Annual Meeting. The meeting will take place on Wednesday morning from 8:30 – 9:30.

The book that we have chosen to read for our first meeting is All The Light We Cannot See, by Anthony Doerr, 2015 Pulitzer Prize winner. You may already have this book on your "to read" list and know that it is on every best seller list around including the New York Times 10 best books for 2014. "Tackling questions of survival, endurance and moral obligations during wartime, the book is as precise and artful and ingenious as the puzzle boxes the heroine's locksmith father builds for her. Impressively, it is also a vastly entertaining feat of storytelling."

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 would also like to start a book recommendation list. So what are you reading now? Please e-mail Margaret Wallace (marwall@aol.com) with any books that you found interesting, fascinating, intriguing, funny and worthwhile. We will create a list to share at our meeting, as well publish it in the REACTA newsletter,

Check out goodreads.com. Register your book recommendations with ratings, invite some friends and help your friends find out what you are reading.



## **BYLAWS AMENDMENTS APPROVED BY MEMBERSHIP**

Dom Summa

REACTA members have overwhelmingly approved the Bylaw amendments recommended by the Executive Board. There were 126 valid ballots cast and the vote was 117 yes, 9 no. One ballot was ruled invalid since it was not in the small envelope. Thirty-two ballots were ruled invalid since they did not include the return address of the sender. The latter issue will be fixed for the next election by including a return address label on the large mailing envelope.

The Executive Board would like to thank the elections committee consisting of Margaret Wallace, Dixie Distler, Kathy O'Neill and Felice Strauss for conducting the election. The Executive Board would also like to thank all members who participated in the process of changing our bylaws. Your comments and feedback helped the Board develop the changes that more accurately reflect our organizational values.



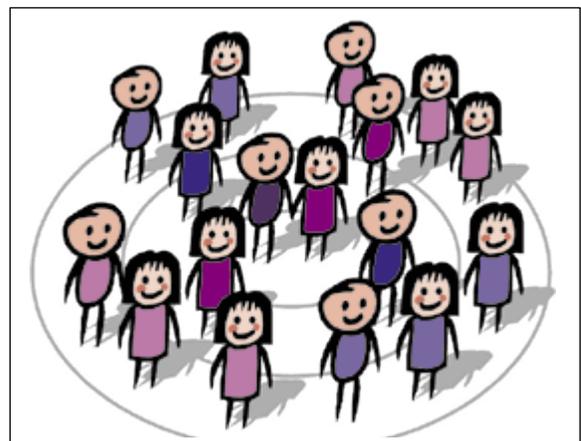
## **ANNUAL MEETING LOCATION – 2016**

Dom Summa

The REACTA Executive Board is considering moving the location of our annual meeting for 2016. We have been in Cambria for the last five (?) years and are exploring the possibility of having our 2016 Annual Meeting in the Monterey/Pacific Grove area. We are looking at possible locations and determining costs. The Board will discuss this at their October 6 meeting and bring forward a recommendation to the general membership on the afternoon of October 7.

We know some REACTA members are unable to attend our meeting wherever it is located. The two key factors are whether we can move our location and keep the cost about the same and whether the new location will increase the attendance at our meeting.

If you would like to express your opinion, feel free to post on the REACTA Facebook page. We have several responses already so please feel to add your opinion. You may also send an email to Dom Summa at [dsummacal@aol.com](mailto:dsummacal@aol.com). The Board will consider all responses and make a recommendation to the members who attend this year's annual meeting in Cambria.



## 2015 ANNUAL MEETING PROGRAM WILL FEATURE A 'STATE OF THE UNION' UPDATE

Dom Summa

The opening session of the 2015 REACTA Annual Meeting will feature a presentation by CTA Legal Director Laura Juran on the current "State of the Union" regarding the California Teachers Association. The session will begin at 9:30 a.m. on Wednesday morning, October 7 at the Cambria Pines Lodge. Laura will talk with us about the many legal challenges and battles CTA is facing. She will discuss how these challenges impact the work and direction of CTA. One case at the State Court of Appeals threatens the tenure rights and seniority rights of CTA members. The other case, dealing with the ability to collect Agency Fees, will be argued before the United States Supreme Court in the fall. Both cases could undermine the financial stability of our former employer.

We have invited guests from the CSO and CAS leadership to also join us. There will also be an update on the issues being dealt with by our pension trust and health benefits trust. This is certainly of interest to retirees who depend on these trusts to stay financially secure.

Wednesday afternoon will be our annual business meeting followed in the evening by our REACTA Annual Dinner. There will be special prizes raffled at the dinner.

Several REACTA members have asked that we schedule a Book Club discussion at our meeting. This will be held on Wednesday morning at 8:30 a.m. Please see the separate article on this session.

Please make every effort to join us in a dialogue with Laura and staff union leaders at the REACTA Annual Meeting. Our agenda will cover serious issues that affect retirees as well as provide time for us to socialize, eat and drink with colleagues we may not have seen in years.

Registration material is included elsewhere in the REACTOR.

## REACTA ANNUAL MEETING COMING SOON!

Marla Reyes

By this time, all of you should have received the Registration Information about the REACTA General Membership Meeting in Cambria on October 6th, 7th, and 8th, 2015. I hope you are planning to attend and have made your reservations at the Cambria Pines Lodge.

Art tells me that the \$129.00 rooms are no longer available and that rooms are filling up fast. If you have problems getting a room, call **Art McLoughlin at 831-206-5138**. He has a special relationship with the Pines and he will solve your problems. Also, don't forget to fill out your Reservation Form and get it mailed in ASAP.

Every bit as important as the details above is for you to invite another REACTA Member to join you at the meeting. We are trying to increase the size of the event, and get as many members there as possible. 100% is always my goal, but I would be thrilled with 75%!!! For those of you who like incentives, read on:

If you are a First Time Attendee, you will receive a beautiful bottle of wine as a token of our appreciation. If you INVITE a first time attendee, YOU will receive a beautiful bottle of wine as well. If you are a First Time Attendee, and you invite a First Time Attendee, then your gift will be something SPECTACULAR!!

Can't wait to see you all there!!



**2015 REACTA Annual General  
Membership Meeting  
October 6-8**

Cambria Pines Lodge  
2905 Burton Drive, Cambria, California  
[www.cambriapineslodge.com](http://www.cambriapineslodge.com)  
(800) 966-6490



REACTA will return to the Cambria Pines Lodge in beautiful Cambria-by-the-Sea for this year's gathering of REACTA members at the 2015 Annual Membership Meeting. Cambria is located between Los Angeles and San Francisco.

Call the Cambria Pines Lodge to make your room reservation (800) 966-6490, Be sure to tell them you're with REACTA -- rates are \$99.00, \$109.00 or \$129.00 (depending on room selection) double or single plus tax, and INCLUDES Breakfast Buffet. These rates are good until Monday, September 21, 2015 or until our allotted rooms are reserved -- so call right away. (For more information on the Lodge, see page 2.)

**PROGRAM AGENDA**

**Tuesday, October 6**

- ❖ 3:00 pm - 6:00 pm Hotel Check-In *REACTA Hospitality* Room 503/502(?) *Dinner on your own...*

**Wednesday, October 7**

- ❖ 7:30 am thru 10:00 am *Buffet Breakfast*
- ❖ 8:30 am - 9:30 am *REACTA Book Club (see newsletter for details)*
- ❖ 9:30 am - 11:30 am *State of the Union - Laura Juran, CTA Director of Legal Services. CSO and CAS Reps Will Also Speak. Session will also include an update on Trusts*
- ❖ 2:00 pm - 4:00 pm *Annual Business Meeting - Peacock A*
- ❖ 4:00 pm - 6:00 pm *REACTA Hospitality - Room 503/502(?)*
- ❖ 6:00 pm - 8:00 pm *Evening Banquet - Peacock A*

**Thursday, October 8**

- ❖ 7:30 am to 10:00 am *Buffet Breakfast*
- ❖ 11:00 am Hotel Check-Out

**REACTA CONTACT:**

Art McLoughlin 831.206.5138  
mickey3643@aol.com

**PLEASE JOIN US!**

## CAMBRIA PINES LODGE - HOTEL FEATURES

The Cambria Pines Lodge is nestled on twenty-five wooded acres. October temperatures are expected to range 70°High/45° Low. Accommodations range from rustic cabins to elegant suites. Pet-welcomed rooms (with pet deposit), garden view rooms, and mountain-view rooms are available. If rustic is more your style, you will appreciate the quaint Garden or Fireside Cabins. Built in the 1940's, the Garden Cabins are reminiscent of a time when Cambria Pines Lodge was renowned as a hunting and camping lodge.

The Cambria Pines Lodge **Restaurant** offers both outdoor and indoor dining with wonderful food and wine selections. Restaurant is open for dinner 5:00 - 9:00 PM and reservations are recommended (805) 927-4200 ext. 2111.



**GARDENS:** Extensive grounds and gardens. The Herb Garden, Succulent Garden, Flower Bed, Green Garden, Gazebo Garden, White Garden, Rose Garden, and Certified Organic Kitchen Garden, mingle with lawn areas, secluded pathways, ancient pine trees, and outdoor dining areas to make a garden paradise. Part of the property includes the Nursery and Gift Shop, a visit well worth your time. The shop has a very nice selection of gift items and plants to buy as souvenirs or gifts!

**DAY SPA** - Sojourn Healing Arts Center. Treatments at the Spa include: Therapeutic Massage, Facials, Body Treatments and more. *(Call in advance for an appointment 805-927-8007.)*

### **FIRESIDE LODGE** (Watering Hole and Entertainment):

The Fireside Lodge is located on the grounds, adjacent to the lobby. If you're wondering where to go following dinner, you won't have to wander too far!

### **CAMBRIA VILLAGE**

The town of Cambria is depicted as "a charming artists village." With so many restaurants and shops you'll not be disappointed. The Cambria Pines Lodge connects to the "Cambria Village" through a 258- step staircase. (Obviously, it's easier going down to the Village, than back up to the Lodge!) A short drive through the village west, will take you to the beautiful coastline for picturesque beauty.

\* \* \* \* \*

Visit the Cambria Pines Lodge website for all the information you could possibly want about the Lodge, Cambria Village, Restaurants, sightseeing and more. Go to [www.cambriapineslodge.com](http://www.cambriapineslodge.com)

[WWW.REACTA.ORG](http://WWW.REACTA.ORG) We maintain a list of names for those who have made reservations on our web site "**Member to Member.**" Also, our website has a "**Guestbook**" page – our own bulletin board - where you can post a message for others to see. This might be for transportation issues, dinner plans, organizing a group tour event, etc. We hope you'll find this useful and will take advantage of this feature.

*Note: There can be a time lapse of 10 days between the time you make your reservation and the time the lodge notifies us. Please be patient. If after 10 days your name does not appear on the website, please contact Art McLoughlin who will call the hotel to confirm that you are on the reservation list..*

**2015 REACTA**

**Annual General Membership Meeting**

Cambria Pines Lodge

**OCTOBER 6-8, 2015**

**ANNUAL MEETING RESERVATION FORM**

(This information will be used on name badges)

Name (First, Last): \_\_\_\_\_

Office and/or Department When Retired: \_\_\_\_\_

Title at Time of Retirement: \_\_\_\_\_

Year Retired: \_\_\_\_\_ Years of Service: \_\_\_\_\_

Phone Number (to reach you if needed): \_\_\_\_\_

Member Category: \_\_\_\_\_  
(Associate, CTA Leadership, Confidential, Professional, Spouse, Supervisor)

**WEDNESDAY, OCTOBER 7th, 2015**

**A. REACTA BANQUET RESERVATION(S) 6:00 – 8:30PM**

ALL DINNER SELECTIONS ARE \$35.00 each.

*Specify # for each and submit check made payable to REACTA with your Reservation Form.*

\_\_\_\_\_ Mixed Grill (Tri-tip/Chicken)    \_\_\_\_\_ Salmon Filet    \_\_\_\_\_ Vegetarian Ravioli

**Return this form - and check - by September 19! to:**

**Art McLoughlin,**

**9540 S Century Oak Rd, Salinas CA 93907-1125 831.206.5138**