

FACULTY FOCUS

Volume VI, Issue 1

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INVEST NOW!!! DON'T DELAY!

by Charlotte Lofft

This article is taken from the following sources:

Invest in Your Future Now by Lindy McKnight
(Union Action, SF City College, Dec., 2001)

Referenced with permission.

<http://www.403bwise.com/wisemoves/403band457.html>
(403bwise)

You are probably well aware of the mandatory deductions that come out of your paycheck every month such as the individual deduction for STRS retirement. **But, are you aware of the additional options to fund retirement offered by our District?** Those options are the 403(b) and the 457(b) plans. These plans are wonderful savings vehicles because, like your STRS deductions, they are funded with PRETAX dollars and **lower your taxable income**. They also grow in a tax-deferred manner, which means you pay no tax on them until you start to withdraw money. Most people access the funds when they retire and are in a lower tax bracket.

Thanks to a new tax law, teachers who are eligible for both plans (that's us) can contribute the maximum of **\$12,000 per plan year 2003 to each plan for a total contribution of \$24,000 in 2003**. Participants eligible for "catch-up" provisions can contribute even more.

Catch up provisions are somewhat complicated and should be reviewed on the Web Site above. For example, there is a 457(b) catch up provision for the last three years before retirement. There is an "Age 50 catch up" provision that allows anyone 50 or older to contribute an additional \$2000 per year to the 403(b). There is also an additional 403(b) catch-up provision for people who have worked 15 years for the same employer and have not contributed more than a threshold amount in the previous years. Contributions under this "15 year rule" cannot exceed \$3,000 per year, up to a \$15,000 lifetime maximum.
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CLPFA Exec Board

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Drop Us A Line

All are welcome to respond – Faculty, Staff, Board of Trustees and Administrators. Let us know what you think or just share a thought. Sent a letter to the editor or newsletter submissions to: Charlotte Lofft, Chabot or Las Positas College, or email cehlofft@att.net. Please remember that submissions on sensitive subjects may be subject to approval by the Faculty Association E-Board. If possible, please try to have newsletter articles on email.

INVEST NOW !!! DON'T DELAY!*(continued from page 1)*

Consult a tax or investment professional before taking advantage of these programs.

Once you decide to "go for it", contact the Benefits Office at the District Office for the appropriate forms. Or, they may be available at your college Business Office.

Like all investing, the most powerful factor influencing the growth of retirement funds is **time**. The earlier in life one begins, and the longer the money grows tax-deferred, the larger the amount at the end. Graphic illustrations of this principle are staggering and should send you running to immediately open your 403(b) and 457(b) accounts.

You should also keep in mind that part of what you put into these 403(b) and 457(b) accounts would go to the IRS anyway. **Wouldn't you rather be watching the balance sheet grow in your own account?**

General Membership Meetings 2003-2004
Chabot College, Room 1904

October 16 12 – 1 p.m.

November 20 12 – 1 p.m.

LPC, Faculty Lounge

October 29 2:30 p.m.

Please come join in. Your input is welcomed and necessary!

Executive Board Meetings

*Meetings are held at
From 2-5 p.m. at*

*Frankie, Johnnie & Luigi's
11891 Dublin Boulevard
Dublin CA*

October 17
November 21
December 12



Announcing Our Growing Membership

Please join me in extending a warm welcome to the following new Faculty Association (FA) members:

Christine Acacio
Robert August
Joseph Buhowsky
Greg Daubenmire
Lorena Duncan
Lucy Edwards
Melva Garcia
Carey Harbin
Paul Marsaglia
Bruce Mayer
Vicky Tsakoyius-Mendes
Maureen O'Herin
Zachary Rapport
Mark Schaeffer
Benjamin Sleeter
Michael Thompson
Joyce Veasley
Sharon Taylor Williams

Michael Absher
Victoria Austin
Danny Calcagno
James Dobson
Lisa Duran
Gary Elliott
Chad Mark Glen
Kathleen (Katie) Hern
Marianna Matthews
Clara McLean
José Nuñez
Ismael Plasencia
Michael Sato
Nicole Scoles
Stephen Small
Bill Threlfall
Jeanie Wakeland
Jeffrey Zittrains



PART-TIME FACULTY! KNOW YOUR RIGHTS!

By Wendy Wisely, LPC Part Time Representative

We have come along way from the working conditions of the previous contract, and there is a long ways yet to go for complete equality with our Full-time colleagues. That having been said let's takes a look at some of the issues and questions of the current contract many are still unclear about.

Where Can I Look At This Contract?

There are contracts located at the Libraries and at each Division office. You can receive your very own contract by contacting either the CLPFA membership officers on your campus: Shari Jacobson at Chabot (510-723-6696 or sjacobson@chabotcollege.edu); and, Robert Breuer at Las Positas (925-373-4917 or rbreuer@laspositascollege.edu). Article 18 is specific to part-time Faculty, however there are several articles throughout that apply to ALL faculty. It is also available on the Chabot-Las Positas District Website <http://clpweb.clpccd.cc.ca.us/hr/HRContracts.html>.

What About This "Seniority" Issue?

Refer to article 18B.1 in the contract for specific language, but here are the highlights. Each Division should be creating a seniority list of part-time Faculty based on the first date of hire at that college in that discipline. If you teach at both colleges and/or in different disciplines you will be on two different seniority lists. There is no rotational seniority, however remaining on this seniority list does depend on satisfactory evaluations! The details of the seniority list will be negotiated this month and will incorporate the results of the recent survey we conducted on this subject. The actual seniority lists should be in final form by early 2004. Keep us informed of progress.

When Was The Last Time You Were Evaluated?

State Educational Code (87663 and 87664 for those of you who really enjoy reading such things) states that our evaluations shall be done at least once every three- (3) years, beyond the first semester of hire. There are new forms for counselors and librarians coming soon to a college

near you, so if your evaluation is in Spring make sure the new negotiated forms are being used! New forms for Instructional faculty should be ready for Fall 2004.

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**Refer to article 18L in the contract for specific rights in regards to evaluations.**  
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How Do I Get Paid Office Hours?

First, you must be teaching 33.3% of a full time load (approximately 5 units) in order to get one paid office hour.

Second, in the first week of the semester you must inform your Division Dean or Administrator (this is NOT your Faculty or Area Coordinator) and put the time and location in your syllabus and file it with your Dean.

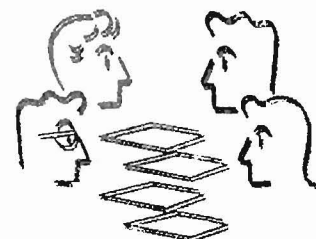
Third, you must fill out appropriate hourly time sheets for that office hour. You can read article 18J.4-7 for specifics.

And, remember...according to article 18J.7 all part-time have full and equal access to supplies, materials, films, and duplicating as our full-time colleagues.

Questions? Problems? Interested in getting involved in the faculty union! Contact either:

Tim Dave (Chabot) 510-723-6881; or, Wendy Wisely (LPC) 925-373-5800 X2480.

We both can also be contacted through email on the campus Groupwise network!



A New "2+2 Golden Handshake" Option up for Consideration



by Robert Breuer, LPC Membership

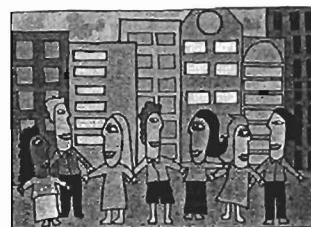
The Faculty Association may soon be asking the District to seriously consider the effects and local applicability of newly passed state legislation AB 1207, just signed into law by the Governor in early September. The law allows a District to offer faculty an early retirement incentive, a "2+2 Golden Handshake" whereby STRS members may receive an additional two years of service credit and two years of the age factor under certain conditions.

We have no way of knowing at this point how many retirement eligible faculty would accept such an offer. As "senior faculty" retire from District service, the seniority of newer faculty would rise and our teaching ranks would be newly invigorated by younger and newly hired faculty. Academic programs could take new direction as a secondary effect. The retirement offer must also result in a financial savings to the District.

CLPFA will be asking the District to study the feasibility of making such an offer to our senior faculty. In order to make this offer, the District would, prior to January 2005, make a specified determination pursuant to the terms of a memorandum of understanding and other conditions, which are currently being set out in detail by STRS. The fact is that the District would ONLY be able to provide this retirement incentive if they are able to demonstrate to that offering the incentive will result in a cost savings, despite paying administrative costs to CalSTRS. The District has some latitude in how it will pay into STRS for these costs. It can do so immediately, or over 8 years in annual payments (although an additional fee for such installments would be charged on the remaining balance).

The precise formula for the plan will be available in October, allowing the District and Faculty Association and members to consider it in detail. As it stands, eligible faculty would need to be age 55 with 5 years of service; or over age 50 with 30 years of service; or eligible to retire under concurrent retirement with another system. The offer, if implemented here, would increase the age factor part of the retirement benefit calculation, but could not be used by a faculty member to reach the age necessary to qualify for retirement, nor may the additional service credit be used to qualify for other CalSTRS benefit enhancements such as final-year comp, the career bonus or longevity bonus. Nonetheless, after crunching numbers, this offer may be attractive to senior faculty contemplating retirement, invigorating to the faculty at large and could be an unusual "win-win" proposition for employer and employee. In fact the District cannot implement this option unless the numbers prove this to be possible. The Faculty Association will work to promote and monitor the District's full consideration and processing of this potential offer while continuing to keep our membership posted on developments.

For more information, you can access a "pdf" document at website www.fa.fhda.edu or the STRS website at www.calstrs.com.



CHABOT-LAS POSITAS FACULTY ASSOCIATION MEMBERSHIP APPLICATION FORM

Dues Structure:

Contract and Regular Faculty: \$39.00 per month for each of ten months (\$390 annually)
\$32.50 per month for each of twelve months (\$390 annually)

Part-Time (Adjunct) Faculty \$10 per month for each pay period*

**Non-continuous employment may require filling out a new form upon re-employment.*

Please return this entire form, including the Payroll Deduction Authorization below by campus mail to: Jim Landre, CLPFA Treasurer, Las Positas College

Name: _____

College:

☐ Chabot

☐ LPC

Division

/Area: _____

Phone numbers are options, but appreciated:

Phone (O): () **(H):** () **Cell:** ()

Email address other than college: _____

Home Address (optional): _____

Payroll Deduction Authorization Form

To Chabot-Las Positas Community College District:

You are hereby authorized to deduct from my regular salary warrants the amount for organizational dues payable to the Chabot-Las Positas Faculty Association (CLPFA), and transmit these deductions to the Chabot-Las Positas Faculty Association without further liability to the District. This authorization shall remain in force until modified or revoked in writing to me, or by the Chabot-Las Positas Faculty Association.

Date: _____

Social Security Number: _____

Name: _____

Signature: _____

Status (Check One)

☐ Contract/ Regular

☐ Part-Time (Adjunct)

College (Check One)

☐ Chabot

☐ LPC

Just tear out this page, fold in thirds with Jim Landre's address on opposite side showing, and place in Campus mail. Thank you.

**Jim Landre, CLPFA Treasurer
Las Positas College**

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