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November/December 2008

# The APA

# NEWSLETTER

*A Newsletter for the Administrative-Professional Association of MSU*

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## GET OUT AND VOTE!!!

**Tuesday, November 4, let your voice be heard!**



With the presidential election upon us, it is more important than ever to get out and vote. Many people think that their vote does not matter. Imagine if everyone felt that way—we would never elect a president! There have been many, many elections—not just on the local level—that have been decided by less than 100 votes. So thinking that your vote does not count could not be farther from the truth.

Maybe you feel that when it comes down to it, both major party candidates are the same, so why bother voting. Even if this is how you truly feel, remember that the winning president-elect may have an enormous impact on our children's future, not just for "four years" but "for years to come." Each new president that is elected has a chance to change the direction and tone of the United States Supreme Court with new appointments. The president alone has the power to nominate a new Justice, and Supreme Court Justices hold office for life. While Congress and the President may pass laws and veto bills, ultimately it is the Supreme Court that interprets the Constitution and consequently determines how each American will live his or her life.

Without minimizing the importance of the presidential election, it is also important to vote in our state and local elections as well. Do you complain about the policies of your children's school? If so, ask yourself, "Did I vote for the members of our school board? Do I even know the

members of the school board?" Change starts at a grass roots level whether you live on a farm or in an urban setting, and all change starts by electing people to implement change, whether it is a mayor or a president.

Some baseless reasons for not voting are that the polls are too crowded, or you cannot get there on time, or you do not have transportation. There are many organizations that volunteer their time to insure everyone's right to vote. If you need a ride, call the League of Women Voters or carpool with a friend.

Whether the excuse is apathy or laziness, voting has become a privilege that far many too Americans take for granted. There are many countries where a person does not have a choice, and I'm sure they would gladly change places with all of us for the fundamental privilege of voting!

*[If you are interested in reviewing the MEA recommended candidates for the 2008 general election, please visit [www.meavotes.org](http://www.meavotes.org).]*

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## MSU Coalition Update

**More Time Dedicated to Health Care Negotiations**



During the September MSU Coalition of Labor Organizations (CLO) meeting, coalition Chair Wayne Cass was re-elected; CTU President Deb Bittner was elected vice chair, and GEU staff person Jackie Lloyd was elected treasurer. APA staff representative John VanDyken was also re-elected to his seat at secretary. In accordance to the bylaws of the CLO, officers are elected by the seated representatives from each union. Each union has one vote.

Also noteworthy is Cass' move to full time release status with regards to the CLO and his employment with MSU. Cass entered into a letter of agreement with the University and IOUE, Local 547 that provides for him to be full time released as chair of the CLO from October 1, 2008 until December 2010. This interim arrangement will take the CLO through the next round of health care bargaining, and allow time for the CLO to develop a plan for the future of the CLO.

"We are developing strategy leading into next year's bargaining," says Cynthia Schneider, APA Vice Chairperson and Coalition board member. "With the extreme disruptions in the economy and continued rising costs of health care and insurance plans, the coming months will be crucial for all regarding our outcomes."

Go to the MSU Human Resources website and click on "Policies, Union Contracts, Handbooks" located in the left hand column. Once there, click on "Union Contracts" and you will see an HTML format of the **MSU/Coalition Health Care Agreement - January 1, 2006 -December 31, 2009.**

## TIAA-CREF: Investment, Retirement & Looking Ahead

It's still a good thing to do!



This fall the stock market has undergone more turmoil than almost any other time in its history. It is difficult not to be frightened about investing in these times. However, the market has gone through cataclysms before, and it will do so again. Beyond this year's meltdown, one thing is certain; the market will come back again. If you have a comfortable length of time before you retire, consider taking advantage of the power of mutual funds to secure your future.

Here at Michigan State, we have the opportunity to invest in our retirement future with a 2:1 University match. You can contribute up to 5% of your salary and receive an additional 10% contribution from the University. This is an incredible benefit; most companies, if they offer retirement contributions at all, only match the employees' contribution 1:1. MSU goes one third further.

Think about that contribution from the University; it really *is* free money! You owe it to yourself to sit down and determine what the maximum amount of your take home paycheck you can afford to invest each month.

The magic of compound interest is one of the most powerful tools you have to ensure a comfortable retirement- or even an early retirement! The longer you put off making contributions early in your career, the more you lose in future earnings. For example, suppose you want to save \$500,000 for retirement, and have no savings. Assuming an interest rate of 5%, and 25 years to achieve your goal, you would need to save \$836.13 a month to reach your goal. Yikes! Who's got that kind of extra money? However, remember that 2:1 match. Not convinced yet? If you wait 10 more years until you have just 15 years until retirement (and still have no savings) it would cost you a whopping \$1862,87 a month to reach the same goal. Even a 2:1 match won't soften that blow. Don't forget that the money you put away for retirement grows TAX FREE when invested in a qualified retirement account.

If the idea of saving in mutual funds scares you, be sure to look at all the options the company you choose has to offer. There are plans for even the most risk-averse investor, with guaranteed income/annuities at retirement. Of course, if you are dreaming big you will want to talk to an investment counselor about how you can achieve your goals. You may have to invest in a portfolio that carries a higher risk potential. An advisor can talk to you and tailor a program of investments that grows your money but still lets you sleep at night.

It can be very difficult to set aside even a small amount each month when you are starting your career. Investment experts advise starting with a modest goal and having it deducted directly from your paycheck. This way you never see the money and it is less painful to part with your hard earned dollars. Start with a small set aside and increase it gradually as your salary goes up. In 5 years you'll be surprised at how much your retirement fund has grown!

There are also Supplemental Retirement Plans available for you when you reach the maximum limit allowed for a University match. If you wish to contribute more than 5% of your salary to retirement, then you should consider one of these plans.

MSU regularly schedules informational seminars on retirement investing. Do yourself a favor and resolve to go to one on your lunch break sometime this year. You'll learn a lot, and get a chance to speak to retirement experts from several companies. This will give you the critical information you need to make a smart investment. Don't put off getting the cornerstone in place for building your financial future! You can set-up an appointment by contacting the MSU Benefits Office at 353-4434.

## Report from the APA Membership Committee

Area Rep Program: Let's Get Involved!



The MSU APA Membership Committee is currently responsible for the following:

- Serving as information resource for members.
- Maintaining membership lists and fee payers lists.

Members of the APA need an avenue to turn to for guidance and understanding of their Union and the University. The goal of the MSU APA Membership Committee is to meet this need of its members.

The Membership Committee is comprised of the Area Representative (AR) program which is comprised of highly trained APA members. ARs are considered the initial point of contact for members for guidance in understanding and applying the contract to their work environment and filing grievances.

Other duties of ARs include distributing Association materials upon request of the Executive Board and keeping the Association chairperson and Executive Board informed of important issues on campus.

If you are interested in becoming an AR please contact the MSU APA Membership Committee Chair, Vikki Tormala, via email at [tormala@msu.edu](mailto:tormala@msu.edu).

APs cover over 100 classifications, from physicians to IT professionals, and are spread out over nearly 300 buildings. Therefore it is important that we have trained representation to address day-to-day concerns and intervene in base level grievances.

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## Lunchtime Meetings

Come By and Chat for Awhile...

You may have heard but just haven't had the time to stop by and have a sit down with your association chair, Maurice Koffman, and other board members over the noon hour. Well, good news! Due to success and

requests, this series of informal meetings are taking place in November and December. Watch your email for the announcement of dates, times, and locations.

Hope to see you there!

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## Know Your Contract!

### Article 41: Educational Assistance

One of the benefits of working at an institution like MSU is the ability to continue your education. Or just take a course or two for professional development and enrichment. We all have seen the quarterly **Odyssey Adventures in Learning** newsletter that offers a wide variety of training and development opportunities to all employees. Published by MSU Human Resources, the **Odyssey** includes listings for workshops that help reduce stress, improve memory skills, set goals, improve writing skills, and other relevant personal and professional workshops.

Now you are probably thinking, "that's great. I'm glad MSU encourages me to continue my education but, hey, I don't have the money to pay for it!" That's where your Education Assistance dollars come into play. Every academic year, MSU offers up to \$800 worth of non-credit programs which are offered through the University Outreach (e.g., lifelong education, continuing education and evening college), MSU computing and technology training programs, Davenport College, Lansing Community College, and high school adult education programs or other HRD approved educational/training programs. This is YOUR money, YOUR employee benefit, and does not affect department budgets. Employees may apply for reimbursement and release time for job-related non-credit courses.

With respect to credit courses, APA members who are eligible for educational assistance shall be eligible for a tuition waiver program. This tuition waiver program will be applicable only to those MSU courses enrolled in through the University's standard registration procedure. [As a condition of the tuition waiver, an employee must sign an agreement authorizing payroll deduction for the amount of tuition waived to be used in the event she/he does not successfully complete the course(s).]

The Employee Education Assistance benefit becomes effective if the first day of class commences after the employee has completed twelve (12) continuous full-time equivalent service months. The employee must have permission of his/her supervisor and/or department/unit administrator.

Consult Article 41, pages 71-73 of the APA contract.

## APA Executive Board

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### WEBSITE:

[www.msu.edu/~msuapa](http://www.msu.edu/~msuapa)

Executive Board meetings are normally held on the second Tuesday of each month commencing at 2:00 p.m. in the APA office located at 1480 Kendale, Suite 300, East Lansing. Visiting members should call in advance to verify the time and place.

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