

# BEU *The Brookline Educator*

Newsletter of the Brookline Educators Union

December 2006

## PRESIDENT'S STIPEND

All stipends for union work are voted on each year by the BEU Representative Council. However, one stipend is determined by BEU policy - the president's stipend. While the president is released of all duties, she or he still gets his/her salary from the school district. The President's Stipend Policy (#6 in the handbook\*) states, in part, that the stipend starts out at 10% of the district salary and increases to 25% by the 5th year in office.

At the request of the president, the Executive Board is recommending that the Representative Council change the policy to:

15% of salary in Year 1

20% of salary in Year 2

25% of salary in Year 3 and beyond.

The Executive Board feels that this stipend is more than earned by the additional days that the president must work during vacations and over the summer.

The Representative Council will vote on this change at its January 22 meeting (3:00 in the BHS MLK Room). If you have an opinion, question, or comment, please attend this meeting or talk to your building or department Representative.

\* To view the BEU Policy Handbook, visit the Members section of our website, [brookline.massteacher.org](http://brookline.massteacher.org)

## SUPPORTING OUR BROTHERS AND SISTERS

We've come to an agreement, we've ratified the agreement, and the contract is being re-written. However, many unions in Brookline and our neighboring cities and towns are currently working without a new contract. Do not be surprised by a call to help them at some point: join a rally, help picket, write letters. We need to support one another.

The following unions are currently "working for a fair contract:"

Brookline School Secretaries (BESA)

Brookline School Custodians (AFSCME)

Brookline School Cafeteria Workers (AFSCME)

Brookline Police Union

Brookline Firefighters Association

Almost every Newton union, including the Newton Teachers Association

Boston Teachers Union

Watertown Teachers Association

Dedham Education Association (working on first contracts for Paras and Food Service Workers)

Quincy Education Association

Concord Teachers Association

Saugus Educators Association

Everett Teachers Association

Stoneham Teachers Association

*In solidarity - Phil Katz*

## FINANCIAL SEMINAR

I guess I must have read the flyer wrong. I thought Phil was going to be handing out thousands of dollars at the BEU financial planning seminar on Monday, the 27th. It wasn't quite that good, but I did get a \$5 gift card for Borders, just for showing up, and some really good advice.

Bob Wills from MTA Benefits gave us a quick rundown on benefits offered by the MTA and some tips for using them wisely. He went over the big-ticket items such as house and car insurance. Auto insurance rates are going down (I read this in the Globe, too) but you can save a bit more by looking into increasing your deductible, checking your eligibility for a low mileage discount, and considering paying by electronic transfer to avoid finance charges.

Our own Bob Miller gave a terrific speedy presentation on 403bs and answered dozens of questions from the audience. After warning us about the expensive mistakes involved in investing with the wrong provider, he shared information about what to do. If you don't have a 403b then start one: you can get a 403b "kit" from the provider, which you take in to the payroll office. If you already have one of the high-cost annuities then, 1. Stop contributing 2. Roll over the funds to low-cost provider after investigating the 7-year penalty charge and 3. Start contributing to a mutual fund. His advice gets a lot more sophisticated and varied; also, see his regular column in this newsletter (usually on the back page, but on page 3 this month.)

Another thing you missed if you weren't there (besides some snacks) was an efficient summary from Phil Katz on "How to read your pay stub," but you're not entirely out of luck because the annual flyer will be coming out soon. He also did the 5-minute version of his message on retirement and pensions for educators in Massachusetts. *MTA Today* regularly announces retirement workshops at various locations around the state, and we strongly suggest that you start looking into your own situation in a prompt and timely manner. While you should start planning for retirement immediately with appropriate savings, you should start looking into retirement about five years before you expect to retire.

Though I was disappointed that Phil was not giving out thousands of dollars, it seemed the 70 or so people in attendance appreciated the seminar and will earn and save those thousands in the near future.

*-Amie Buchman, Pierce*

COMING SOON:

**ELECTIONS FOR OFFICERS IN THE BEU  
WILL BE HELD IN FEBRUARY  
NOMINATIONS WILL BE IN JANUARY**

# TIME ENOUGH AND MORE



I never have enough time for....We can't have the assembly then, that's math time....what's a good time to meet about....How am I supposed to find the time for returning calls, preparing a new unit, meeting again with a student's (dad, grandmom, caseworker, therapist), updating my IEP/504 plans, teaching about (name the new initiative or important social or health skill), covering (study, cafeteria, recess, hall monitor), and still devote my time and energy to my students when I am actively teaching them? And what about my family and friends? Going to the gym? My volunteer work at the food pantry?

It's all about time and priorities. While the job that we do is incredibly important for the future of the kids themselves and our community, we won't be able to do it for very long if we don't manage our time and take care of ourselves as well.

First of all, this bears repeating: You are entitled to a half hour duty free lunch period every day and you need to take it! You need the time to recharge. You are also entitled to prep periods, the number of which vary by grade taught, but average one a day. This time is set aside for you to do what you think you most need to do to be prepared to do your job. It is not a time for meetings called by someone else. If you choose to meet a parent or colleague then, that is certainly your choice, but you should not feel obliged to attend meetings scheduled by someone else during this time.

As teachers, we know that the job does not begin when the students come into the school in the morning and end when they leave in the afternoon. It is expected that we will spend additional time before and/or after school. However, how much time, and when, is a matter of our professional judgment. If you find yourself feeling that someone expects you to stay to a certain time after school and it seems unreasonable to you, you need to first clarify that indeed this is an expectation, and then contact the BEU.

If you are a special educator, you have a mountain of legal paperwork. According to the contract, (Section 4.3, O), A special education teacher, Speech and Language Pathologist, Occupational Therapist, Physical Therapist, or Adaptive PE teacher may apply to his/her principal, or, in the case of high school, the Special Education coordinator for up to six (6) hours per quarter of duty free time for the purpose of completing required paperwork." So,

apply each quarter and use this time for your paperwork.

Meetings are professional responsibilities, and we have plenty of them. According to the contract (4.6, A), Reasonable effort should be made to avoid scheduling more than 38 meetings for any teacher", and "...the decision to attend any particular meeting shall be left to the individual's professional judgment," So, if you feel there are just too many meetings coming at you at the same time, exercise your professional judgment about which ones to attend. Always notify the administrator calling the meeting if you are not going to be there.

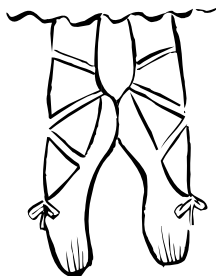
Each year, you are credited with 12 sick days per year. If you are ill, take care of yourself! If you are having personal, family, or financial problems, you have access to the Employee Assistance Plan (EAP). This is a 24-hour confidential counseling and referral service, which can be accessed by calling 800-828-6025.

Above all, look hard at your daily, weekly, and monthly life. Have you made time for the things that are important to you? If you have to, schedule them in on your calendar and then really do them: sit down for dinner with the family, work out at the gym, watch your favorite TV show, meet a friend for coffee, read a new book, go for a walk. Whatever it is, you need this time for yourself.

As teachers, especially when we are new teachers, we feel as though we have to do more and more and more. Unfortunately, there will always be more. If we don't manage our time on the job and make time for the rest of our lives beyond school, we will burn out, and then we will be doing nothing to help our

If you have any questions or concerns, please don't hesitate to call the BEU at 617-277-0251. One of the following grievance committee members will get back in touch with you.

- |                           |                         |
|---------------------------|-------------------------|
| John Abramson (Unit B)    | Robert Grant (BHS)      |
| Gretchen Albertini (Devo) | Barbara Hedges (Runkle) |
| Deb Allen (Devotion)      | Cathy Heller (Unit B)   |
| Gerri Belle (Runkle)      | Steve Lantos (BHS)      |
| Jody Curran (BHS)         | Susan Moreno (BHS)      |
| Chari Dalsheim (Heath)    | Ben Schwartz (Para)     |
| Sandy Downes (Retired)    | Jill Sifantus (BHS)     |
|                           | Susan Stark (BHS)       |





A couple of weeks ago I had the pleasure of making a brief financial presentation to some BEU members. Following the presentation, which focused on the long term impact of annuity fees on a fund's performance, I conducted a brief Q&A. Once again, the inevitable investment question emerged from the audience. How does an inexperienced investor go about selecting a "good" mutual fund?

The answer to the \$64,000 question\* for selecting a "good" mutual fund was the same response provided in the April, 2003 BEU newsletter: A Balanced Fund. In the spirit of moderation, this hybrid mutual fund owns a mixture of stocks and bonds and maintains a diversified portfolio. The benefit of a balanced approach is the simplicity of owning only one fund while avoiding the volatility and excessive risk of the pure stock mutual fund.

In the April, 2003 article "Nothing Too Much," I identified five, highly rated Balanced Funds based on performance criteria from Morningstar.\*\* The criteria included above-average performance over a ten year period, low costs-fees below 1%, experienced management and choice within the Town of Brookline stable of approved 403b providers. Over the past three years, each of these five funds has posted impressive returns with lower than average risk.

1. T. Rowe Price Capital Appreciation (PRWCX) – Despite some management changes and becoming too bloated, this fund's average return for the past three years was an impressive 12.36% with a reasonable .76% yearly expense.
2. Vanguard Wellington (VWINX) – It's like the fine wine at a discount. The venerable, Boston-based management team

delivered a 8.86% annual return for the past three years while charging a meager fee of .29%.

3. Vanguard Wellesley (VWELX) A conservative offering that consistently delivers- 7.3% annually for the past three years-with a .24% yearly fee.
4. Fidelity Puritan (FPURX) While its growing asset base is a concern, the fund delivered an impressive 8% annually for the past three years while charging a below market .62%.
5. Pax World (PAXWX) A socially responsible fund that makes the grade. Chris Brown does an admirable job navigating this balanced fund. Its annual return for the past three years was 7.26% with a .96% yearly fee-that could be lower.

As was the case when I recommended Balanced Funds in 2003, these funds don't represent the panacea to all investment woes. They are not immune to market corrections or bear markets. They represent a viable middle path, an investment "omphalos," and an investment strategy that obviates the need to own multiple funds.

\*\$64,000 question – A 1950's quiz show, precursor to shows like "Who Wants to be a Millionaire" and an anachronism that dates me.

\*\*Morningstar – an independent subscription service that evaluates stocks, bonds and mutual funds.

\*\*\*Omphalos – "the navel of the world" located in Delphi.

–*Robert Miller, Devotion*

[**Disclaimer:** The BEU does not endorse any specific investment options.]

## PARAPROFESSIONALS SHOULD JOIN THE UNION

The deadline for joining the NEA, MTA and BEU is soon approaching for this year. As we all know, paras are the lowest paid educators in Brookline and the thought of yet another expense can seem daunting. The cost of not joining, however, could be worse.

First, for over ten years the union has worked endlessly to increase wages and benefits for our paraprofessional staff. There was a time when there was no contract at all, no paid sick or personal days, no sick bank, or job security. The list goes on. It didn't change because one day the School Committee realized paras deserved more. The change came from union members negotiating for long hours to extract more money and benefits from the Town. It has been a long battle - and with it, costs.

All that has been gained over the years and this recent negotiation session more than covers the cost of membership. And with membership comes a number of discounts on things like auto insurance and home heating oil that, once again, can cover the cost of membership.

Of all the benefits membership offers, the one that paras should strongly consider is the free \$1,000,000 liability policy. There could be a day when a student you work with is upset with you for some reason and accuses you of doing something inappropriate. You may be innocent but you're now in trouble. The salary of paras is not large enough to hire an attorney. In a case like this, the MTA legal services are there immediately for you. They see you through to the end. You may never need this assistance and it's hoped that you won't, but make sure you've considered its value when you decide if you going to join.

One of the obvious reasons for joining is to start paying for your fair share of what you're receiving. The BEU has expenses that your dues cover, and it's only fair to share the costs with your colleagues. With all your support, the union can be even stronger in order to give you what you need. If you haven't joined already, please do so before the end of December. You can contact your school or department representative, Phil Katz or me.

–*Karen Blackburn, Devotion*

# DECEMBER UPDATE



### Health Advisory meeting:

The Health Advisory Committee meets on a regular basis and recently we've been discussing the changes that the Town wishes to make in our health insurance coverage. Members of all the Town Unions are represented, and all of us feel strongly that what is being proposed now by the Town of Brookline is unfair and unacceptable. "We pay more (co-pays go up), and they pay less" (known as cost shifting). This must be negotiated with all of the unions before it is put into effect, so if the Town insists on pursuing this, we are asking for coalition bargaining (all unions are bargained with together). Any change in insurance would not start till July 1st.

### Minutes In Motion:

This past October, the Brookline Human Resources, Public Health & Recreation Department organized a team oriented fitness program encourage employees to exercise on a regular basis. They meet weekly, and prizes are awarded to some teams. The program in progress now will end December 16th, 2006. About half of the teams were made up of school employees.

Another program will start in April, and we're hoping that many more of you will take advantage of it. More information is available on this web site:

[www.townofbrooklinemass.com/onthemove/mim.html](http://www.townofbrooklinemass.com/onthemove/mim.html)

or by calling Kathy McGinnis at 617-730-2117.

### What should you do if you are out of town and medical care is needed for members?:

First thing is call your primary doctor and get permission to go. Most times, you will have to pay for services even if you have your Blue Cross card (but try). Within 48 hours of going to urgent care or an emergency room, you must notify BCBS Member Services (the phone number is on the front of your BCBS card). When you return, you will need to fill out forms to be reimbursed (which they can mail you or you can download form [www.bcbsma.com](http://www.bcbsma.com)).

### Any other questions or concerns that you think all the membership could use the answers to?:

E-mail me: Elly Finkel, and I'll write it up, with answers, in our next column

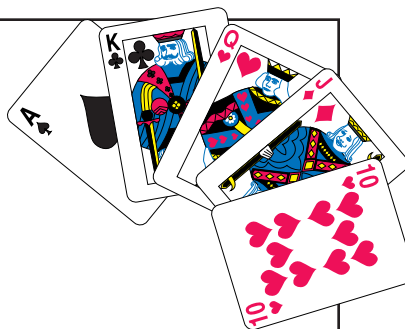
I wish you all wonderful holidays and a happy and healthy New Year 2007.

*-Elly Finkle, Health Care Chair*

### The President's Hours for November

- Grievances/Complaints - 98 hours
- Negotiations - 31.5
- Internal Meetings - 22.5
- Organizing Members - 13
- Internal communications - 12
- Work with MTA & NEA - 11
- Membership Work/Finances - 10.5
- Doing paperwork, staying organized - 9
- Community Relations - 9
- Benefits - 6.5
- Health & Safety - 5
- Other Meetings with Management - 2
- Professional Development - 2.5

**This totals 234.5 hours for the 5 weeks starting October 30**



## BEU CALENDAR

### School Starts again

Jan 2

### Executive Board Meeting

Jan 8 BHS Room 250 2:45pm

### Deadline for January Articles

Jan 9

### MLK Day - No School

Jan 15

### January Brookline Educator

Jan 18

### Reps Council Meeting

Jan 22 BHS MLK Room 2:45pm

### BEU Committee Meetings

Jan 29 various locales 3:00pm

*We hope you enjoy this newsletter and find it informative. If you are represented by the BEU but are not a member, we ask you to join us.*

*Please note: Non-members represented in Units A and B and non-members employed more than 3 years in the Para Unit are responsible for paying an agency service fee, about 75% of the dues and billed late spring or summer.*

### THE BROOKLINE EDUCATOR

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Amie Buchman, Communications Chair  
Philip Katz, President

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