

Less Pain, More Gain

Investing for your future financial security can be difficult - especially if your take-home pay barely covers the bills. However, no matter how much you earn, investing even a small tax sheltered amount in a 403(b) plan each paycheck can, over time, can pay big dividends in retirement.

"At Last"

On December 4, a brochure was delivered to the schools on the 403(b) retirement investment programs now available to MPS employees from WEA Trust Member Benefits. The "At Last" publication explains how to get started today for a better financial future.

Learn & Earn More

If you are already investing for retirement in a 403(b) plan or starting a plan, you should find out how much of your tax sheltered contributions go to annual fees, hidden fees, penalties, sales commissions, etc. Over time, even a 1% charge can cost you thousands of dollars.

We strongly recommend you investigate how the **WEA Trust Member Benefits** compares with the other three vendors programs on costs - as well as investment returns, services, and other features. The "At Last" brochure is a great place to start.

Would Mayoral Control Improve MPS?

Have you ever thought (or hoped) that changing the governance of MPS from an elected school board to mayoral control would improve the district? There are valid reasons for such thoughts. Past school boards have made some very bad decisions, especially when voucher proponents held the majority. The current board is problematic on certain issues - including its efforts to take away employee health benefits.

Despite the shortcomings of the present structure, there are compelling reasons why mayoral takeover would be worse. Three key reasons are described below.

Student Achievement Gains Are Not Made

The primary goal for mayoral takeover in other cities has been to improve student outcomes, usually defined as standardized test results. To date, there is no empirical evidence that mayoral control significantly improves in student achievement. There has been a lot of media spin and rhetoric, but no conclusive proof.

It's the Democratic Structure, Not the Personalities

Maintaining the democratic right of Milwaukeeans to elect their school board is **not** about the individuals - past, present, or future - who are elected to the board or the office of mayor. It's about having a voice, through elections and access after elections, with a governmental body established for the sole purpose of providing the best education possible.

On the other hand, the mayor has multiple priorities. And no mayor can be as accessible to citizens, parents, and staff as a nine-member board.

Contract Struggles: Even More Difficult

As to contract rights and benefits, an accessible school board does not guarantee fair treatment at the bargaining table. There is ample evidence to the contrary, historically and today. Our union's efforts to bargain contracts that attract and retain the best educators and learning conditions for MPS students are resisted during every round of talks.

However, there is overwhelming evidence that mayoral control will be worse for employees. When Team-Mate went to press, a presentation of much worse mayoral control can be than an elected school board was scheduled for the December 9 Representative Assembly meeting. (EA Chairpersons represent their schools at these monthly meetings.)

Send a Message to Legislators

Today you should receive a flier on writing a postcard to your state legislators to support real reform for MPS - **not** mayoral takeover. Please check with your MEAA Chairperson or the MTEA Building Representative at your school for details.



Please Complete the PHA!

The deadline is Tuesday, December 15.

Taking the personal health assessment (PHA) *annually* is essential to the negotiated wellness and health education program.

Why Complete the PHA Every Year?

The PHA provides you with confidential information about your health status, including risks, and individualized, voluntary program options that contribute to healthy living. The PHA is like an annual "State of Your Health" address - reviewing "issues" and offering program choices for your future GoodHealth.

Quick PHA Access - To meet the deadline, you and your spouse must complete the PHA online. For quick access, go to mtea.org and click on the "Take the PHA" Quick Link.

Need a Computer? Help? A computer is available in Room 124 of the MPS central office at 5225 West Vliet Street, to take the PHA. Assistance, if needed, is available weekdays from 8:00 a.m. until 4:30 p.m.

Very Important Reminders:

- ◆ Be sure to hit "Send" and
- ◆ Print out the **confirmation number** for your records.

Need to Motivate a Reluctant Spouse?

Taken the PHA yourself, but your spouse has not? We suggest that you stress the immediate, financial reason. If both you and your spouse do not complete the PHA by December 15, a **\$200** annual health care premium contribution will be deducted as follows:

- ◆ **\$100** on your February 19, 2010 paycheck
- ◆ **\$100** on your March 19, 2010 paycheck.