

REACTOR RAG

RETIRED EMPLOYEE ASSOCIATION CALIFORNIA TEACHERS ASSOCIATION

December, 2015

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PRESIDENT'S PERSPECTIVE – Lloyd Roberts

MY TAKE

Cambria this year featured some new elements marking a number of firsts. We kicked off a busy Wednesday morning with a book club meeting. A number of our reading fans enjoyed sharing literary observations with each other. A Cambria first.

Most of the members present then gathered to hear greetings from Kenya Spearman, the Vice President of CSO - another Cambria first. She brought greetings and fellowshipped with our group and received a bottle of wine as a symbol of our appreciation for her presence. The Board acted in its Cambria meeting to express our intent to send a representative to CSO and CAS general meetings, and invite them to reciprocate by sending representatives to ours. Another step forward to better communications between us.

Then, a full house of folks heard attorney, Laura Juran from CTA Legal tell us of the court challenges facing us. Our members are a marvelous reservoir of experienced professionals who can be mobilized to aid in addressing future challenges. This CTA heads up was another first for Cambria and another step toward better communication.

The Organizing Committee met at Cambria and a new REACTA Scholarship Committee took its first steps toward possible scholarships for our children and grandchildren. Another first, born at Cambria.

The Wednesday afternoon business meeting featured lively debate in support of further communications with CTA regarding the 2010 purchasing power adjustment for a group of retired staff. The dinner that evening saw gifts to new attendees and those who had invited them.

I'm not sure why, but we saw a near 50% - fifty percent! - increase in attendance at Cambria!.. That's not incremental growth. It's phenomenal growth! We gave careful consideration to a possible new site for next year's general meeting and concluded we just can't beat Cambria. To make it easier for members, we are considering party trains and buses to enhance transportation and fun. So mark your calendars for the middle of the first week in October in Cambria, and join the fun and satisfaction next year.

Cambria General Meeting - a little informal incidental: A number of our members go to Cambria on Monday to stretch the enjoyment of the trip. And a significant number of those have established a wanna-be-tradition. They go to the Sea Chest for dinner. It's a lovely big house kind of restaurant on Moonstone Drive overlooking the ocean. It has a warm atmosphere and good food and we've made it a significant activity you won't find on the agenda. It's good to greet old friends informally.

2016 REACTA MEETING – OCTOBER 4, 5 & 6
Cambria Pines Lodge
Cambria, CA

The REACTA Annual General Membership Business Meeting in Cambria on the 6th, 7th, and 8th, of October this year was a real success. Lots of fun was had by all, and new friendships were made as well as old friendships flamed.

It is the hope of the Annual Membership Committee, and all the members who participated this year, that even MORE people attend next year. It is our goal to fill all the rooms at the Cambria Pines Lodge. It would be great to know that anyone you see walk out of a room is one of our former colleagues. What a party that would be!!

Some outstanding wine was given away to some randomly special people as follows:

- ❖ Frank Buress and Ernie Ciarrocchi for traveling the greatest distance: Wisconsin and Florida
 - ❖ Cork McGowan, Andy Whitholm, and Robin Whitlow for being first time attendees.
 - ❖ Marla Reyes, Cork McGowan, and Margaret Wallace for encouraging the first time attendees.
 - ❖ Bob Persky and Lynn for being fabulous hosts in the hospitality room for all of us to enjoy.
 - ❖ Ray Hansen for being the longest CTA retired person in attendance.
 - ❖ Judith Hansen for being the very best looking spouse in attendance.
 - ❖ Keyna Spearman for attending as a CSO Representative
 - ❖ Lloyd Roberts for being our fearless leader.
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- ❖ A few other members managed to win wine by being born in the right state, city, or birth order.

If you want to have a great time NEXT OCTOBER 4TH, 5TH, AND 6TH, plan to come to the 2016 REACTA Annual General Membership Meeting. It will be in beautiful Cambria and old connections will be made once again in this lovely location. You never know what excitement awaits you. You may be surprised by the connections you make, the love you feel, and the friends who become even more precious to you.

Marla Reyes,
Secretary



**REACTA DIRECTORY ADDITIONS
and CORRECTIONS
September - October 2015**

New and Renewing Members:

James Gutman

61021 Lodgepole Dr, Bend OR 97702
Cell: 831/648-1902
Email: jamesgutman@aol.com
Professional Staff Retired: 2015
Location: Salinas RRC

Shirley Hayward

261 Kendal Dr, Oberlin OH 44074
Phone: 440/774-1338
Spouse (Bill)

James Thrasher

9550 Lazy Saddle Way
Elk Grove CA 95624
Email: drift30@gmail.com
Management Staff Retired: 2012
Location: Burlingame

Theresa Westerman

116 Alta Mesa Dr
South San Francisco CA 94080
Phone: 650/225-9461
Cell: 650/922-5930
Email: theresawesterman@gmail.com
Confidential Staff Retired: 2015
Location: Burlingame

Andy Whittholn

Corrections & Additional Information:

Mina Ashlock

minaashlock@yahoo.com

John Britz

950 Seamist Pl #101, Ventura CA 93003

Pat Drow

5533 N Fresno St #218, Fresno 93710

Georgia L. Richards

112 Woodlands Terrace Dr
Columbia IL 62236-1002

Margaret Thayer

104 Garden Ave, San Rafael CA 94903
Phone: 415/479-7634
Email: methayer91gmail.com

DECEASED

Don Harris

H. Duncan Sprague

John Hughes

REACTA Membership Update:

The 2015 Membership Campaign has been underway with the hard work of the following:

Membership Committee

Linda Boitano, Chair
Dixie Ditsler
Kathie Casas
Art McLoughlin
Margaret Wallace
Marsha Wray

Organizing Committee

Lou Boitano. Chair
Marilyn Russell Bittle
Bob Persky
Dick Sawtelle
Jeanne Akins
Don Crawford
Gail Boyle

314 Members as of 10/5/15 - 203 Payroll Deduction and 111 Cash

315 Members in 2013 and 365 Members in 2012 (Last Campaign)

Membership Campaign for 2015:

83 Non Renewals (Cash) for 2013 and 2014 - Letter Mailed August 2015

Received 40 Renewals from the Letters Sent Out with 43 left to contact - 30 from 2014 and 13 from 2013

REACTA members at the Annual Meeting signed up to contact 19 of these 43.

Total Retirees for CTA: 661

Membership Campaign for 2016: ? of NonRenewals (Cash) for 2013, 2014, and 2015

92 Retirees since 2008 who have never joined REACTA after initial invitation

75 Retirees prior to 2008 who have never joined REACTA

80 Retirees from 2005 to 2014 who have never joined

Look for additional information to help with our Membership Campaign coming up in REACTOR RAG issues.

**Linda Boitano, Chair
Membership Committee**

**REACTA
2016 Adopted Budget**

Income:	\$14,250 (based upon 340* members-currently 314 members)
Allocations:	\$500 Annual Meeting
	750 Committees
	400 Elections
	7,000 Executive Committee
	2,500 Membership/Org.
	3,000 Newsletter
	300 Spring Luncheons
	200 Website
Total:	\$14,250

***Based upon support and professional membership only.**

**Art McLoughlin
Treasurer**



Now What?

We have received a response to our inquiry regarding the question of whether our pre-1989 retirees are receiving the 2% PPA adjustment for 2015. Those responses have been submitted to the REACTA leadership and they are currently in the process of following through with CTA management.

I would invite you to get on the REACTA website and scroll down to the September 2010 REACTOR Special Edition which describes the CTA Career Based Plan For Pre-1989 Retirees in detail, should you have any questions. We are anticipating that we will ask that CTA have a FULL audit of the plan since its' inception to ensure that all who qualify have received their full benefits.

The Organizing Committee will continue to work toward the REACTA goal of an 80% PPA adjustment for ALL retirees.

In addition to this goal, it is anticipated that we will begin work on a contingency plan in the event that the Supreme Court should rule against CTA in the Friedrichs V California Teachers Association et al (agency fee) case. It is clear that should CTA lose significant revenue they will need to make appropriate financial adjustments and it is in our best interest to develop plans to protect retiree benefits.

**Lou Boitano,
Chair
Organizing
Committee**

REACTA Members Receive Update on Legal Threats to CTA

The REACTA Annual Meeting was the perfect time and place to hear about the many legal threats to the California Teachers Association. CTA's Director of Legal Services, Laura Juran, provided a very thorough analysis of several cases working their way through the courts that could have a huge financial impact on our former employer. I am using her presentation and my notes to provide you the following information:

- *Vergara v. State of California*: Corporate reformers are funding this lawsuit alleging permanent status, dismissal and RIF statutes violate students' right to education. This is being framed as a civil rights issue. In addition to funding the lawsuit, proponents are funding political and public relations assaults against teacher unions for opposing reforms that "will improve" outcomes for students. This case is currently on appeal after the lower court upheld plaintiffs.
- *Doe v. Deasy* and *Doe v. Antioch*: These lawsuits would require districts to use standardized test scores in evaluations of teachers. This is another effort by so called corporate reformers to attack collective bargaining and teachers' rights to due process. This lawsuit specifically challenges districts that do not include standardized test scores as part of the teacher evaluation process.

The above two cases have the potential to reduce teacher rights, thus weakening the power of the state and local to protect its members against arbitrary and capricious behavior by the employer. Without the ability to protect members, union membership could be reduced.

- *Friedrichs vs. CTA* : This Federal lawsuit against CTA, NEA, 10 CTA chapters, and 10 individual superintendents was brought by 10 non-member teachers and the "Christian Educators Association." Plaintiffs are represented by right-wing operative Michael Carvin and the libertarian "Center for Individual Rights." Friedrichs asserts two different legal claims. First, plaintiffs seek to overrule *Abood* (U.S. Supreme Court, 1977) which established the legal parameters for unions to collect an agency fee. Friedrichs could abolish all fair share fees and impose "right to work" by judicial fiat. The second claim by the plaintiffs, if unsuccessful on the first claim, would outlaw the annual "opt out" approach to fair share fees.

Without a fair share provision, non-members will benefit from representation without paying a dime for the service. The local would still have to negotiate a contract and provide representation in grievance matters. There will likely be an increase in non-members not only providing a severe financial loss, but reducing the union's power to represent the members.

CTA is responding to these threats by allocating its resources to develop a Membership Engagement Campaign as part of its Long Term Strategic Plan. The Membership Campaign Goal is that all CTA chapters, by the fall of 2016, will have an engagement and membership plan based on the Long-Term Strategic Plan focus areas, such as Transforming Our Profession, Building an Organizing Culture, Leadership Development, and Community Engagement and Coalition Building.

In addition to the above activities, CTA plans to be fully engaged in maintaining the school funding raised through the passage of Proposition 30. This funding will sunset unless it is extended through the initiative process. A ballot measure is being developed for the 2016 election.

REACTA CALENDAR 2016

Board Meetings:

Feb. 4, 2016 Ontario
April 7, 2016 Ontario
Aug. 3, 2016 Pacific Palisades
Oct. 4, 2016 Cambria

Committee Meetings

As needed and scheduled by Chairs

Regional Gatherings: (Generally in May)

Dates to be announced.
Announced in REACTOR RAG

REACTA/CSO Social, Pacific Palisades

UCLA Institute - July 31 - August 4, 2016
Wed., Aug. 3, 2016

Bylaw Revision Vote

August, 2015

REACTA General Meeting,

Cambria: Oct. 4, 5, 6, 2016
Oct. 5: Program, Business meeting, and Banquet

REACTOR RAG

Dec 2015
April 2016
July 2016
Sept 2016

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**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](mailto:ctadixie@aol.com). Email saves money and work and you receive it sooner.**

## REACTA Scholarship Committee Developing Procedures for 2016 Awards

The REACTA Scholarship Committee is working to develop the procedures necessary in order to make the first awards in the spring of 2016. The committee is chaired by Dom Summa, with members including Treasurer Art McLaughlin, Gerri Gonzalez, Debby Edginton, Joe Colton, and Wiley Jones.

Initially, we plan to look at the steps needed to qualify any contribution to the scholarship fund as a tax-deductible donation. In the interim, the officers agreed to deduct the scholarship awards for the first two years from REACTA reserves. This takes the pressure off us from immediate fundraising.

The initial motion creating the scholarships stated that eligibility is restricted to children and grandchildren of REACTA members. The committee will deal with other issues such as restricting the field of study to only education majors, whether awards should go to only current students rather than "retiring student debt," the number of scholarship awards and the dollar amount granted. An application form also needs to be developed.

The committee goal is to make our first awards by May 1, 2016. This would require the application process to begin no later than January, 2016. The committee would have to review applications and make a recommendation to the REACTA officers for action at the April, 2016 meeting.

If you have any suggestions on this new program from REACTA, please send Dom an email.

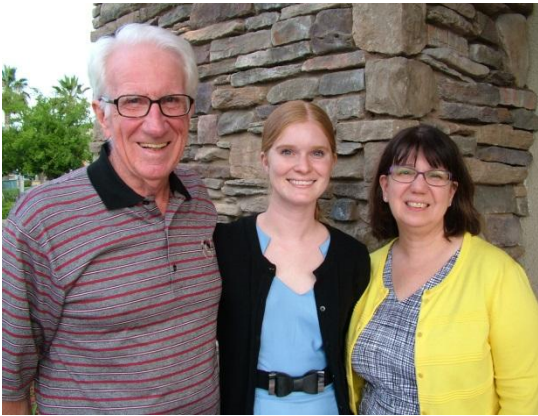
**Dom Summa  
Vice President**



1993 retiree Chuck Hodel is proud to have three generations of his family working for CTA. Chuck worked 29 years before his retirement. His daughter Karen Boll is an Administrative Assistant in the Sacramento office. She has been with CTA about 24 years. Her daughter Courtney Harvey has been working in the Yuba City office for a year and a half as a Support Staff member. Chuck wonders if any other family has contributed three generations to the CTA family.

Photo:

L: Chuck Hodel, C: Courtney Harvey R: Karen Boll



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Our own REACTA Singers
Visit REACTA.org to hear them sing.

CTA EMPLOYEES' RETIREMENT TRUST MEETING
September 17, 2015

The Retirement Trust meeting took place on September 17, 2015. At the general meeting, the Benefits Committee announced that they have almost completed the update of the SPD (Summary Plan Description). It should be completed by the next meeting.

The actuaries stated that the 2008 loss is spread over 10 years and there are three years left. The contribution rate is 33 ½ %. The number of active participants went up less than 1% but the payroll is lower so contribution income is less. Investment performance for 2014 was 4+% which is about average.

Relative to the 8% interest projection, the markets haven't given enough to recover the 2008 loss. On the bottom line the Plan is 78% funded. We hope to see the funding percent trend up. Average pay went down about 2 ½%. Nevertheless, the Plan is in good shape. No changes in benefits or contributions are assumed. We need 80% funding to stay in the green zone. At some time between 2021 and 2024, the fund may dip temporarily into the red zone. The concern is about the credit balance, however, there is no need for corrective action unless there are market problems. Participants must be notified if the plan dips into the red zone.

The actuaries still feel that the 8% assumption is ok, but it is aggressive. The Plan should look for opportunities to lower the 8% assumption but this is not the time to do it.

New officers were chosen and the meeting was adjourned. The next meeting will be held on December 8.

Marianne McCarthy
Retirement Trust Liaison

NO SOCIAL SECURITY BENEFIT HIKE COMING NEXT YEAR

When your Social Security payments arrive in January one thing most of us have come to expect will be missing – a cost-of-living hike.

The cost-of-living adjustment was withheld for 2016 because the consumer price index for urban wage earners and clerical workers did not rise between the third quarter of 2014 and the third quarter of 2015.

The lack of inflation adjustment prompted immediate concern that a subgroup of Medicare employees would lose money due to a hike in Medicare premiums. As a result, Congress sharply reduced the premium increases for this group. That means 1 in 7 beneficiaries will pay \$121.80 this month, up from \$104.90.

READ!!!

HEALTH AND WELFARE BENEFITS SUMMARY OF BENEFITS & COVERAGE

The William C. Earhart, Inc. recently sent a packet with open enrollment information. Also enclosed in the packet was the Summary of Benefits and Coverage.

Be sure to read the Summary documents as it details any changes that have been made to our coverages.

Hopefully you kept your Summaries from last year and will be able to do a comparison.

EXPRESS SCRIPTS MEDICARE ANNUAL NOTICE OF CHANGES & FORMULARY

You should have also received a packet from Express Scripts Medicare. The packet contained the notices of changes and the new formulary for Medicare retirees that become effective January 1, 2016.

Be sure to read carefully. The booklet also contains valuable phone numbers.



REACTA ANNUAL MEETING – CAMBRIA



Attendees from Region 4



Attendees from Region 3

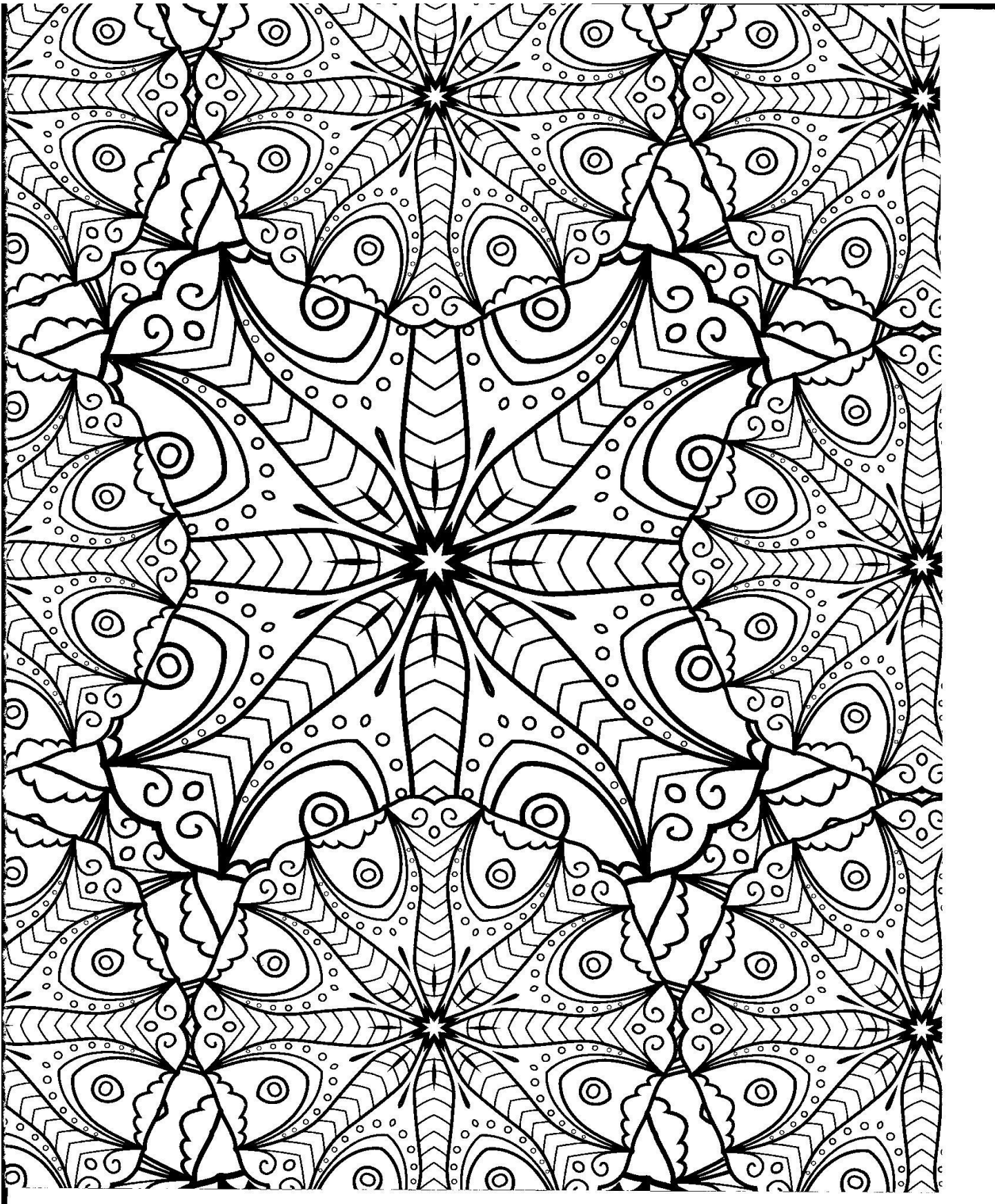


Attendees from Region 2



Attendees from Region 1





Snowflakes to color. Have fun!!