

BEU CALENDAR

BEU Q&A on Health

**Insurance Changes with
MTA Rep Ashley Adams**

*Fri Apr. 10 Town Hall Room 103
3:15-4:15 pm*

Reps Council Meeting

*Apr. 13 BHS MLK Room
3:15pm*

April Vacation

Apr. 18-26

Grievance Team Meeting

Apr. 27 BHS Room 240 3:15

Negotiations Team Meeting

Apr. 27 3:15 Room TBA

BEU AT THE RED SOX!

Mon. Apr. 27 SEE BELOW

Executive Board Meeting

May 4 BHS Room 240 3:15

Deadline for May Articles

May 5

BEU General Meeting &

Reps Council

*May 11 BHS MLK Room
3:15pm*

Grievance Team Meeting

May 18 BHS Room 240 3:15pm

Retirement Tea

June 1

The True Source of Union Power

This is a controversial article. It's about power. And many of our members get nervous and anxious when we talk about power. "Can't we just get along?" they ask. Ideally, Brookline educators and its School Committee do get along and work together to produce an educational system that is one of the strongest in Massachusetts -- perhaps one of the best school systems in the United States. In fact, as this goes to print, the BEU and the School Committee are each working to make sure that the override passes.

Even so, from time to time, we may find ourselves in disagreement. This becomes apparent every few years, this is one of them, when the BEU and School Committee negotiate over the terms of our collective bargaining agreement -- the document that spells out the pay, benefits, and conditions of work of all of us. During this process, we see clearly how our interests converge and diverge from those of the School Committee. Some of our proposals are immediately accepted. But sometimes, proposals we make that we think are extremely important may be rejected by the School Committee.

The question then arises, "What do we do when our proposals are rejected?" What are our options? What can we do if the arguments, reason, rhetoric, and presentations that we make in negotiations aren't sufficient to get agreement from the School Committee? Should we just back down?

In times like these it's crucial for all of our members to understand how a union exercises its power -- beginning with a simple understanding of the source of its power.

A union's power is not in the contract, not in the law, not in arbitration, grievances, or even the right to bargain or the right to be represented. These are all positive products of union power -- but they are not themselves the source of the power. They all came about because educators, in the past, were willing to exercise the power they had to fight for these things. Think about it for a minute. If everyone at work felt so powerless and afraid that they did not dare to enforce the contract or the law, what good would they be? The best language about workload, preps, lunch, and schedule of work is irrelevant if the union is too weak to enforce it.

The key to understanding the source of a union's power is in understanding that the power is derived from being part of a group that is willing to take action to protect itself and advance its interests. Just being a large group alone is not sufficient. The group must be organized for collective action on matters that are in its self-interest.

Imagine the following situation. Educators who work in one particular school are suffering from respiratory ailments, headaches, sore throats and the like. Univents are clearly not functioning properly; and water leaks have produced mold on the ceiling and walls. One teacher decides to complain. Nothing happens. So she decides to broadcast her complaint to the public at large, calling a local television station and the Boston Globe.

What is likely to be the response of the Brookline public? One person, not joined by anyone else, making a claim that her illness is caused by the school she works in... She could easily be dismissed as a kook, a chronic complainer, or just an outlier.

continued on page 3

Tickets Still Available!!
RED SOX v. BLUEJAYS
Monday, April 27, 6:10p

EXTEND THAT VACATION

FEELING BY A DAY!

GREAT SEATS THIS YEAR
BETWEEN THE BLUEJAYS BULLPEN &
THE FOUL POLE!

FOR TIX EMAIL KEVIN AT
BEU-MTA@HOTMAIL.COM

ROLES WE PLAY



Dear Contract Corner,

I am a teacher in the Brookline Public Schools. I love my job and hope to do it for a long time. I feel like I got a lot of good training from my university education, but there are so many other factors to this job they didn't tell us about! One thing I'm a little overwhelmed by are the many different people (and their roles) that I must interact with over the course of a day, a week or a month. Can you help me know some good rules of thumb that can guide me in these interactions?

*Signed,
I just want to teach*

Dear I Just Want to Teach,

As with any work that involves humans, teaching skills cannot all come out of a textbook or a classroom lecture. Learning the ropes on the job is part of any kind of employment, and can be especially complicated in education. Here are a few short points that might be helpful. Please know that this is not a definitive list -- for that we'd need much more time and space.

- Since you are a teacher, it's good to know that your supervisors are your principal, vice-principals and/or curriculum coordinators. Hopefully, you're on the same page with them most of the time. If you have a disagreement, you should carry out the wishes of your supervisor if they mandate it and you feel safe doing it. If you think this mandate was wrong or unfair, you can contest it later through a discussion or by contacting the BEU Grievance Team.

- Since you are a member of Unit A (the other units are Unit B for supervisors and the Paraprofessional Unit), you do not act as a supervisor for other Unit A members or Paraprofessionals. That means that while you might, at times, be the leader of a project or initiative, you cannot order another Unit A member or Paraprofessional to do something. Only supervisors can do that.

- We all meet with parents from time to time. Working cooperatively together insures the best decisions for teaching the whole child. Sometimes, though, there might be a disagreement with a parent over the educational course of action for a child. These discussions should always take place respectfully. It's important for us

as teachers to remember that parents want what's best for their children but might sometimes get frustrated when goals are not met. On the other hand, we should be able to expect a respectful approach from parents during our discussions with them.

If you feel that any parents have stepped over this line, please discuss this with your school's principal so that they can devise a way to guarantee safe and reasonable interactions in the future. If you feel it's warranted, you can ask another professional (for example: a guidance counselor, an ELL teacher, or a math or literacy specialist) to be there both to back you up in your comments or to be another pair of ears in the meeting.

- Other important people we might interact with in our roles as teachers are central administrators, whose offices are found in Town Hall, and members of the Brookline School Committee. These individuals set rules and policies for the overall running of the Brookline Public Schools. You have the right to reach out to them with your thoughts and ideas. The School Committee meetings include a Public Comment time when you can sign up and address the committee as a whole.

I hope this helps.

Sincerely,
Contract Corner

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

Deb Allen (retired)
Dominique Gonyer (Aumiller) (BHS)
Sarah Blalock (Lincoln)
Jody Curran (Devotion)
Hillary Golden (Lincoln)
Mark Goldner (Heath)
Rich Gorman (BHS)
Shelley Mains (BHS)
Susan Moreno (BHS)
Jill Sifantus (BHS)
Susan Stark (BHS)
David Weinstein (Pierce)
Jessica Wender-Shubow (BHS)

UNION POWER

continued from page 1

Now imagine that every educator in that school, all 65 of them, has filled out a form documenting their health ailments – and all of them hold a press conference announcing the results of their survey and testifying to the problems with air quality in their building. Do you think that the unanimous observations of the 65 educators would have a better chance of being taken seriously than that of the lone educator?

Imagine a bargaining session. On one side of the table is BEU's negotiating team. On the other side of the table are the representatives of the Brookline School Committee. The BEU proposes improvements in pay and prep time and restrictions on workload and paperwork. The School Committee rejects those proposals in spite of the impassioned presentations of the BEU.

Now imagine that the BEU negotiating team is joined by 900 BEU members at a School Committee

meeting, presenting testimony about the issues they are proposing in negotiations. Do you think the 900 BEU members may be better able to convince the School Committee and the Brookline public they serve to more seriously address the concerns raised by the BEU?

A union must be measured and thoughtful in how they exercise the power of their united, active membership. But they must have a united and active membership if they are to be powerful. Over the next six weeks we will be working to make sure that our members understand exactly where we stand in negotiations. If we cannot reach an agreement on the outstanding contractual issues that are now on the table, we may be coming to you to ask for appropriate demonstrations of support for the issues you care about. That will determine the power that we truly have – and will ultimately determine the contract settlement that we achieve.

-Ashley Adams, MTA Rep



CHANGES IN HEALTH INSURANCE—MESSAGE FROM THE BEU

This year we will be experiencing significant changes in our GIC healthcare. In this message, we are highlighting some of the key elements of new policies just put in place by the state commission that oversees our health insurance. Here's the bottom line: the medical services for which you will be covered will not change, but in some cases, how you access that care will change, and from what provider. The cost of deductibles and co-pays will be increasing for all of us. **Nothing in this message should replace your careful comparison of the plans at the website of the Massachusetts Group Insurance Commission (GIC). Google: GIC Municipal Benefit Decision Guide 2015.**

In addition, we are holding a **Q&A SESSION WITH MTA REP FRIDAY, APRIL 10 3:15-4:15 TOWN HALL 103.**

1) *Newly requiring referrals by a Primary Care Provider (PCP):* Tufts Navigator and Harvard Health Independence Plans are currently PPOs (Preferred Provider Organizations) in which you choose the providers you prefer. On July 1, these 2 plans will become POS (Point of Service) plans where you will need to go through a PCP who will be the transit point for all of your care. You will be required to have the PCP refer you to specialists. If they are not in the PCP's network, you will have to pay a surcharge to see them.

2) *If you want to preserve as much of your current experience of Tufts Navigator and Harvard Independence as possible, our MTA consultants suggest you take a look at Unicare Indemnity Plus.*

3) *All plan calendars will change, and therefore when a deductible is in play:* Currently, your healthcare plan runs from January to January. Thus, you have been paying toward a deductible since January. If you change plans during the upcoming **Brookline Open Enrollment period, which runs from April 8, 2015-May 6, 2015**, you will start paying an entire deductible again on July 1, 2015. Between January 2016 and July 2016, deductibles will restart again. But you will have to pay only 50% of the designated amount. Then, on July 1, 2016, all plans will start over again, and from then on, they will run for the fiscal year, July to July. That way, open enrollment and the plan year will be in sync.

4) *Deductibles and co-payment rates, and some premiums are increasing.* The GIC calculates that the proportion of costs you pay will not change, but because the price of healthcare is going up, the amounts you will pay will increase. MTA tells us that the cost of the GIC plans is still lower than other options, but co-pays and deductibles are all going up. They are tiered, sometimes by hospital and sometimes by provider.

5) *You can be reimbursed for some co-pays.* Working with the other unions in town, the BEU negotiated reimbursements for some co-pays. The Public Employee Committee (PEC) will be back at the table once the new rates go into effect to bargain increases in these reimbursements. Currently, reimbursements are: \$150 for outpatient day surgery; \$500 for in-patient hospital admission; \$50 for the emergency room; and \$100 for high-tech imaging (only once you've had to do get more than two in a plan year). Go to info@cpa125.com for info on reimbursement.

If you are a retiree and live out of state, you would be well served to check out your options sooner that later. Check with your PCP as soon as you can. Your options may be more limited.

-Sheila Leach, PEC Rep

FINANCE FOR EDUCATORS

MINDFUL AND MONEY MAKING INVESTING



One my favorite quotes about successful investing comes from the iconic investor, Warren Buffet.

Success in investing doesn't correlate with IQ once you're above the level of 25. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people in trouble.

When you dig down into the etymology for the word temperament, you find that the Latin root word is temperamentum, or a proper mixture. In the world of investing, the cornerstone of success is cultivating a good investment temperament and steadfastly maintaining a proper mixture.* What constitutes a good investment temperament? It's an unflappable disposition that embraces a patient and prudent approach to long-term investing. It's a level-headed outlook that ignores the Wall Street "noise," the inevitable market ups and downs and stays the course.

Successful investing also requires establishing both the proper mixture* of investments and minimizing investment costs. And you don't have to be a genius – or the assistance of a financial professional - to implement this strategy. Let's consider two straightforward, time-tested approaches that meet this criteria and provide both a diversified portfolio of stocks and bonds and charge minimal management fees.

Index Fund Portfolio – Over the past 20 years a portfolio of low-cost Vanguard index funds has consistently outpaced actively managed mutual funds over 70% of the time. For someone not planning to retire for at least 10 years, a recommended portfolio could consist of three index funds:

- Vanguard Total Stock Market Index Fund (VTSMX) 60%
- Vanguard Total International Stock Index Fund (VGTSX) 20%
- Vanguard Total Bond Market Fund (VBMFX) 20%

This portfolio provides both the proper mixture and the low maintenance costs - almost 80% less than a typical mutual fund!

Balanced Fund Portfolio - One of my favorites – and the oldest of all balanced funds – is the Vanguard Balanced Fund (VWELX). This is a one-stop-shopping approach to investing. It provides a diversified portfolio of stocks and bonds, consistent market beating returns and charges .26%, approximately 75% less than a typical mutual fund.

Sir Isaac Newton, who provided us with the three laws of motion, possessed a brilliant mind. Unfortunately, he tried to apply his mastery of science to world of investing and, despite his brilliance, was crushed in a market downturn. Later Sir Isaac lamented, 'I can calculate the movement of stars, but not the madness of men.' The moral of the story: Buy a low-cost index or balanced fund, remain resolute in your investment strategy and be mindful of psychological weaknesses, like becoming swept up in the maelstrom of madness and hysteria that regularly unhinges investors.

**proper mixture – One of the keys to achieving long-term success in investing requires selecting a diversified and balanced collection of international and domestic stocks & bonds.*

-Robert Miller, Devotion

The President's Work

It is an important moment for the Town of Brookline as it considers making a financial commitment to upholding excellent educational services in our schools as well making space to accommodate enrollment that is up by more than a third. **Please let me know if you would like to volunteer to help the pro-Override effort.** I know who you should speak with in these critical days before the May 5 vote. Meanwhile, contract negotiations are underway. The BEU is committed to achieving working conditions and compensation that enable educators to deliver the finest services possible. See Ashley's article on page 1 --Jess

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, billed late spring or summer.

THE BROOKLINE EDUCATOR

Published monthly by the Brookline Educators Union, affiliated with the Massachusetts Teachers Association and the National Education Association. Send letters, comments, inquiries, and articles to:

*Brookline Educators Union
115 Greenough Street
Brookline, MA 02445
Tel: 617-277-0251*

Email: BEU-MTA@hotmail.com

You may reproduce this newsletter if you give credit to the writer and the BEU. Please tell us when you do so.

BEU members discuss issues and find additional news at the website:

BEU.groupsites.com All members are encouraged to join using a personal email address.

Amie Buchman, Communications Chair

Jessica Wender-Shubow, President