

REACTOR

Retired Employee Association California Teachers Association

January, 2014

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GREETINGS FROM YOUR NEW PRESIDENT

I didn't seek this job, but John's health takes precedence. He has been a dedicated and able Treasurer and President of REACTA for years and I ask that you express your appreciation to him for that fact.

I have been president of a neighborhood association (NOT homeowner's association) in San Bernardino for just over 20 years and have learned some things that apply to REACTA. One of the most important things an organization can do is educate its members about information relevant to its interests. For the North End Neighborhood Assoc., that means getting acquainted with city leaders, learning what was going on in the city, how to deal with problems in the area of city services, and how to protect oneself from being a crime victim. I believe education is an important part of REACTA's responsibility, and I pledge my best effort in that direction.

REACTA's purposes are listed in our by-laws. They are to provide opportunities for socialization; to communicate on matters of member interest; to respond to member's requests; and to support, protect, and enhance the Pension and Health Trusts. These will be my guide.

Our interests as retirees are inextricably tied to the interests of CSO, CAS, CTA and the Trusts through our mutual source of funding. One of my chief goals will be to enhance communication with these entities. I will seek to build

SMITH RESIGNS AS REACTA PRESIDENT

As a result of continuing health issues since 2008, I turned in my resignation as REACTA President on Jan. 9, 2014 - which just happened to be my 80th birthday. Since my cardiologist (including collaboration by my Endocrinologist, Urologist, and Orthopedic surgeon) says I'm a perfect specimen for heart failure, I decided I want to try to prove him wrong! And by the way, thank goodness for Medicare!

The decision to resign was bitter-sweet; I have no regrets. The tasks of the Presidency have been turned over to Lloyd Roberts. I greatly appreciate the new friends I have made in my years as a REACTA Ex. Board member.

I guarantee that the Ex. Board and the Organizing team will keep you in an extremely strong position. I commend to you leadership by such people as Richard Sawtelle, Linda and Lou Boitano, and Marilyn Russell Bittle who will protect and defend our Trusts. I especially commend to you the leadership of Dixie Ditsler who is a relationship and computer guru and enjoys respect and admiration by all.

In addition to Dixie being a fascinating person, she was for me a guiding light as the expert in membership and treasury accounting.

There are many others I have failed to mention. I know not their names, but their work for REACTA is always forthcoming. We have a very good record, especially noted, without collective bargaining. This is something that is

Roberts Continued

on the many significant interests we have in common. It is in the best self-interest of each of us to be aware of the needs and interests of the others and proceed in a delicate balancing act. We'll all be better off if we keep that in mind and work in harmony with each other.

From my life experiences and my reflection thereon, I have a fair idea of my strengths and weaknesses as a leader. It is my sincere intent to exercise my strengths and diminish my weaknesses during the course of my term as REACTA President. I solicit your best efforts to work with me for the well-being of REACTA and our brothers and sisters in our family of related organizations.



Smith Continued

never or hardly ever mentioned by our critics and detractors. We must keep up the good work despite the situation in which we find ourselves. We have the talent to capture even greater achievements than we currently enjoy!

Your retired colleague. John A. Smith

The New Frontier of which I speak is not a set of promises—it is a set of challenges.

John F. Kennedy



Spring lunches are coming! Look how much fun the Region 1 headquarters staff had at theirs last year. Be sure to attend yours this year.

Directory Updates

Welcome to New Member!

Anne Laguette Hollebeke
23683 E Eads Dr, Aurora CO 80016
Cell: 714/742-4544
Email: alhollebeke@gmail.com
Associate Staff - Anaheim Teachers United

Corrections:

Aldine Venable
Email: ahvenable@gmail.com

Conrad Ohlson
1511 Crown Ct, Redlands CA 92373-6502

Letters To the Editor

From Gene Morgan

I have been meaning to write for some time regarding the REACTA survey but things just kept getting in the way.



I am aware that some REACTA members have opined that REACTA should not be seeking any sort of a purchasing power adjustment, but I disagree completely with their thoughts. I also take issue with the notion that

active PSO members should regard us as vultures for wanting an adjustment. Having chaired the bargaining team twice in the early part of my career, I can assure you that the current employees are enjoying substantial benefits from our earlier efforts; the car allowance is one, but not the only one.

There is no argument that our retirement system is good and the enhancements we enjoy were bargained for. However, this does not mean that PPA's should not be made to the system. I retired 14 years ago and I will use my own circumstances as an example of how things have changed in the intervening years, I am quite certain the other retirees can offer similar stories. Where I live, by state statute, my property taxes are increased by 3% per year. This is in excess of 42% not including the compounding. A couple of years ago the state authorized a double-digit increase in the rates to Pacific Power; my current electric bill is \$809.70 and the prior month was \$794.67. I could go on about the increase in food costs, etc. but it is unnecessary in order to make the point.

I know that some have opined that we don't have bargaining rights, but I would remind them that we did not have bargaining rights for teachers prior to the passage Of the EERA and yet we made gains by organizing. I expect nothing less from REACTA.

Fraternally,

Gene

You might already know this, but older women outnumber older men 3 -2. At age 85+, they outnumber men 7-3.

Ever wonder why Senior Men walk with their heads down? They're trying to avoid all the Senior Women out there.

From Jim Essman

I've been retired for nearly nine years now and am thankful every day for the fantastic retirement I am able to have as a result of the great and creative work of all those who went before and established, protected and enhanced our retirement system. I remember attending several CSO (PSO) meetings over the years where discussions were held regarding foregoing salary increases in order to strengthen the retirement system for staffers who came before and yet to come. I'm sure CAS members were involved in similar discussions. I know those considerations continued after I retired as evidenced by the paltry salary increases active employees have received over the past several years. The health and vitality of the retirement system was always paramount. I'm not sure where you were during all of those meetings and conversations.

I always enjoy your snappy charts and graphs, but wonder why you continue to be so angry with CTA and CSO. You seem to deliberately discount several very relevant facts that greatly impact "purchasing power" of CTA retirees:

STRS – Many retirees enjoy STRS benefits in addition to CTA retirement. Yes, I know about "offsets." The amount varies from person to person and there are many who do not get STRS benefits, but for those who do, it certainly enhances their "purchasing power."

Social Security – Most of us also draw Social Security in addition to our CTA retirement. The amount, of course, varies by when we choose to take the benefits. Social Security is adjusted annually. Social Security benefits greatly enhance our "purchasing power."

Medicare and CTA health benefits – All CTA retirees are shielded from the volatility of health care costs. We are even reimbursed for the Medicare deductions from Social Security. I've yet to find a non-CTA retiree with this kind of benefit. The health benefits we enjoy have a great effect on our "purchasing power."

IRA – The 401(k) that CSO/CAS bargained years ago has a great effect on our current income. The amount, of course, varies by what we put into the account, when we start drawing it and the amount withdrawn. IRAs have a great effect on our "purchasing power."

Continued on next page

Email sent from Jim Parker to Gary Harrison's children.

Just returned from taking Dad to his friend John McCutcheon's fabulous concert --- I was able to get a note to John on our arrival via his business manager with a brief description of Dad's condition --- during the program he cried a bunch and when I inquired he assured me they were happy tears --- a few minor outburst but was able to contain them much of the time ---- the last song (baseball song) prior to the break John dedicated to Gary with a nifty story how Gary played ball with him at the Baseball Hall of fame etc, etc --- that was almost too much for this sentimental old geezer (and old Dad)---- impossible to exaggerate how meaningful this was for Dad --- I rarely drink but might have to pop a beer to unwind --- very emotional evening --- Sad but joy knowing how much Gary truly appreciated it
Susie stayed for the 2nd half --- anxious to hear her take on it when she lands at home ----

Uncle Bill's old high-school friend Waymon Kissler came over and talked with Dad prior to the concert --- don't think Gary recognized him

Need to tell you SARA (caregiver) IS WONDERFUL and takes no abuse from him but gives plenty of TLC.

Essman continued

Given the variability of STRS, Social Security, and IRAs we have a tremendous amount of discretion as to when we schedule our own income increases.

A few years before I retired, Mary (my spouse) and I visited our financial advisor. Nick (our advisor) looked at the latest 401(k) statement, our Social Security projections and the CTA retirement system. After about 15 minutes of study, Nick smiled and said "I've never seen anything like this before. If you live 10 years after retirement it's going to be like winning the lottery." He was right. Every time we leave on another trip, help out one of our kids or family members, or donate to a worthy cause or candidate, I feel like I've hit the lottery. When I started out with CTA, I couldn't believe I was being paid to have that much fun. I never dreamed those late nights wandering around the desert or eating all that stale pizza would allow me to enjoy such a wonderful life in my later years.

I suppose there are probably lottery winners who are upset that they didn't win more.

Again, as I have done before, I urge you to take into account **all** of the variables affecting "purchasing power." Also, please consider what is going on in the rest of the world where most retirees do not have benefits even approaching what we enjoy.

Gary Harrison, Deceased February 3, 2013

Just as this newsletter was about to be sent, we received word that Gary Harrison passed today. We are saddened by Gary's passing and know he will be missed by many. At this time, we have no information regarding a memorial service. If a service is planned, we will provide the details on our website: <http://www.reacta.org>

November Pension Check Glitch

You are probably aware that the November posting of retiree pension checks was late. Rather than the direct deposit checks being posted by the last day of November, most retiree checks were not posted to our accounts until Monday, December 2. Seems it was a combination of the Thanksgiving holiday and, that the checks were unintentionally dated incorrectly. After being alerted by one of our members, who had checked her account balance to find the deposit had not been received by her bank, we sent an email to REACTA members for whom we have current email addresses. We advised them that their November pension check probably had not been posted to their account on Friday, but should show up in their account on Monday, December 2.

These days many of us schedule automatic payments to be made from our accounts (often on the 1st of the month). This snafu caused anxiety for a number of our members. There was a Retirement Trust meeting on Tuesday, December 3, and the matter was discussed. John Smith has sent a letter to the Retirement Trustees asking that the Trustees clarify in writing to the Trust administrator (HSBA) the pay dates so that pension payments shall be made on the "last banking day" of the month prior to a weekend or holiday.

Dixie Ditsler

Once An Organizer, Always An Organizer

Email sent to Dick Sawtelle by "Wild" Bill Davis

From: labor4evr@aol.com
To: sawtellig@aol.com
Sent: 1/14/2014 11:05:46 A.M. Pacific Standard Time
Subj: Jail Bird Report



Dick- In 2014 the Republicans sweep the NC state government: both houses of the legislature and the Governor for the first time in 200 some years. They immediately passed a lot of draconian Tea Party type legislation: most regressive voter suppression bill in the country, huge roll backs in abortion rights, refused to implement ObamaCare on the state level, refused to expand Medicaid, abolished tenure for k-12 teachers and refused to grant them any salary increase, opened the state up to vouchers for religious schools, kicked about 150,000 off the unemployment rolls, to name a few. All the while they were restructuring the state budget to give massive tax breaks to the wealthy and corporations.

In early May the NAACP began holding rallies on Monday afternoon called Moral Mondays. When Beth and I first started to attend there were less than 200 people in attendance. By the time they were over at the end of the legislative season there over 2,000. These rallies were followed by people walking in to the legislative buildings, occupying the area singing, praying and chanting. They would refuse to disperse when ordered by the capital police and were eventually arrested.

Toward the end of May they began talking about Mega-Moral Monday. They encouraged everyone who could to consider being arrested for protesting (i.e. sing, pray, chant) inside the legislature. Rev. William J. Barber the President of the NAACP is a dynamic and compelling speaker. He did not have to ask twice. I (with Beth's blessings and support) joined 150 other folks on June 3 and refused to disperse on command of the police.

We were all arrested and taken to jail. It overwhelmed the system. I was in custody more than 10 hours-4 hours with my hands cuffed behind my back. I was bailed out by the NAACP lawyers about 4:30 AM. My trial has been continued over twice and is currently scheduled for Feb 4. The pro bono lawyers for the NAACP are fantastic but most folks, including the NAACP leadership, are being convicted of second degree trespass. There were over 900 arrests over the course of the summer and almost all of us will appeal our convictions to a jury trial. This thing will probably go on for a year or more.

This is a good review of the movement from Bill Moyers show

<http://billmoyers.com/episode/full-show-state-of-conflict-north-carolina/>

*My full name is William Javan Davis. I was called Javan (pronounced Jay-Van) by my family that got shortened to "Jay" in high school. I finally got tired of correcting people in business calling me "Bill" and let it stick. Back home in NC again folks call me Jay.

Truth never damages a cause that is just. Mahatma Gandhi

REACTA Welcomes Roseanne Becher to Executive Board

With Lloyd Roberts taking over the position of President, the Vice President position was vacant. The By Laws are silent on replacement. So, Pres. Roberts appointed Roseanne to the position. The appointment will fill a void of associate staff representation. Roseanne worked in the Accounting Department in Burlingame from 1975 until 2012, is a past president of CAS, and was a trustee on the Health and Welfare Benefits Trust. "I look forward to the opportunity of addressing the issues facing REACTA", said Becher.

Sound Familiar?

Following is an excerpt from the National Education Association Retirees Organization

Written by the President, Joel Gerwitz



Hello , and thanks for reading. When I emailed members in October, we were still

awaiting NEA's formal response to our request for on-going Retirement Plan information. We asked for this material at our September 9 meeting with NEA Executive Director John Stocks. His immediate, encouraging response was that he saw no reason why NEARO should not receive all the information we wanted—things like Board meeting agendas and minutes—subject only to legal objections the Plan's attorney might raise. Finally, in mid-November, we received NEA's official response, in the form of a memo from Plan counsel on behalf of the Board. The attorney identified three categories of information: items the law makes available to all; information the Board may not legally share; and a third kind, including much of what we asked for, that is available at the Board's discretion, although no law requires sharing it with us. Now, keep in mind that, except in a few extraordinary circumstances, NEA management effectively controls the Board's behavior. And remember that John Stocks told us he had no problem providing information, so long as it was legal to do so.

So what was NEA's answer, delivered via the Retirement Board, to our request for information we need to monitor how our Plan is operated? The good news is the law will prevail. Upon proper request, NEARO—just like any individual member—will be given whatever the law requires, and denied what's legally prohibited. And all the other information we asked for so we can best represent our members, who comprise the vast majority of Plan beneficiaries? The bad news is that while the Board could easily provide this discretionary information, we'll get nothing. If the Retirement Board doesn't have to share it with us, they won't.

Of course, like any retiree, NEARO can attend and observe Retirement Board meetings, and we will. Memo to NEA: we're still here. But we can't see the agenda in advance. Maybe NEA doesn't want us to know beforehand which issues affecting our 700+ lives are going to be discussed that day. It's hard not to feel

that NEA has somehow retreated from its commitment to the concept of collective representation. Bad for us; worse for them.

Assuming, as we've been led to believe, Mr. Stocks directs NEA's seven representatives on the Board, then they apparently failed to fulfill his commitment to us to share information. (This is my assumption; the discussion was in executive session, and I'm aware only of the result.) On the other hand, perhaps NEA doesn't control the votes of its Board appointees. This would be a big surprise—particularly since NEA's stated reason for kicking our NEARO representative off the Board over a year ago was to replace her with their own reliable minion—and even more of a disappointment.

After all, if NEA can't rely on its own folks to back the company line, they might as well have kept NEARO on the Board. (Cynics among us might speculate that, its public commitment to us notwithstanding, NEA may have taken a different tack behind the scenes.)

Don't worry—our pensions are safe. This doesn't feel like it's about the Plan. This is about how one treats old friends and maintains trust.

What now? A newly formed NEARO committee is working to obtain all the information we can and work with NEA's current employee-group representatives to keep the Retirement Plan on track. How can you help? Keep with us; stay in touch with former colleagues and anyone you know who is in our Plan and still working. And, yes, don't forget to renew your membership for 2014, unless you've prepaid (in which case you won't be getting the annual dues request).

Our January pension cost-of-living adjustment will be 1.5 percent. Meanwhile, happy holidays to all and, as always, best wishes for an enjoyable retirement.

Treasurer's Report

ASSETS

Savings Account	30.00
Prime Checking	4,099.75
Checking	37,485.19
Total Assets	41,614.94

LIABILITIES

Checks Outstanding	1,392.68
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Net Worth 40,222.26

2013 EXPENDITURES BY CATEGORY

Executive Board	7,434.80
Membership	30.00
Newsletter	544.29
Organizing	1,365.22
Regional Meetings	29.20
Website	132.54
Annual Conference	1,620.63

Total Expenses 11,156.68

Membership Totals 315



Dorit Samuels Karow Passed Oct. 8.

She worked for CTA from 1974 to 2003, first as Administrative Asst. to Tom Lantos and then in various positions in the headquarters building.



We are also sorry to report the loss of **Janet Burton** who was a receptionist in the Fresno Office from 1979 to 1988.

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 that 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 out by providing the name, relationship, and address of the 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 any one of the following:

Kathy Casas

31404 Corte Mallorca

Temecula, CA 92592

Email: KCASAS@aol.com

Marsha Wray

527 Acacia Ave.

San Bruno, CA 94066

Email: marshaw620@gmail.com

Organizing Committee Report

Lou Boitano, Chair

Your Organizing Committee has been hard at work, having met twice to establish goals and objectives for the year and adding two new members. **Gail Boyle** and **Don Crawford** have agreed to serve on the Committee and will be valuable additions. We are sorry to report that **Larry Harlan** has had to give up his role as a member and chair of the Committee due to health reasons. Those of us who have had the pleasure of working with Larry will miss his leadership and unique sense of humor. The REACTA membership should be grateful for the years of service and advocacy. As with John Smith, we wish Larry a speedy recovery.

The Committee recommended the following goals to the REACTA Board, which the Board approved. The goals are:

1. Build a strong coalition between REACTA, CSO and CAS.
2. Achieve an 80% purchasing power level for ALL retired CTA staff.

As you know, as stated elsewhere in this issue of REACTOR, John Smith has had to resign as REACTA President due to health issues. WE are grateful to John for his years of leadership. John was and is committed to building a strong relationship between REACTA, CSO and CAS to the extent that the Board has agreed to allow him to continue to work on establishing meetings with CSO and CAS to accomplish this goal. We are confident that Lloyd Roberts will continue to lend his leadership to this end as well.

In addition to the aforementioned goals, the Committee continues to be committed to represent our members, upon request, in dealing with CTA and or either of the Trusts. WE are also committed to monitor the benefit adjustments as prescribed in the fall 2010 to assure that they were, in fact, received. Finally, we will continue to seek "ex officio" non-voting seats on the Retirement Trust, to the extent allowed by law.

We know that these goals and objectives are ambitious and we will need the collective involvement and commitment of each of you to be successful. Given the history of REACTA, we know we can count on you and are looking forward to a year of achievement.

REACTA Membership Team 2014

Dixie Ditsler

Linda Boitano

Marsha Wray

Lloyd Roberts

Margaret Wallace

Art McLoughlin

The Membership Team 2014 met in Ontario at the CTA RRC Office on Tuesday, Jan. 28. The REACTA Board of Directors adopted the plan for membership recruitment for 2014 at their Jan. 9 meeting. The Team is a group of members working on the different phases of membership for REACTA, under the auspices of the Treasurer, Art McLoughlin. Our goal is to build REACTA membership back up to its highest level of 365 in 2012 and to enlist more cash paying members onto Payroll Deduction.

Membership Levels: 365 in 2012, 315 in 2013

(168 on Payroll Deduction)

Four Phases of Membership Recruitment:

New Retirees

Renewals for Cash Paying Members

Past Members (2008-2012)

Retirees Who Have Never Joined

Our work plan includes follow up materials (Thank You for Joining letters, REACTOR issues, REACTA Directory, etc.) for all new members. A complete communication "circle" has been agreed upon with the Treasurer, Data Processor, and the Membership Team.

The Team is excited to begin this 2014 campaign and the letters of invitation already have been sent to the colleagues who are retiring this year, as their notices of retirement are received. The renewal reminders for the cash paying members to 163 members and memberships are rolling into the Treasurer. Our goal is in sight!

