

BEU CALENDAR

BEU General Meeting

Nov 23 BHS Auditorium 3:15pm

Thanksgiving Break (No School)

Nov 26-29

Contract Negotiations

Nov 30 6:00-8:00pm

Executive Board Meeting

Dec 7 BHS Room 214 3:15pm

Deadline for December Articles

Dec 8

Reps Council Meeting

Dec 14 BHS Room 214 3:15pm

December Brookline Educator

Dec 16

BEU Committee Meetings

Dec 21 various locales 3:15 pm

Winter Vacation (No School)

Dec 24 thru Jan 3

The work of “Professional Culture”: Are there no limits?

Brookline educators will tell you that necessary time for educating students is being lost to an increasing number of school district and state mandates and initiatives. Educators are being expected to complete more paperwork, produce and record increasing types of standardized data, meet bureaucratic evaluation requirements, or attend an increasing number of meetings about these matters – and they are being evaluated on this participation. Should we accept this? The answer is no; and this article on the “Professional Culture” standard in our evaluations explains why.

It’s true that laws or regulations (concerning, for instance, evaluation or Special Education, or time on learning) require some of what is being done in our schools. But it’s equally true that the law (Chapter 150E) provides that we can bargain over how school policies are implemented. For example, the rubrics for a rating of proficient—or even exemplary—for all of the standards are subjects of bargaining, and meeting the standard must be possible within the bounds of working conditions laid out in the larger collective bargaining agreement.

The School Committee must not require us to comply with mandates or initiatives until and unless we can be shown how to do the work within the confines of our current Agreement. No one can be expected to work more than the Agreement allows to get a good rating on their evaluation.

Furthermore, insisting on respect for the contract is legally protected activity. Indeed, union work is a valuable contribution to strengthening “the professional culture” of our workplace. Our statewide union, the MTA, reminds us that our union work is evidence of meeting the Professional Culture Standard itself. Professional Culture is strengthened by a fair contract, including the section on evaluation which is being renegotiated at the same time as the contract as a whole.

Our contract states that the Brookline Educators Union “recognizes its professional responsibilities and commitment to education of the highest quality for the children of Brookline.” Look around the district today and you will see how strong this commitment is. We are committed to collaboration. In fact, collaboration Time was added to the contract on the insistence of union negotiators who went so far as to subsidize such activity by giving 40 minutes of our time. We are also committed to school improvement, and initiatives that help us meet the needs of current students. BEU members themselves developed some of the initiatives.

But we know that if excellence is to be maintained, something’s got to give. Either non-instructional work will have to be lessened, or teachers and caseload specialists will need fewer students so that each child can get the personal time he or she deserves and needs.

--Jessica Wender-Shubow

IMPORTANT BEU GENERAL MEETING

-CHILDCARE PROVIDED-

THIS MEETING IS OPEN TO ALL
EDUCATORS REPRESENTED BY THE
BEU

MONDAY, NOVEMBER 23

3:15 PM

BHS AUDITORIUM

PRESENTATION OF ACTION PLAN
FOR CONTRACT CAMPAIGN
& RATIFICATION OF THE PLAN

WHY DO WE NEED A UNION?



I was asked to write a piece for Contract Corner on why we need a union. Rather than reinvent the wheel (and to save precious time), I decided to excerpt a speech I gave to the entire staff a few years ago when I was BEU president. Here goes....

"Brookline is a great school system, no one will dispute that, and you, all of you sitting here today are the core of that great system. You teachers, nurses and aides, you counselors, librarians and tech support, you specialists and administrators, all of you sitting here are the caretakers of an exceptional system, and you take care of that system by paying attention to each child that comes through these doors looking for you to do right by them, to do your best, to bring your best game each and every day. You do that day after day, year after year so well that the Brookline school system is known far and wide as a place any parent would be happy to send their child.

"You have a lot of expectations focused on you these days. You have to inspire creativity, enhance self-esteem, transfer knowledge, build character, increase test scores, recognize and help heal trauma, deflect bullying, upgrade your skills, be technologically savvy, inspire curiosity, develop critical thinking skills, calm fears, be a role model, pave the way to the future and do a host of other things that we're reminded of on a daily basis. You'll take care of the children wonderfully-but who will take care of you? That's where your union comes in.

"Your union, the Brookline Educators Union, the Massachusetts Teachers Association and the National Education Association, are here to help make sure that you educators can do your jobs well, to the best of your ability, in a work environment that respects your professionalism, your skills, your safety and your contracts. Your union not only allows but also encourages you to be part of the discussion on which way forward for public education in the years to come. Your union has never been more impor-

tant than it is today when every pundit seems to want to try his or her hand at being an expert at education reform. But at the policy-making level, we're rarely asked our opinion. So our unions sometimes have to insert our viewpoints into the discussion. It's part of taking care of the children that we speak up strongly and forthrightly for what today's classroom and curriculum and evaluations should look like, and it's part of taking care of the caretaker that your union is there to preserve the integrity of the role of the public educator for now and for the future.

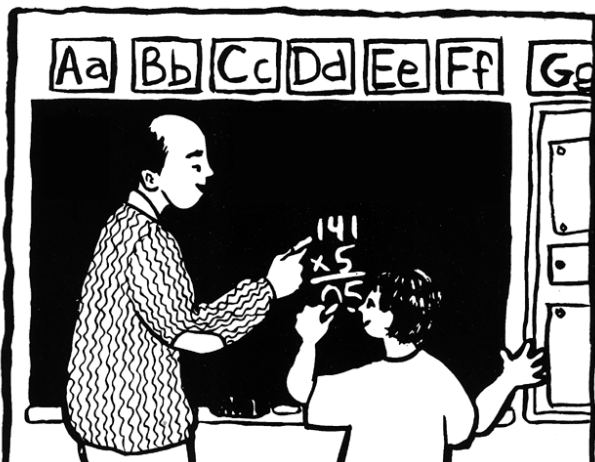
"How can a union take care of all of you? It would be nice if our union could give all of us certificates to health spas and restaurants or do our shopping or pick up our kids for us. But as nice as that sounds, that's not really what we need unions for. We need unions to speak in a unified voice for what is right for educators from the smallest detail like protecting your prep periods to the largest concern like how to set a meaningful national education agenda.

"The union takes care of the caretakers, but what is the union? Well, we know for certain that the union includes some very dedicated individuals who give up their valuable time to make sure that your rights are protected. As important as they are, though, the bulk of the union is you. You are each a part of the bigger whole that makes us a strong unit with a resonant voice."

-Jody Curran, BEU Grievance Co-chair

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

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



USE YOUR HEALTHCARE BENEFITS. THEY WERE HARD WON!

Last year, the voters of Massachusetts strongly affirmed the principle that paid sick leave for oneself and to care for a family member is a right not a privilege. The labor movement was the first to introduce the right to have sick leave without jeopardizing your pay and/or job, and it is union benefits that have become the model for health care protection for people who haven't had such protection before. We hope you exercise your right to hard won sick leave, paid or unpaid, and related benefits.

Space allows for just an overview here, so please be sure to make sure you are receiving these benefits by looking into the details. There are 9 primary ways that the right to health care is secured for employees represented by the BEU, either in our collectively bargained contract or by statute: 1) sick days awarded annually; 2) the Sick Leave Bank (SLB); 3) health insurance, or payment for opting out; 4) accommodations under the Americans with Disabilities Act; 5) protection of your job while you are on leave under the Family Medical Leave Act (FMLA); 6) Dental Insurance; 7) Long-Term Disability Insurance; 8) the Health Reimbursement Arrangement (HRA); and 9) The Flexible-Spending Account.

Here's how it works: teachers and ad-

ministrators (and others in Units A and B) receive 12, and Paras 10, sick days a year (adjusted according to full or part-time status). If an educator runs out of sick days (and hasn't opted out of the program) he or she may apply to receive paid sick days from the Sick Leave Bank. Fellow members of the units of the union contribute 1 sick day per year to the bank to support one another. Paras may receive as many as 45 Sick Bank days per year, teachers up to 60 in their first year, and 90 per year from then on. Twenty-five percent of days used will be paid back over time. A form requesting the days should go to one of the BEU reps on the SLB committee, Melanee Alexander and Janet Campbell.

Benefits help offset the costs of illness or disability and protect your job. If the costs of your healthcare are insured through Brookline, the Town of Brookline will pay 87% of your premiums. If you opt-out of having this insurance after having a plan for at least a year, you will be paid \$1000 for individual plans and \$2500 for a family plan. If you are disabled, short or long term, the Americans with Disability Act requires that your employer work with you to come up with reasonable accommodations (if possible) that enable you to do and keep your job. The Family Medical Leave Act pro-

pects your job while you are taking care of a family member or yourself. You are entitled to 60 workdays per 12-month cycle (as bargained by the BEU. In other places the 60 days can include non-workdays). You may sign up for dental insurance through the town (you pay the full premium). You can also purchase Long-Term Disability Insurance, sponsored by the BEU. The latter insurance is paycheck insurance. If you cannot work, you will receive up to 60% of your pay, tax-free until you reach age 65. We are currently in an open enrollment period. If you sign up before the end of Winter Break, you cannot be denied. For information, contact Brian Fitzgerald at 781-224-1724 or at brf@mosseandmosse.com. An informational packet on Long-Term Disability Insurance is posted at beu.groupsites.com.

Finally, you may be eligible for a refund of some of your co-pays (in- or out-patient care, imaging). For details and a form, call Benefits Administrator Scott O'Shea (617) 730-2120 or email: info@cpa125.com. Another benefit is the Flexible Spending Account that allows you to set aside tax-free money to pay for healthcare expenditures.

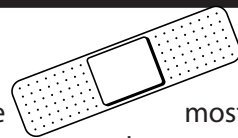
There will be information on your town benefits in the months to come.



YOUR HEALTH CARE

Representatives of the town unions and the Town will soon begin renegotiating our healthcare agreement, which expires on June 30, 2016. Early in the new year, the GIC (the state agency that regulates and administers our health insurance) will announce new guidelines and premiums. The Public Employees Committee (PEC) will hold the line for the 83/17 split (see article above) that was negotiated by the PEC and is the envy of many employees around the state.

For the most part we pay lower premiums with the GIC, but all people are being made to pay greater copays and deductibles. This is a nationwide problem that is being widely debated. Our friends at *Healthcare for All* are working to pass a Massachusetts bill, "an Act to keep people healthy by removing barriers to cost-effective care" (S.606 and H.984) which would end copays for people with chronic conditions. The bill would establish a state



panel of experts to recommend high-value (meaning they are highly effective and prevent much more costly complications) and cost-effective services, treatments, and prescription drugs.

Meanwhile, our statewide union is on record as supporting *Medicare for All*, the single payer system similar to the health care approach in most economies like ours. It is lately being championed by Bernie Sanders.

-Sheila Leach, PEC Rep

FINANCE FOR EDUCATORS

"AND THE TRUTH WILL SET YOU FREE"

(And dramatically reduce the fee!)



"Joe the plumber" – no kidding his real name – recently took a break from completing some work in my house and asked, "What are you writing about?" "Finance and Fees," I answered thinking that would put a quick damper on his questioning. Much to my surprise, Joe immediately asked "What fees?" and went on to describe his wife's portfolio and express his frustration with her investments that "only seemed to go down."

Since I had already had the Morningstar website open – an independent financial group that provides information on mutual funds and stocks including performance and fees - I provided him with some quick feedback on his wife's portfolio. The first name from her list of mutual fund investments was MFS Equity Income A, "a name" both meaningful and ominous.

To begin with, once I heard the first three letters "MFS," I knew it was a "load fund," a fund that stealthily piggybacks an additional payment on top of the standard management fee. In the case of, MFS Equity Income A (EQUNAX), it imposes a "front load" or charge of 5.75% that is subtracted from the original investment. For example, if you invest \$10,000 in this fund, the fund company charges you \$575 at the time of purchase, leaving you with a sum of \$9,425 in your account. To rub more salt into the wound, that same fund charges an additional management fee of 1.08% or another \$102.00 a year.

This maddening story of an advisor not providing complete transparency and full disclosure to the likes of Joe and his wife proves not that uncommon. Under the status quo in the financial industry, advisors must only provide "suitable" investments, which is so vague that it opens up a loophole large enough to fly a fully loaded 747 through it. Unfortunately, advisors still need not act as a "fiduciary" where they are both legally and ethically bound to place their client's best interests ahead of all other factors. Like Joe, many investors are victimized by advisors who benefit from "soft dollars" where they receive undisclosed fees from selling overpriced investments with hidden fees.

What should the individual investor do to protect their investments? First, perform a little "due diligence" with your own mutual funds and identify what you're paying for each investment. Here's a trial run using MFS Equity A, ticker symbol EQNAX.

- Go to Morningstar.com
- Type the ticker symbol, EQNAX, for MFS Equity A in the in the quote box
- This page provides information on the Yield, Load, Assets and Expenses
- In the case of MFS, the load of 5.75% is provided in column #2 under Load and the yearly management fee of 1.08% is under column #3 under Expenses.

Finally, if you own a load fund based on the advice of a financial advisor, you should ask WHY and consider "unloading" your advisor. Then you should seriously consider replacing your mutual funds with high management fees with low cost index funds.

The solution for Joe and as well as the vast majority of investors can best be framed by Churchill's quote about the truth. "The truth is incontrovertible. Malice may attack it, ignorance may deride it, but in the end, there it is." The simple and incontestable truth about investing endures: actively managed dollars with high fees, like Joe's mutual fund, consistently underperform passively managed dollars (index funds) with low fees.

-Robert Miller, retired

The President's Work

As a history teacher, I have learned that there are moments in history when what seemed to be "just the way it is" gives way to great numbers of people shaking their heads, saying, "how did such foolishness go on so long?" There are signs of this kind of historical moment in the calls of 200 teachers outside of Town Meeting for working conditions under which they can know each student well because bureaucratic tasks are limited. We see it in Town Meeting's repudiation of the fallacy that eliminating a well rounded education for students of color in order to make them pass one test is the best we can do. It is a very hopeful time for the project of reclaiming the full promise of equitable, public education!

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:

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Amie Buchman, Communications Chair

Jessica Wender-Shubow, President