

The REACTOR

*Retired Employees Association
California Teachers Association*

New Year's "TO DO" List

By Robin Rose, President



As I do every New Year, I begin to make my lists of things to do, get done, or get started. And living in a 90-year-old home will require a list of things that need repair. And my body, one year older, will necessitate a list to remind me to exercise. So, making lists is not just something I did as an active CTA employee, it continues in retirement.

And then on January 7th fires broke out over Los Angeles, namely the Pacific Palisades and the Eaton fires. The following day my husband and I got a 5:00 AM evacuation order and we hastily videoed our home and loaded up two cars as quickly as possible and joined other neighbors at a Panera Bread that opened early in Glendale.

The things we took (and didn't) was a painstaking experience. Paintings we love, photographs, important paperwork, passports, a few of my quilts, and mementos from our family that couldn't be replaced. For some reason, our house was the only one on our street that still had power. The whole experience was surrealistic. The following day our evacuation order was gratefully lifted, and we drove back home to find our house and canyon intact other than a ton of debris and fallen trees.

But we were the lucky ones. So many friends lost everything – their homes, neighbors, schools, grocery stores, their entire community. We have REACTA colleagues who are among those who lost everything.

REACTA jumped to action immediately after learning of their losses. The Executive Board created a Wildfire Assistance Fund for anyone who was affected or lost their home in the wildfires, in an amount not to exceed \$1500 per application. We received two fund applications, and we were able to immediately assist our members, before insurance claims were processed. If you would like to donate to this cause, you can send a check to Treasurer, **Dick Gale**. All donations will help to replenish this fund.

This New Year began with a lot of division in our country, that is likely to continue. I therefore believe that the issue of connectivity is critical among REACTA members. The act of interacting with people can lead to our increased contentment. As REACTA members we are lucky to have a community that values interaction and activity. Let's face this year with a plan to stay connected via REACTA's Facebook Page, our website, www.reacta.org, spring luncheons, and our REACTA Directory. Perhaps give a REACTA member colleague a call and wish them a Happy New Year. Our bond, as former colleagues, is unique among retired organizations and I am proud to be a member of this community.

Happy New Year and wishing all of you the best in 2025!

A HEARTY REACTA
WELCOME TO OUR NEW
MEMBERS

Joe Boyd, Nancy Boyd, Kris Clarke, Tina La Guardia, Rigo La Guardia, Bob Lindquist, Tina Martinez, Sheri Scott, Ed Sibby, Dawn Sibby, Candy Trouw (ret. 2009)



An injury to one is an injury to all. Our union sisters **Alice Clement** and **Ros Wolf** endured the unthinkable loss of their homes in the Pacific Palisades fire.

CALENDAR OF EVENTS

March 18 – REACTA
Board Meeting

April 1 – Scholarship
Applications due by 5
PM

TBD – Regional
Spring Luncheon

May 8 – REACTA
Board Meeting

July 24 – REACTA
Board Meeting

October 20 –
REACTA Board
Meeting



October 21-23 –
REACTA Annual
Meeting- Springhill
Suites in Atascadero



REACTA RESPONDS TO LA FIRE VICTIMS

By: Susan Midori Jones, REACTA At-large Board Member

For several years, REACTA has had a Member Assistance Fund as part of its Annual Budget. The REACTA Board approved a "REACTA Wildfire Assistance Fund Application" in January 2025 and has issued checks to two REACTA members who have lost their homes and personal belongings due to the Los Angeles area wildfires. Members receiving financial assistance must be dues-paying REACTA members at the time they request assistance.

In this case, REACTA was able to contact affected members within a week of losing their homes and the REACTA Board voted to issue funds to REACTA members, **Rosalind Wolf** and **Alice Clement**. The assistance can be used to help replace lost clothing or personal items or address immediate needs members face in evacuation. In these two cases, REACTA is able to give desperately needed funds to members before their homeowner or renter insurance companies.

The loss due to the catastrophic wildfires in Los Angeles and Ventura Counties is tremendous. Hopefully, we will not experience more fires in the near future. If you do hear of REACTA members affected by the most recent fires or other disasters, please do not hesitate to contact REACTA. Forms for member assistance or questions can be addressed to Susan Midori Jones (831-594-4228 phone, midorij@aol.com email).

If you are interested in helping to replenish the REACTA Member Assistance Fund, please send a check payable to REACTA, to REACTA Treasurer Dick Gale at 11895 Evergold St., San Diego CA 92131. One of the most impactful things we can do as an organization is to stand together in time of need.

THIS IS A GOOD TIME TO REMIND REACTA MEMBERS OF OUR PURPOSE

- To support, protect and enhance the California Teachers Association (CTA) Employees' Retirement Benefits Plan and the CTA Employees' Health and Welfare Benefits Plan.
- To communicate with members on matters of interest.
- To perform tasks, functions, and activities as determined by the membership.
- To provide social contact between members.



REACTA SCHOLARSHIP APPLICATION

Dear REACTA Scholarship Applicant,

As the REACTA Scholarship Committee Chairperson, I am delighted that you have an interest in our Scholarship opportunity. The complete Scholarship Application Packet is available at REACTA.org.

To assist you in being qualified for this award, I offer the following suggestions and guidelines.

1. Make sure that your application is neat, grammatically correct, accurate, and that it reflects who you are and aspire to be.
2. Applications that do not contain each of the required sections will not be considered.
3. Spend time on this application. It should reflect effort and thoughtfulness.
4. The deadline is hard and fast. All application packets MUST be postmarked on or before **April 1, 2025**, or submitted electronically by **5:00 PM on April 1, 2025**. Late applications will not be accepted.
5. All REACTA Scholarship awardees are required to submit a 1–2-minute video clip showcasing how their REACTA Scholarship impacted their life. (Video clips are due on December 1, 2025)

Best of luck to you, and thanks again for your interest.

Anita Benitas Gardella REACTA Scholarship Chair



BOOKS THAT HELPED YOU ESCAPE

Susan Midori-Jones: The Silence Of The Girls by Pat Barker

Circe by Madeline Miller

Shirley Horn: The Golden Gate by Amy Chua

Alva Rivera: Brave Wild River by Melissa L. Seigny

Joanne Summa: Art Of Racing In The Rain by Garth Stein

Heaven And Earth Grocery Store by James McBride

West Giraffes by Lynda Rutledge

Dick Gale: The Red And The Blue by Steve Kornachi

A Certain Idea Of America by Peggy Noonan



MEMBERSHIP COMMITTEE REPORT

WE ARE ALL THE VOICE OF REACTA

Be Well and Stay In Touch

By: Ann Adler, Membership Chair

Your REACTA Membership Committee absolutely rocks! We met in October at the Annual meeting and collated all the materials to be sent out to our 46 remaining cash payers, as well as set the Committee's agenda for the 2025 year. It was so much fun to be together instead of on zoom! In December and January, we reached out via email and phone calls to the 12 outstanding cash payers. Today, we only have two folks to go. In addition, your Committee congratulates and reaches out to all the new retirees that are/were CSO and management in CTA. The CAS President shares the information with our CAS brothers and sisters. Also, we are working on a system to find a way to recruit more option 2 colleagues.

Thank you, Membership Committee, : **Jackie Butler, Gary Campbell, Sydney Greenberg, Susan Midori Jones, Alva Rivera, Penny Sevoian, Barbara Smith, John Stephens, Patty Taylor, Patricia Williams and Liaison Merri Furler and Kathie Casas.**

But it doesn't end with us. Everybody in REACTA is a professional and can be a recruiter: retired management, CAS, and CSO. The best method for recruitment is to "talk from your heart" first about why you joined and what you like about REACTA. If you need some additional talking points, try these:

1. We do better at influencing CTA and the trusts on issues as a collective body rather than as individuals.
2. REACTA has our back when it comes to benefits. We have helped members with Zenith issues and the Medicare part B reimbursement process.
3. Most recently, REACTA has supported members who are fire victims with the "Wildlife Assistance Fund."
4. We provide scholarships to help members and families with college and learning.
5. We keep our members informed regarding "senior" issues through our publications, website, and Facebook.
6. We just sent resources regarding expedited immigration to support anyone with immigrant family and friends.
7. REACTA is fun. It is great seeing our colleagues at REACTA events in a non-working environment.

Membership forms can be found on our website at www.reacta.org.

REACTA is 443 members strong! There are 2 outstanding cash payers. Thanks to **Bill Collins, Darrell Gifford, John Kohn, and Andy Witthohn** who became dues deduction payers. We have 11 new members since October 2024.

On a sad note, we continue to have REACTA members pass away. We mourn their loss and welcome their spouses to stay in touch. Since the Annual meeting and until now, we have lost or recently discovered the loss of more advocates and warriors: **Karen Boll, Caryn Coss, Chuck Hodel, JacCene Longacre (April 2024) Lilian Runas (August 2024), Jay Van Meter.** Sincere condolences to their families.

As always, the Membership Committee reminds you to use our webpage at www.reacta.org and our Facebook to keep current. The website has a plethora of information including the officers, Bylaws and Standing Rules, previous publications and resources like phone numbers you may need as a retiree. Facebook provides updated directories, info about events and people's general comments. If you have changed any of your information, please let **Kathie Casas** know at KCasas@aol.com.

Retirement

RETIREMENT TRUST REPORT

By: [ALAN FREY, Trust Liaison](#)

Retirement Trust met in Burlingame on December 3rd.

Trustees heard from the Actuary and advisors about the performance of the prior year and the administrative status of the trust for the coming year.

As with most retirement plans our Trust is reliant on the performance data as of December 31 for all reports to the federal government pertaining to the health of the plan and zone status.

Now that the end of the year is complete, we can make a determination as to the health of our retirement plan. I waited to file this report until now to enable as full a report as possible. **Our final December 31, 2024 performance report was received at the end of January and showed that the overall trust performance was 9.92%**

The CTA retirement trust must annually anticipate fund returns for the plan. The Trustees, in consultation with the plan professionals determined that for 2024 the target return would be 7%. Thanks to market performance the trust exceeded the prediction by almost 3%.

Expect a more detailed report after the March meeting at which time we will have complete 2024 data and definitive zone information.





CTA HEALTH & WELFARE BENEFITS TRUST

By: MERRI BOSTON FURLER, REACTA Liaison



The Health Trust met on January 28, 2025 via Zoom. The Investment Consultant reported on the Trust's assets, which are currently around \$13.1 million. 2024 was a very strong year and there have been good returns in January. There are no concerns or actions to take at this point. In April, the Budget and Investments Committee will be considering forward looking plans and perhaps a rebalance or refresh of assets.

The Trust's Consultant noted that as of August 2024, there was a deficit of approximately \$800,000 between the total income and total expenses. As of November 2024, there are 6.5 months of reserves to pay claims if all income stopped.

There was a report from Trust Counsel regarding California Senate Bill 729: Treatment for Infertility and Fertility Services. The new law is not applicable to self-funded health plans, therefore, the Trust's fee-for-service option (Anthem) is not required to provide this coverage. However, the fully insured option (Kaiser) is not preempted and will be required to provide this coverage on the renewal on or after July 1, 2025.

The Benefits Committee chair reported that only 19 total participants (7 CTA staff or retirees and dependents) signed up for Ameritas Dental. Due to the low enrollment, this option may not be offered next year. The Express Scripps contract renewal is coming up and the committee is considering a short-term renewal or maybe a market check or RFP.

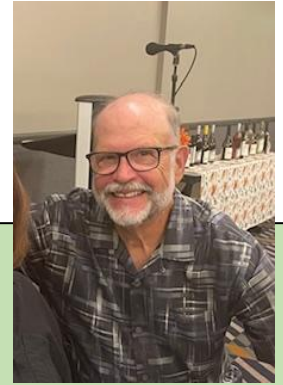
The Communications Committee is planning to send out a Spring 2025 newsletter which will be delivered electronically. The committee has reached out to REACTA to find out how many of our members don't receive electronic communications and indicated that those impacted will receive a mailed copy.

The next Health Trust meeting (virtual) will be April 9, with the June rate setting meeting on June 13, 2025, at CTA Headquarters. If you or your dependents experience issues, have questions or complaints regarding claims, billing payments or eligibility, please contact the Trust Administrator, Zenith American Solutions at 1-888-243-2325.

REACTA	2025 Projected	2025 Actuals
	Income	
Member Dues	16,300	2,844
Annual Meeting	2,600	0
Add'l Scholarship Donations	800	0
Other	50	200
Total Income	19,750	3,044
	Expenses	
Executive Bd	2,000	0
Committees	7,700	0
Elections	200	0
Membership	2,000	0
Nominations	100	0
Political Education	300	0
Scholarship	2,500	0
Trusts	2,500	0
Other	100	0
Communications	1,500	0
Directory	50	0
Facebook	200	0
Hot Topics	50	0
Newsletter (Reactor)	100	0
Web Site/Zoom	300	0
CAS/CSO/CTA	500	0
Printing/Mailing/Supplies	300	0
Membership/ Advocacy	26,000	0
Annual Membership	13,000	0
Member Assistance	4,000	3,000
Legal Expenses	6,000	0
Regional Activities	1,000	0
Scholarships	2,000	0
Other	100	0
Total Expenses	37,300	3,000
	Assets/FFCU	
Convenience Checking		56,066
Prime Checking		12,692
Association Savings		23
Total Assets	65,000	68,721

TREASURER REPORT

By: **DICK GALE**, Treasurer



Hello everyone. Big thanks to **Felice Strauss** for serving as REACTA's treasurer for the past eight years. It is now my job to crunch the numbers. For those of you who don't know me, here's a brief synopsis. After a 24-year career as a high school social studies teacher, I served as a field staff in Region 4 (1996-2002), as the NODD Specialist for San Diego/Imperial Counties (2002-2006), as Executive Director of San Diego EA (2006-2008) and as Manager of CTA's non-profit, The Institute for Teaching (2008-2018)

It is now my pleasure to serve you, my fellow retirees and members of REACTA.

I truly appreciate our cash dues payers for remitting their checks and thank those of you who switched from cash to payroll deduction. We also truly appreciate your timely contributions to REACTA's Wildfire Assistance Fund. Thanks, as well, to my fellow Board members for their support.

Attached is the updated 2025 Projected vs. Actuals. Our finances are in good shape. Our financial institution, First Financial Credit Union, has agreed to provide our Association with an ATM card (for deposits only) and a link to on-line banking. In addition, we now have a fillable, electronic version of our reimbursement request.

REACTA Officers

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Shirley Horn

Secretary

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Susan Midori-Jones

Director At Large

midorij@aol.com

831-594-4288

Committees

Annual Meeting Planning

Committee: Merri Furler (Chair)

Dick Gale, Shirley Horn, Ann Adler, Kathy Schlotz, Kathie Casas, Robin Rose. **Scholarship Committee:**

Anita Benitas Gardella (chair), Ginny Jannatto, Ros Wolf, Michi Higashi, Andy Witthohn, Susan Midori-Jones (Board Liaison).

Health & Welfare Trust Liaison:

Merri Furler. **Membership:** Ann Adler (Chair), Merri Furler (Board Liaison); Sydney Greenberg, John Stevens, Susan Midori-Jones, Patricia Williams, Gary Campbell, Penny Sevoian, Jackie Clark, Alva Rivera, Barbara Smith, Patty Taylor

Retirement Trust Liaison:

Alan Frey. **Fiscal Oversight Committee:** Dick Gale (Chair), Felice Strauss.

Nominations & Elections

Committee: Dixie Ditsler.

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

Social Media Specialist:

Kathie Casas.

Database and Directory:

Kathie Casas. **REACTA Webmaster:**

Kathy Schlotz. **Legal Expense Fund**

and Member Assistance Fund:

Susan Midori-Jones. **Political**

Education Committee:

Arleigh Kidd, Gene Huguenin



Have you ever had a conversation with someone when every experience they had is a mirror image to yours? Well **Ginny Jannotto** could be my mirror image – same subject, same grade level, only one school, same local leadership experience, important staff encouragement, and most importantly, same height.

Ginny's entire teaching career was at one school. She taught math and keyboarding in Simi Valley where she coincidentally became staff in the Golden Oak Uniserv.

She received important encouragement from Jim Clark to become a site rep her first year. And then later received lifechanging encouragement from Hal Vick to pursue staff work.

Even though I am not Italian, I certainly have an affinity for Italian people and Italian food. Ginny is a second generation Italian-American. Her parents immigrated to America to Brooklyn. In 1964 the family moved to Simi Valley and opened an Italian restaurant.

IT'S A SMALL WORLD AFTER ALL

By: MARGARET WALLACE, Editor

Her sister took over the restaurant and **Ginny** chose the teaching path majoring in business. She thought she would teach high school but ended in middle school which she loved. She met her husband, Gregg Schramm, at school and now have been married for 33 years.

The CTA Intern Program catapulted **Ginny** into staff work in 2001. "It was a good experience. I especially appreciated learning about budget analysis," said Ginny.

Six months later **Ginny** was hired as staff in East Ventura County. For 15 years she worked with members in Simi Valley, Moorpark, Las Virgenes, and Conejo.

She retired in 2016 and did emeritus for several years. As many retirees, her time is filled with family and friends. She moved to Flagstaff to be closer to her husband's family.

"I have family all over the place," said **Ginny**. Every 5 to 6 weeks she flies somewhere for a week visiting family and friends.

Life is simple, as it should be, taking time to enjoy the relationships she has nurtured along the way.