



CONGRATS TO DAVE RYBA FOR WINNING THE CCA OWL AWARD

# UNION TIMES

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## Where We Stand

by Terry Miles, CCFA President

Dear Colleagues,

As we are a little over three-quarters of the way through the semester, I thought it might be appropriate to provide you with a few updates. So far, we have had a relatively quiet semester as far as Union issues are concerned, but there are two items worthy of mention. In addition to these, I would like to inform the Membership about a few issues that we will need to consider looking forward into next year.

### **Overload Placement Grievance Settlement**

I'm certain there exists varying degrees of awareness on the status of the Overload Placement Grievance. The end result is that this disagreement was settled with the District on October 17 and will result in backpay for about 20 unit members going back to the fall of 2016. The total payout will register a

little less than \$16K to said unit members. In what follows, I will outline the history of the grievance, the wisdom attained by the Leadership in going through the processing of this grievance, and the meeting of the minds that led to the final settlement. In the end, the resolution was fruitful and the issue has been resolved via the last cycle of negotiations looking forward.

In 2006, the CCFA and the District entered into a three year agreement in which language pointing to how unit members should be placed on extra duty salary schedules was ushered in. The newly negotiated language clearly stated then, and now, that placement on all salary schedules should be the same as the Full-Time Salary Schedule; at least to the degree that there is overlap between the schedules. Prior to this time, placement on the

Overload Salary Schedule was driven by footnotes published beneath each schedule in the Appendixes of the contract. Any language directing this placement was absent in the body of the previous contracts, so the CCFA and the District had a history of using the footnotes found below the Overload Schedules for direction. Unfortunately, when the new language was negotiated in 2006, the footnotes in the Appendixes remained in various forms throughout all CBAs until the current one. The issue leading to the grievance is one of having conflictory statements in different parts of the CBAs.

When the CCFA filed the grievance almost a year ago, we had little prior knowledge of the scale in which the District's practice of following the footnotes in the Overload Salary Schedules was being applied. One of the reasons for this is

the difficulty of discovery of “misplacement” on the extra duty schedules. When unit members receive their extra duty paychecks, they must have an understanding of how the hours and rates published on their paystubs correlate with 1.) their extra duty LHE (e.g. overload LHE) and 2.) their placement on the salary schedules. Most of us know to contact our Dean’s office for the extra duty LHE, but placement can remain a mystery without a phone call to Human Resources. I have found that many newer faculty members simply use the salary schedules in the Appendixes and don’t know to look in the body of the contract for direction regarding placement on these schedules. To complicate matters further, the current Administration inherited the original oversight of not seeing the conflictory language and continued to practice legacy policies probably due to the fact that the footnotes

had not been omitted in 2006 when they should have and have remained in one form or the other ever since.

One of the positives that came out of discovery of this grievance was our new found ability to find information about placement in District publications. At the beginning of each semester (e.g. August), a Board agenda will list the overload placement of all unit members scheduled to teach overload. This affords a check against misplacement without a call to HR. Further, we were able to discover the origins of “rates” and “units” listed on our paystubs. Although these are terms used by LA County when it cuts our checks, these can be checked using the salary schedules. The “rate” is derived by taking the dollar value in the appropriate extra duty schedule given your placement and dividing by 17.5. The “units” are determined by taking your extra duty LHE value, multiplying by 17.5 and

dividing by the months in the term. For example, if I am teaching 5 LHE in overload and am at Class 4/Step 7 on the schedule, my “rate” is  $\$1486/17.5$  (=  $\$84.91/\text{hour}$ ) and my “unit” value is  $5 \text{ LHE} \times 17.5/5 \text{ months}$  (= 17.5 LHE/month).

The CCFA and the District were about 1 week away from going to arbitration over this matter when a meeting between Dr. Perri, Robert Sammis (Human Resources Director), Dave Brown and myself allowed an opportunity to settle the disagreement. I credit Dr. Perri a great deal with being instrumental in this settlement. Somehow, she was able to convince the Board of Trustees that a compromise on the part of both parties was better than enduring the rigors of arbitration. I also credit Dave Brown for opening up the door to productive discussions about what looked like sound disagreement previously...

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# Retirement Planning

by Paul Swatzel, former CCFA President, and current Member-at-Large

Note: Part of this was previously published. However, I have made some updates and added some things. As Citrus College faculty we have the option of contributing to a 403b plan or a 457 plan to supplement our retirement income. Both of these plans are tax deferred accounts. They grow tax free and you are only taxed when you start taking the distributions when you retire. For 2019 you may contribute up to \$19,000 to both a 403b plan and a 457 plan. If one is over 50, they may also contribute an additional \$6,000 "catch up" contribution. I recommend maxing out the 403b plan first, then the 457 plan. Both of these plans are funded with "pre-tax" dollars. That means that these plans are funded from your paycheck, before income tax is deducted. This is a great benefit and essentially results in free money. For example: Suppose your gross salary is \$100,000. Your pay after taxes would be approximately \$70,800. Now suppose you maxed out your 403b account by contributing \$19,000 for the year. Your tax basis is lowered to \$81,000 and your pay after taxes would be approximately \$58,700. Now we take the difference:  $\$70,800 - \$58,700 = \$12,100$ . So, your take home pay has decreased \$12,100. However, you invested \$19,000 into your 403b account. You essentially were given \$6,900 in free money due to the change in your tax basis. I

recommend that you invest your money into a diversified account and don't be afraid of equities (stocks). I recommend investing a majority in an index such as the "Total Stock Market Index" or the "Standard and Poor's 500 Index". You can also invest in specific retirement date funds. Most major fund companies such as Vanguard, T. Rowe Price, and Fidelity have actively managed funds with low fees for this purpose. Look for a fund with expense ratios less than 1%. A financial advisor can help with this. However, please be aware that many financial advisors are not looking out for you, they are looking out for themselves. If you do this with an advisor, insist on no-load funds with an expense ratio of less than 1%. A load fund is a fund that charges a sales charge or a commission to pad the advisor's pocket. Say no to that. I generally recommend Vanguard funds as their funds are highly rated and have the lowest fees in the business. Unlike many other fund companies, Vanguard is owned by its shareholders, not by an outside entity, so this allows them to charge less fees which means greater returns. For example, my 403b is through CalSTRS Pension2 and it is fully invested in the Vanguard Total Stock Market Index, ticker symbol VSMPIX. The expense ratio for this fund is just 0.02% and total expenses for the last 12 months have been 0.03%. This is so important as

expenses eat into returns, especially over the long term. Just how much money can you accrue? The results may surprise you. For the period from 1928 to 2014 the S&P 500 has had an annual average return of 9.8%. Remember, this is an average, some years more, some years less. Over that time period there were 63 years with positive returns and 24 years with negative returns. The market rises and falls. If you have money put into your 403b consistently every month, then you are doing something called "dollar cost averaging", buying some shares high and some shares low. Just have it funded automatically and forget it. If you open a 403b account and decide to fully fund it at \$19,000 per year you will have accrued the following approximate amounts assuming a conservative 6% return per year: In 10 years, \$265,000. In 20 years, \$741,000. In 30 years, \$1,592,000. This is all due to the power of exponential growth and compounding. Don't delay, time is the most important aspect here. One does not need to max out their contribution. Anything is better than nothing.

**Disclaimer: I am not an investment professional, investing is a hobby of mine and I love to share my knowledge. Consult an investment professional before making decisions. All investments come with risk.**

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He was able to frame that discussion in a way that allowed both sides to examine the dispute on a more institutional level. As in most settlements, neither party really “wins,” but I feel this was the best avenue for the affected unit members rather than gambling that we win the arbitration. Some may disagree, but I would say that 1.) the matter is resolved looking forward, and 2.) our unit members were at least partially compensated.

### Car Wash Fundraiser

On October 27, CCFA faculty members, Citrus students, and of the members of the community participated in a fundraiser to generate scholarship money for our students through the Foundation. Every year, the Citrus Community awards scholarships to deserving students at the annual Awards Ceremony in August. This year, we were able to raise ~\$1200 in scholarship money through ticket sales at the car wash and generous donations from members of the Citrus Community.

I want to take the opportunity to thank and credit a number of individuals that supported our students and this event. I would like to thank Dr. Perri and members of her staff for making the event possible and contributing by purchasing tickets. We had healthy contributions from all of our Vice

Presidents and Human Resources Director as well. I would also like to thank members of the Board of Trustees for their generous donations to the cause. I would like to thank all of the students that helped out at the event. In particular, we had Fernando Flores (ASCC President), Kevin Higgins (Chemistry student) and Kevin Reynaga (Automotive student) that assisted the entire day! In addition, we had other Automotive and Cosmetology students that helped out as well. I would also like to thank Christina Garcia for her assistance through the Foundation. The Foundation paid for the printing of the tickets and helped a great deal in promoting the event. Finally, I would like to thank all of the faculty members that helped out as well. Specifically, Dave Brown for coordinating the event in the Automotive Technology Center. Not only did he work out the logistics of the event, he doubled as Pitmaster and cooked up some good sustenance for those involved. Also, Mr. Mariano Rubio (CTE faculty), Mr. Sal Hernandez (Cosmetology faculty), Mr. Steve Hartman (Physical Education faculty), and Mr. Gino Munoz (Music faculty) helped a great deal at the event as well. Finally, Stephanie Yee set up the original design for the tickets.

It was a fun event that involved the whole Community. We

look forward to the next event of this type in the spring.

### Other Developments

We are currently in the process of negotiating a changeover in our PPO healthcare provider. Currently, we are using Blue Shield of California and the plan is to adopt Anthem Blue Cross. Dave Brown will be covering this subject in much greater detail in his next communication, but there will also be an opportunity to learn more about how the two plans compare by attending one of the informational sessions presented by Dr. Robert Sammis and/or Mrs. Claudette Dain in the upcoming weeks. Dates for these sessions will be provided in a later communication.

As part of an MOU included in the last cycle of negotiations we are currently in discussions with the District over possible load adjustments for our Health Science faculty who have clinical courses evaluated at 0.667 LHE. At the end of these discussions, the hope is to negotiate higher LHE values for these courses next semester and implement the load adjustments looking forward.

**Thanks for listening. And remember, if you need help with anything labor related please don't hesitate to contact me or one of the members of the CCFA Executive Board.**

## **Citrus College Faculty Association Officers and Executive Board for the 2018-2019 Academic Year**

President: Terry Miles, Chemistry  
 VP: Gerhard Peters, Political Science  
 Secretary: Stephanie Yee, Counseling  
 Treasurer: Dave Ryba, Chemistry  
 Chief Negotiator: Dave Brown, Automotive Technology

At-Large Representatives:  
 Jesus Gutierrez, Mathematics  
 Senya Lubisich, History  
 Paul Swatzel, Mathematics  
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