

THE REACTOR

*Retired Employees Association
California Teachers Association*

June 2024

AND THE BEAT GOES ON....

By **ROBIN ROSE**, President



The REACTA Executive Board met with the new CTA Executive Director, **Jeff Good**, at our Zoom Board Meeting in May. **Jeff** was able to spend time with us sharing his background and his vision for CTA. Although he has been on the job for only two months, he has hit the ground running. For those of you who have worked with **Jeff**, this should not come as a surprise. Following former Executive Directors, he believes in building power at the local chapter level while building high level membership campaigns to bring about change. First and foremost, CTA is addressing the current budget crisis in the State. There also is a potential proposition, Taxpayer Protection and Governmental Accountability Act, targeted for the November ballot and sponsored by the Business Round Table. Such an initiative would have major negative implications for education funding and will require a full-blown campaign. We shared that REACTA has years of experience and an interest in working with CTA on this and other measures that could have an impact for CTA funding and retiree issues.

REACTA has also continued to field issues with Zenith American Solutions. We cannot represent retirees directly with Zenith; however, we can be a squeaky wheel. It is therefore important that we continue to have a positive working relationship with the Trusts and CTA. Most recently we have been addressing the rollout of the quarterly Medicare Part B reimbursement. Many of you were notified that you had not submitted the one-time Affidavit. and/or a copy of your red, white, and blue Medicare card, when, in fact, some of you repeatedly submitted the documentation. We are hopeful that this has been rectified. REACTA will receive a new list from Zenith at the end of May specifying who has not yet submitted the documentation. Please note that although reimbursement will be retroactive to January 1, 2024, future monthly benefit reimbursements, paid quarterly, will be delayed until such time that the Affidavit and accompanying documentation has been submitted.

For those retirees who continued self-paying life insurance when you retired, it is my understanding that in this next billing invoice, Zenith will be standardizing the quarterly billing cycle. Life insurance premiums have been billed quarterly; however, it has been based on the date of retirement rather than a calendar year cycle. There will be a notation explaining this adjustment in the next billing statement. Billing statements should then be standardized for February, May, August, and November of every year. (continued on page 6)

INSIDE THIS ISSUE



Marilyn Bittle, Gary Campbell, Alice Clement, and Penny Sevorian enjoy **Alice Clement's** backyard after trip to the Getty Villa Museum.



It's time to make your reservations for the REACTA annual meeting in Paso Robles.

CALENDAR OF EVENTS

June 14 – CTA Health Trust Meeting

June 26 – It's 4:00 Somewhere. Zoom Happy Hour, 4:00 PST. Zoom link will be provided.

July 16 – REACTA Board Meeting

Aug 19 – Membership Committee Meeting

Sept 4 – REACTA Board Meeting

Oct 7 – REACTA Board Meeting, Paso Robles

October 8,9,10– REACTA annual meeting, Paso Robles, Oxford Suites. Call 805-237-0305 for reservations. Make sure to mention REACTA to receive rates by September 7.



Region 4 met at the South Coast Winery once again. They had to bring in extra chairs for this year's attendance. **Merri Furler**, REACTA Vice-president led the gathering with a brief welcome, update, and introductions.

LOVE TO TRAVEL

By: **DOM SUMMA**



At a recent REACTA Region 4 Luncheon, I had fun talking with other retirees about their “Golden Years.” Hot topics included Health, Grandkids, Politics and Travel. I have many former colleagues as Facebook friends, and they are not shy in posting their most recent travel escapade. Their pictures tell a wonderful story about why travel can be so invigorating.

Retirees travel so much that I bet member's paths have crossed visiting the same city or even on the same cruise ship. Case in point; about seven years ago Joanne and I boarded a cruise ship in Rotterdam for a cruise around the British Isles. On the second day we were walking through the casino, and I noticed a gentleman at the slot machines, and I commented that he looked like **Bob Persky**. **Joanne** said that was funny because the woman at another slot machine looked like **Lynn Persky**. Sure enough, we were on the same ship about 6000 miles from home! On FB I have noticed colleagues posting about where they are and finding other REACTA members are in the same area.

How can REACTA help share our travel experiences? The REACTOR is starting a new column called “Where in the World is REACTA?” Submit a brief article about where you have been and/or where you are going. Email it to **Margaret Wallace**, marwall@aol.com. Then other members can contact you for recommendations about places you are planning to visit. You might even find yourself on the same cruise ship BEFORE you leave the port.



Region 3 carpoled from **Alice Clement's** house to the Getty Villa Museum followed by **Patricia Williams, Kathy Schlotz, Jim Schlotz, Penny Sevoian, Felice Strauss, Robin Rose, Marilyn Bittle, and Gary Campbell** meeting for lunch at **Alice's** house. **Robin Rose**, President, provided current information including zoom meeting with **Jeff Good**, CTA new Executive Director.



REACTA SCHOLARSHIP FUND

Runs in the Family

The Scholarship Committee reviewed the applications from 9 relatives of REACTA members. Two of those applicants have been awarded a \$1,700 REACTA scholarship.

REACTA is pleased to present this year's scholarships to **Estee Harbor**, niece of REACTA Member **Karen Bost**; and to **Sam Williams**, grandson of REACTA Members **Ernie and Nancy Ciarrocchi**.



Sam Williams recently graduated from Union High School in Oklahoma. He intends to attend the University of Oklahoma studying business. Career path is open but his strong political involvement in high school could have a potential influence on his course.

"**Sam** is an interesting guy," said Grandfather **Ernie**. "He is next to youngest of our 11 grandchildren and follows my political post." Politics does run in the family. **Sam** was Student Council President and held several other positions in high school. He has been accepted into the prestigious President's Leadership Class at the University of Oklahoma.

Estee Harbor has been accepted into a top graduate program for psychology at Antioch University in Seattle. She plans to study Marriage and Family Therapy with the goal of obtaining her therapy license. She hopes to expand her career into teaching Marriage and Family Therapy classes at a local college. Estee has been awarded Dean's List in every semester of college.

"If you met her, you would just love her," said **Karen Bost**. "She has never had a bad day in her life". They have spent many summers together shopping and going to fun places like Sea World. While she is busy in college they still talk on the phone when they can.

Estee currently works as a teacher assistant for a college Human Sexuality Psychology course grading papers and conducting study sessions for students before big tests. She received significant guidance from her college professor encouraging her to further her education by helping her to align graduate school options with her goals.

Thank you to the Scholarship Committee: **Anita Benitas Gardella (chair), Alice Clement, Ros Wolf, Michi Higashi, Andy Witthohn, Joe Colton (Board Liaison)**.





MEMBERSHIP COMMITTEE REPORT

By: ANN ADLER, Chairperson

Be Well and In Touch!

Your REACTA Membership Committee met on January 16, 2024, and March 25. We are meeting again on August 19. Our focus: increasing membership and encouraging member engagement.

We stand strong as new and seasoned retirees joining REACTA. Our cash payers are all current for 2024. Between January and April, there were 3 retirees (**Steven Lee, Erika Owen, and Jill Coert**), all of whom have joined. **Laura Bowen (8/2), Marlene Fong (7/31), Henrietta Schaffer (7/1), and Ed Sibby (7/1)** have all announced their upcoming retirements. Feel free to reach out, congratulate those colleagues, and tell them why you like being a member of REACTA.

PLEASE WELCOME OUR MANY NEW MEMBERS!

May: (as of 5/28) **Jill Coert, Sandra Goins, Chuck King, Rose Luna, Alyce Smith**

April: **Erika Owen and spouse Michael, Stephen Lee, and Carole Luckenbach**

March: **Debbie Atkinson, Kathy Krier, and MaryAnn McDonald**

February: **Teri Dulak and spouse Tommy, Marty Kahn**

January: **Marilou Romero, Helen Shaw, Peg Tracey, and Kristine Walley**

As always, your Committee reminds you to browse on www.reacta.org and to use the REACTA Facebook to share information. These resources enable you to stay up to date on current actions of members and REACTA. This month, when pension checks were delayed, people knew REACTA had their backs and received answers by reading the REACTA Facebook venue. The same has been true with the many Zenith benefit debacles. The REACTA Facebook allows you to see what is currently happening with your REACTA brothers and sisters. Also, on these pages, you will find the new updated membership enrollment form. Thanks to Kathy Schlotz's magic redo. Please use the new form if you have occasion to invite retirees to join. It is available on REACTA's webpage in addition to Facebook under files.

On a sad note, we continue to have REACTA members pass away. From January through May 28 of 2024, we have had 5 REACTA members leave us. The most recent was in April and May respectively. They were **Ruth McMullin**, wife of deceased member and CTA warrior, **Bill McMullin**, and **Shirline Shults**, a CTA warrior who worked in Region 2. Between January and March, we also lost CTA warriors **Lou Boitano, George Shaw, and Bill Walley**. Our hearts go out to the families of our members.

Finally, let's plan to get together in October 2024 at the Annual Meeting and at the June 26 zoom, but until then...

Be Well and Stay in Touch!



RETIREMENT TRUST REPORT

By: ALAN FREY

The Retirement Trust met in Burlingame on March 26. This meeting is generally where the Trustees hear from the Actuary and Administrators about the performance of the prior year and the Zone status of the trust for the coming year.

As with most retirement plans the Trust is reliant on the performance data of December 31 for all reports to the federal government as to the health of the plan. Overall, the investments of the Trust accounts settled at a positive 10.47% for the year 2023. This is almost three and a half percent over the plans anticipated return of 7%. Based on this return, the Plan will once again be certified in the **GREEN ZONE** for last year and the coming years assuming our rates of return are not adversely affected by market conditions. The long-term prognosis of the Plan is green for many years in the future.

Along with the reports from the Actuary, the normal business of the Trust included hearing reports from Investment Advisors, Auditors, Trust Attorneys, and the Administrator of the plan.

I believe based on the reports and future calculations REACTA members do not have to be concerned regarding the viability of the CTA Retirement Trust.

Another topic that came up after the meeting was the scheduling of a new pre-retirement workshop on May 14th for active employees who are considering retirement within the next couple of years.

CTA HEALTH & WELFARE BENEFITS TRUST

By: MERRI BOSTON FURLER, REACTA Liaison

The most recent trust meeting was held April 11, 2024, via Zoom.

The Investment Consultant reported on the Asset Allocation Review. The goal is to have constructive conversations about spending expectations in the future, the potential need or capital preservation, and to optimize target allocations. He also provided Asset Manager profiles and the Investment Policy Review.

The Trust Consultant presented the Preliminary Renewal Projections for the benefits vendors (not Trust professionals, such as Zenith). The final approval for renewals will be voted on at the next meeting.

As of the 12-month reporting period ending 1/31/2024, the Trust had \$18.3M in assets which would cover 7.5 months of projected claims and expenses if all sources of income were eliminated.

Several Trust committees have met with the Zenith representatives to address ongoing issues. At those meetings, Zenith representatives felt that they have made progress by holding internal meetings 2-3 times per week, having more people trained and assigned to Customer Care, and more resources allocated to the Trust account, with a focus on enrollment and eligibility.

The next H&W Benefits Trust meeting will be held at CTA headquarters on June 14, 2024.

The Zenith website for participants can be found at: <https://edge.zenith-american.com>. Click on login tab. Customer Service can be reached 888-243-2324.





The so-called “Taxpayer Protection and Governmental Accountability Act” proposition...

could devastate schools, public safety and the government in California if passed in November. The deceptive proposition was placed on the ballot by the California Business Roundtable. State and local officials have raised alarm at how those provisions could affect government’s ability to raise taxes to provide services, particularly during crises such as natural disasters, economic downturns, or a pandemic.

The proposition would re-label most government fees as taxes and would require a 2/3rds vote to raise taxes and would nullify all fees and taxes raised after 2022. The measure would also impact local school parcel taxes. Currently, if a school board places a parcel tax on the ballot it must pass at 2/3rds vote. But if a community group places a parcel tax on the ballot it only needs 50% to pass, this would change to 2/3rds.

The proposition is so broad and vague that it could create unintended consequences for a broad range of services including trash collection and other vital services. The state has argued that this proposition is a revision to the State Constitution and not an amendment. A proposition can amend but cannot revise. Only the state legislator can make Constitutional revisions. Because of this, the California Supreme Court recently heard arguments and will rule by early June on whether to remove this harmful proposition. Make no mistake, if this proposition does make the ballot, and passes, it will present an existential threat to the California Teachers Association and therefore a direct threat to REACTA members. Once we know if it makes the ballot, we can develop a plan for REACTA to respond to this ill-conceived proposition.

By: ARLEIGH KIDD and GENE HUGUENIN

(continued from page 1)

REACTA was also proactive regarding the recent glitch with our April pension checks that were not deposited timely into our bank accounts. REACTA learned that it was the fault of the bank who processes our deposits and not our Pension Trust Administrator. When REACTA members and retirees contacted the Pension Trust, they quickly addressed and solved the problem. Thanks to **Merri Furler, Kathie Casas and Alan Frey** who immediately responded and notified REACTA members.

REACTA is proud to represent our members and we welcome your input, suggestions, and involvement. We hope to see you at our Zoom Happy Hour on June 26th and our Annual Reunion and Business Meeting October 8-10, 2024, in downtown Paso Robles.

“Thanks so much for advocating on our behalf and keeping us informed. I don’t want to think about the world where there is no REACTA,” said Sandra Jones, REACTA Member.



HAVE YOU READ THIS ONE?

Here are a few book recommendations from our members.

Ruthmary Cradler: [Burn Book: A Tech Love Story](#) by Kara Swisher

Priscilla Winslow: [Heaven and Earth Grocery Store](#) by James McBride

Joanne Summa: [Remarkably Bright Creatures](#) by Shelby Van Pelt; [West With Giraffes](#) by Lynda Rutledge

Margaret Wallace: [The Women](#) by Kristin Hannah; [The Covenant of Water](#) by Abraham Verghese

Your reading contributions are always welcome. Simply contact Margaret Wallace at marwall@aol.com



TREASURER'S REPORT

By: FELICE STRAUSS

OUR STRENGTH LIES IN OUR NUMBERS

All our committee members and liaisons have been hard at work, mostly by zoom and conference calls. This has saved REACTA a lot of expenses and enables us to survive on \$5.00 or less per month dues from all our members. Our current expenses have been about \$1200, mainly on supplies and travel to a trust meeting. We have collected over \$9300 in income. Our total revenue in our operating, scholarship and emergency funds equals almost \$72,500.

The less than 50 members who still pay dues by check have all paid their 2024 dues. This is less than half the number we had 6 years ago. We are also at an all-time high in membership of 432 members. We will easily make our membership dues projection for our budget. Keep encouraging those that haven't joined to consider membership.

Our largest expense is our Annual Meeting. I have signed the contract for our meeting in Paso Robles on October 8-10. We are hoping to fill the room to capacity at 95 people this year. The information is now available, and we encourage people to sign up early. Rooms must be reserved by September 7 to get our negotiated rate. The rooms are held with a credit card and reservations can be cancelled up to 3:00 on October 7th without a penalty.

We had already filed our Form 5500, Schedule C with BeneSys and have now submitted our IRS form 990-N e-Postcard prior to the May 15, 2024, IRS deadline.

The Fiscal Oversight Committee will be meeting soon to review last year's fiscal information and decide if any new policies are to be recommended to the Board.

	2024 Adopted	2024 Actuals
INCOME		
Members	16000	9333
Annual Mtg	2300	
Add'l Scholarship Donations	700	
Other	50	
Total Income	19050	9333
EXPENSES		
Executive Board	2000	
Committees	8800	471
Elections	500	
Membership	2000	
Nominations	300	
Political Education	400	
Scholarship	2500	
Trusts	3000	471
Other	100	
Communications	2300	414
Directory	50	
Facebook	300	
Hot Topics	50	
Newsletter (REACTOR}	100	
Web Site/ zoom	500	
CAS/CSO/CTA	1000	75
PrintingMailing/Supplies	300	339
Membership & Advocacy	24000	298
Annual Meeting	10000	298
Member Assistance	4000	
Legal Expenses	6500	
Regional Activities	1500	
Scholarships	2000	
Other	300	
Total Expenses	37400	1183
Total Income	18050	9333
FFCU		
Convenience Checking		61033
Prime Checking		11426
Association Savings		28
Total Assets	60000	72487

REACTA Officers

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Committees

Scholarship Committee: Anita Benitas Gardella (chair), Alice Clement, Ros Wolf, Michi Higashi, Andy Witthohn, Joe Colton (Board Liaison). **Health & Welfare Trust**

Liaison: Merri Furler.

Membership: Ann Adler (Chair), Merri Furler (Board Liaison); Region 1: Kerry Moriarty, Sydney Greenberg; Region 2: John Stevens, Susan Midori-Jones; Region 3: Patricia Williams, Kim Mina, Gary Campbell, Penny Sevoian; Region 4: Alva Rivera, Barbara Smith, Patty Taylor.

Retirement Trust Liaison: Alan Frey. **Fiscal Oversight**

Committee: Felice Strauss, Dick Gale, Mona Marra.

REACTOR Newsletter: Margaret Wallace (Editor), Dixie Ditsler, Kathie Casas, Shirley Horn. **Social**

Media-Data Specialist Kathie Casas. **REACTA Webmaster:**

Kathy Schlotz. **Legal Expense**

Fund and Member Assistance

Fund: Joe Colton. **Political Education Committee:** Arleigh Kidd, Gene Huguenin



WHERE IN THE WORLD IS...

By: MARGARET WALLACE, Editor

Arkansas, Colorado, Dominican Republic, Ghana, Ecuador... After a long residence in Arkansas, REACTA member, **Joyce Brooks**, moved to Denver, Colorado to live with her sister, but not for long.



A Christmas vacation and warmer climate lured her to the Dominican Republic in 2021 and Ecuador in 2022. "I got tired of the snow," said

Joyce, "So I am looking at moving to Ecuador permanently."

Her education and advocacy background continues through her current projects. She has been instrumental in developing the parent-teacher partnership for the Black Parent Network in Denver. Her past connection with the Industrial Areas Foundation gave her the opportunity to help bring the IAF into the Colorado Education Association.

Joyce has been a very active retiree. She deeply misses Perry but remains active. Her family, including grandchildren, keep her on her toes. "I enjoy life and don't have to dictate to a job."

Joyce is an avid golfer and plans to continue writing.

CONGRATULATIONS TO SHEILA BELL

CTA/NEA-Retired proudly recognizes Sheila Bell as the recipient of the CTA/NEA-Retired Ellen Logue WHO Award and warmly congratulates her on receiving recognition. (*excerpt from CTA Retiree Advocate magazine*)