

The REACTOR

*Retired Employees Association
California Teachers Association*

November 2025

LOOKING IN THE REVIEW MIRROR

.....AND MOVING FORWARD

By Robin Rose, President



A **BIG** thank you to everyone who attended our October Annual Meeting and Reunion in Atascadero, both in-person and on Zoom. Attendees praised the meeting and said it was the best REACTA Meeting that they have attended. And for a few, it was the first one. A shout out goes to the Annual Meeting Committee and the REACTA Board of Directors for their work to make it a success. Our new venue, the Springhill Suites by Marriott, was a perfect fit for REACTA. It continued to be close to all of the attractions in the Central Coast. As soon as we finalize dates for 2026, we will let everyone know so that you can add it to your calendars.



In the morning session we heard reports from **Jeff Good**, CTA Executive Director; **Wei Pan and Kenya Spearman**, Pension Trustees; **Jake Anderson and Tom Kaiser**, Health and Welfare Benefits Trustees; **Lance Chih**, CAS President; **Michelle Washington**, CSO President; and **Denise Jennex**, CTA REACTA Liaison. **Arleigh Kidd** presented a power point, Project 2025- What's Been Implemented? It's staggering that 47% of the original document has come true. There is more to come. Of significant importance is that the 60-vote threshold, in the U.S. Senate, is the only defense we have to protect the existence of public employee unions. Let that soak in a minute.

Our members who attended the Annual Meeting were very generous in donating to the 2026 Scholarship Fund. We collected \$2,350 that will be added to the \$3500 budgeted for next year. Looking back, REACTA continued to support its committees, publish the REACTOR, Hot Topics, Email Blasts, and post pertinent information on our website and Facebook. We have also continued to foster our relationship with CSO, CAS and CTA. This is especially helpful as we navigate the new territory with our new Health and Welfare Benefits Trust Administrators, Delta Health Systems. And, despite the many CTA warriors that we lost this year, we continued to enroll new members.

With the challenges facing CTA, and especially retirees, we will strengthen our communication with you, We are planning more Zoom sessions. Our last Zoom session had a record 84 participants, from as far away as Italy. As we learn of potential changes to our health benefits, extending Prop 55 to preserve school funding, and more attacks on unions, education, Social Security and Medicare, we will keep you updated.

I hope you take time to relax and enjoy that special time with family and friends. We will need to recharge in 2026 to continue the good fight. Because when we collectively do that, we win.

INSIDE THIS ISSUE



Gary Campbell and his husband **Ralph Acosta** joined a large group at City Hall for the No Kings Day II. Ralph also passed out hundreds of stickers he made that said, "Disappear This!" and had an outline of Donald Trump.



Craig Hamilton attends his first REACTA Annual meeting. "Keep on Reacting," was his advice to REACTA.

CALENDAR OF EVENTS

November 21 – Board
Zoom Annual
Meeting Debriefing

December 11 –
Region 3 and 4
Holiday Parties

December– Regional
Holiday Parties **TBD**

January 28 – Board
Zoom Meeting

April and May –
Regional Luncheons

October – REACTA
Annual Meeting

WELCOME TO THE
REACTA
ANNUAL MEETING
OCTOBER 22, 2025

REACTA's agenda for its 2025 Annual Meeting started out with a traditional happy hour on Tuesday night at the Marriott Springhill Hotel in Atascadero. Everyone had time to catch up and share stories. For some it had been years since they saw each other.

Frank Burress and Ernie Ciarrocchi traveled the furthest from Wisconsin and Texas, while others lived just around the corner. There were a few regulars that could not attend and they were missed. But that didn't stop the stories told about them.

The new attendees included **MaryAnn Luckinbill, Marilyn Aden and Craig Hamilton**. REACTA membership is increasing. New attendees increase every year as well. Some of the participants have been retired for a while and this was their first annual meeting.

The morning session was boosted by a new tradition - **Sheri Miyamoto's** wonderful handmade treats. Participants enjoyed their cake pops while the presentations began. Special thanks to **Kathy and Jim Scholtz** for setting up the Zoom.

The afternoon business meeting covered reports from **Robin Rose, Dick Gale, Ann Adler, Arleigh Kidd, Susan Midori Jones, Merri Furler, Alan Frey, and Margaret Wallace**. The meeting ended with a moment of silence for our departed colleagues.

The Annual Meeting ended like it started with conversations over a meal with life-long friends and colleagues. See you next year.



Susan Midori-Jones and Art McLoughlin; Gary Campbell and Frank Burgess, Nancy and Ernie Ciarrocchi, Dom Summa, Patricia Williams, Don Attore; Tom Kaiser and Kathy Rawlings; Kathy and Jim Scholtz; MaryAnn Luckinbill; Marilyn Aden; Sheri Miyamoto

**VOTE LIKE YOUR LIFE
DEPENDS ON IT...
and it does.**

Political Education Committee Report – REACTA

Arleigh Kidd-Chair, Felice Strauss-Member, Edward Sibby-Member, A E Huguenin-Member

CTA will be collecting signatures to extend Proposition 55, that was passed in 2016. Prop 55 raised taxes on couples making over \$700,000 a year and it currently accounts for 15% of school funding in California. It expires in 2030. CTA wants to get it on the 2026 ballot in order to make it a permanent source of revenue to our public schools in California.

Last year before the election, we spoke about Project 2025 and how destructive it would be. Unfortunately, we have seen about half of project 2025 implemented. Inflation and unemployment are both increasing and the federal government has cut grants to schools. It is going for even larger cuts next year.



We have also seen an all-out attack on federal unions. The only thing preventing congress from passing a bill to outlaw public employee unions is the 60-vote threshold needed in the Senate. The 2026 election may determine the future of public employee unions and therefore, will have a direct impact on REACTA members. We encourage all REACTA members to stay involved and to rally your communities to fight for public education and public employees' right to unionize.

Marilyn Aden rallied in front of the Tesla dealership in Palo Alto. The rally stretched for 8 miles on El Camino and occupied intersections from Tesla in Palo Alto to Tesla in Sunnyvale. On vacation in Santa Rosa for their grand-niece's first birthday party **Felice Strauss** and **Rob Tranter** marched with Sonoma County Indivisible and had a great time with all the community support. It was an epic turnout with over 10,000 people. **Annie Aquino** and her wife, **Barbara**, rallied in Grover Beach/Arroyo Grande. About 600 gathered on the busiest intersection. The No Kings 2 protest was her fourth demonstration against the regime. **Sue Midori Jones**, joined **Carla Gutman** and **Jim Gutman** at Bend OR No Kings Rally. **Tom Madden** and **Marlene Bell** at the first ever political rally in the little town of Winters. We are a town of 7500 people and 100 turned out for this event. **Alice Clement** is thriving in Northern California attending Oct 18 rally. **Robin Rose** and **Paul McKernan** joint the NO KINGS rally in Glendale. **Chris, Dick** and **Parker Gale** join thousands at the San Diego rally.

YES on 50! WE DID IT



Investment



RETIREMENT TRUST

By: Alan Frey, Trust Liaison

The Retirement Trust met for its third quarterly meeting in Burlingame on September 22. The meeting starts with committees at 8:30 with the general session at 10:00.

The Committees are comprised of the following:

INVESTMENTS: This committee reviews all of the financial data as it relates to Trust holdings in the various markets. Generally, there is a review of all the major market movers (S&P, Bloomberg, Treasuries etc.) and then a report on how the CTA Trust portfolio has fared since the last meeting and the year to date. A summary report is then made to the whole trust at the General Session.

OPERATIONS: This group is responsible for overseeing the various compliance issues, auditing procedures, logistics of the meetings and the pension resolutions reports. A significant element of this committee is initial review of the Trust's Actuarial findings.

BENEFITS: This committee reviews and maintains oversight of the actual pension requirements and the status of current and future retirees.

Following the committee meetings the entire trust meets in a general session and receives the reports and recommendations of the committees.

After the committee reports more detail is given by the Actuaries. These professionals deal with the federal requirements and reports that the Trust must file on an annual basis including the zone standing of the Pension.

THE CTA RETIREMENT TRUST IS IN THE GREEN ZONE

FOR THE 2025 CALENDAR YEAR

Finally, reports from the Auditor, Attorneys, and the Plan Administrator close out the meeting.

Although it changes monthly the return on investment for the current year exceeds the Trust's target of 7%.



MEMBERSHIP COMMITTEE REPORT

YOUR REACTA MEMBERSHIP ROCKS

Fewer retirees, more deaths, fewer cash players

By: Ann Adler, Membership Committee Chair

Members of the Committee: Ann Adler, Gary Campbell, Kathie Casas, Jackie Clark, Sydney Greenberg, Susan Midori Jones, Alva Rivera, Barbara Smith, John Stephens, Patty Taylor, Patricia Williams and Board Liaison Merri Furler; Penny Sevoian was on the Committee for most of the year.

Welcome New Members October 2024 to October 2025! (As of October 21, 2025)

Dan Bartlett, Joe and *Nancy* Boyd, Donna Benzola, Kris Clarke, Mark Leach, Bob Lindquist, Tina and *Rigo* La Guardia, Tina Martinez, Suzette Michel, Dawn Murray, Andrew and *Enid* Kelly-Oman, Kathy Rallings, Sheri Scott, Ed and *Dawn-Murray* Sibby, Candy Trouw (Spouses are *italicized*.) (Tim Luckinbill joined during meeting, effective November)

Cash payers: 37 (46 in 2023-2024, was 53 in 2022-23)

Total Number of Members: 437, (2024 at this time about 436, 2023 at this time about 417)

Retired but need a nudge to join: Memo Durgin, Lori Easterling, Marlene Fong, Di Gallert, Erica Hernandez, Phyllis Peters

Upcoming Retirees this month: Tamara Conroy (planning to join), Dan Koen

Achievements of the Committee 2024-25:

- Contacted all new retirees and asked them to join; Increased membership; CAS President contacts CAS
- Contacted all cash payers to become dues-deduct and reduced the total number of cash payers
- Increased the number of spouse members
- Prepared new piece on "Preparation Tips for Losing a Loved one"
- Updated Contacts numbers for members and especially useful upon the death of a loved one
- Researching how to include more Option 2 folks

With condolences to families and friends, we sadly share the passing of REACTA members from October 2024-October 2025 (alphabetically). We honor their legacies and remember them with love.

May these passionate warriors and diplomats rest in peace.

Andrew Alkema, Linda Antoine, Janis Baer, Karen Boll, Caryn Coss*, Darrell Gifford, Chuck Hodel, Olav Lejnieks, Wanda Logan* (Assumed), Mark Miller, Dick Odgers, James Paisley*, Lilian Runas*, Judy Thomas, Peg Tracey, Jay Van Meter* (Found out later *)

____ If you would like to be a member of the Committee, please let Ann Adler(Adlermvea@aol.com, 951-990-4110) or Robin Rose (rrmcrose@gmail.com) know.



CTA HEALTH & WELFARE BENEFITS TRUST

By: MERRI BOSTON FURLER, REACTA Liaison

At the October 28th Trust meeting, the Investment Consultant reported that the current investment balance is \$13.8 million, with total assets of \$15.4 million. The Benefits Consultant is projecting a deficit at this year's end of \$2.5M and a deficit of \$4.2M by the end of 2025/26.

In the current CTA/CSO/CAS Contracts, language calls for the bargaining parties to direct the Trust to make benefit plan modifications and increases to the employer contributions, when the reserves/investments start to reach \$10M. Bargaining began in November.

As recently reported to our members via Facebook and in an email blast, the Quarterly Medicare Part B Reimbursement and Life Insurance billing are DELAYED. This is primarily due to incomplete/unusable data transferred from Zenith to Delta Health Systems.

The Trustees authorized Delta Health Systems to mail paper checks to recipients for the payments which weren't received in October. A communications update from Delta Health Systems will be mailed to all participants, in addition to a form to complete if you choose to receive your reimbursement via direct deposit. Medicare Reimbursement checks will continue to be mailed until the direct deposit form is received by Delta Health Systems.

For those retirees who have life insurance, the billing notices will be mailed out in early November. During this transition period, no one will lose coverage or be cancelled.

The Trustees have decided to keep Ameritas Dental Plan for one more year. Due to low enrollment (7 subscribers), there had been discussions to discontinue the plan. This will be evaluated again prior to open enrollment in 2026.

New Anthem ID cards with Express Scripts contact information, which is not on the current card, will be mailed after open enrollment.

The next Health and Welfare Benefits Trust meeting will be January 29, 2026.

REACTA	2026 Projected	2025 Actuals
	Income	
Member Dues	18,296	13,045.75
Annual Meeting	2,600	2,950
Add'l Scholarship Donations	800	2,375.000
Other	50	3,600.00
Total Income	21,746	21,970.75
	Expenses	
Executive Bd & Committees	7,700	1,571.75
Elections	200	0
Membership	2,000	179.03
Nominations	100	0
Political Education	300	0
Scholarship	2,500	0
Trusts	2,500	1,392.72
Other	100	0
Communications	1,500	628.96
Directory	50	0
Facebook	200	0
Hot Topics	50	0
Newsletter (Reactor)	100	0
Web Site/Zoom	300	468.06
CAS/CSO/CTA	500	0
Printing/Mailing/Supplies	300	160.90
Membership/ Advocacy	30,000	24,357.93
Annual Membership	14,000	17,557.93
Member Assistance	5,500	3,000.00
Legal Expenses	6,000	0
Regional Activities	1,000	0
Scholarships	3,500	3800
Other	100	0
Total Expenses	39,300	26,558.64
	Assets/FFCU	
Convenience Checking		62,347.38
Prime Checking		8,900.90
Association Savings		28.07
Total Assets	65,000	71,276.35

TREASURER REPORT



By: **DICK GALE, Treasurer**

At this time last year, our colleague, and my predecessor, REACTA Treasurer, Felice Strauss, commented that she was "happy to pass REACTA's fiscal health to the new Treasurer." As the new treasurer, I am glad to report that our fiscal health continues.

As we begin the final two months of the year, our revenues are higher than projected and our expenses, post-Annual Meeting, are lower than projected. The main reason for this is the generosity of our members in contributing to our REACTA Member Assistance Fund (\$3,600) and Scholarship Funds (\$2,375).

The 2026 recommendations of REACTA'S Fiscal Oversight Committee (Roseanne Becher, Felice & myself) includes no 2026 dues increase; additional proposed expenditures for scholarships (\$1,500); Member Assistance (\$1,500); as well as the 2026 Annual Meeting (\$1,000).

REACTA OFFICERS

Robin Rose

President

rrmcrose@gmail.com

818-433-2778

Merri Furler

Vice President

merriboston@gmail.com

619-708-8598

Dick Gale

Treasurer

Mrbigtuna1@gmail.com

858-531-7195

Shirley Horn

Secretary

shorngiants@gmail.com

650-922-5941

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, Debbie Diaz,

Sydney Greenberg, Frank Wells,

Susan Midori-Jones (Board

Liaison). **Health & Welfare Trust**

Liaison: Merri Furler. **Membership:**

Ann Adler (Chair), Merri Furler

(Board Liaison); Sydney Gary

Campbell, Kathie Casas, Jackie

Clark, Sydney Greenberg, Susan

Midori Jones, Alva Rivera, Barbara

Smith, John Stephen, Patty Taylor,

Patricia Williams. **Retirement Trust**

Liaison: Alan Frey. **Fiscal**

Oversight Committee: Dick Gale

(Chair), Felice Strauss.

Nominations & Elections

Committee: Dom Summa.

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, Felice

Strauss, Ed Sibby. **Fiscal Oversight**

Committee: Dick Gale, Felice

Strauss, Roseanne Becher



ALL IN THE FAMIY

By: MARGARET WALLACE, Editor

Sisters **Roseanne Becher** and **Gerry Gonzalez** worked over 70 years combined for CTA. **Gerry** was hired first after a walk-in interview lead to hiring in data processing. She gradually moved into membership, RRC and then to governance. She was a very active CAS member on the Organizing Committee, Membership Committee and Communications.

One of **Gerry's** 8 siblings, **Roseanne**, moved in with her sister and finished her senior year of high school. She then found the opportunity to join her sister and started working for CTA. She went to school and took accounting to hone her skills.

Roseanne became involved with CAS but that magnified in the 2000's after her children grew up. She was on the Health Trust and was past CAS President 2006-08.

When **Gerry** retired, she checked off her bucket list and rented a car traveling to Paris and Spain. She also visited her grand kids in Berlin. **Roseanne** started her retirement on her motorcycle and getting more involved with "quilting for valor."

Both sisters joined REACTA and have attended the annual meetings. They heeded the call to arms and joined their CTA employee friends and drove up to Pacifica (CA), **Gerri Gonzalez's** hometown, to walk with others protesting a "wannabe King/Dictator."

