



# PEI

Aug 25, 2015

PROFESSIONAL EDUCATORS OF IOWA

## PRESSURE



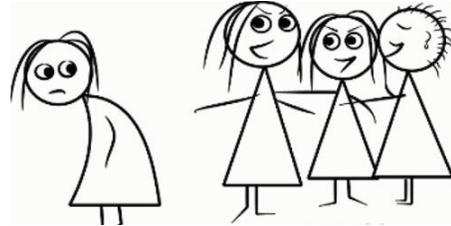
**It is not a myth - In some districts it is a fact!**

**What are your rights? Don't we tell our students to resist the pressure to do things?**

This is the time of the year when there are huge membership drives. Many times the new teachers are told that "to really be professional you need to join." Seasoned teachers many times are told that they are the only "hold-outs" and if they join their colleagues that "the building will be 100%." Another is "if you are a member, then we will be more unified to fight what is going on in education."

As PEI members, remember:

1. Iowa is a Right to Work state.
2. You do not have to join any organization to have employment. Coercion to join or not join is not legal by either the organization or the employer.



PEI is the **only education organization** that fought for your rights to join or NOT join. We will continue to do so because that is one of our foundation principles.



**When one or more individuals comes to you and starts applying pressure, you have a right to tell them to stop and to end the conversation.**

**Contact our office if they continue against your will.**

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## The Power to Choose

Choices. In economics class we talk a lot about the concept of "opportunity cost". So what is the cost of a decision or indecision? Here is the definition: "the loss of potential gain from other



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alternatives when one alternative is chosen". In other words, "idle cash balances represent an opportunity cost in terms of lost interest."

From a pure financial outlook, what is the "opportunity cost" when a person spends \$500 more than necessary on a yearly basis for a long period of time? For instance, \$740 for union dues compared to \$240 for PEI's association dues. What can you do with an extra \$500 a year for your family? How many evening dinners, movies or golf games can you enjoy? Better yet, what if you put your money into a Roth IRA and let it grow for a number of years? Although there are periods of time that many mutual funds will perform at 12%, I went conservative to an 8% rate for the illustration. For an average 30 teaching career you will gain a whopping \$61,173 as a bonus when you retire. Here are some more breakdowns:

YEARS INVESTED	AMOUNT ACCUMULATED
5 YEARS	\$3,168
10 YEARS	\$7,822
20 YEARS	\$24,711
30 YEARS	\$61,173
*Assumes investing \$500/year at a 8% annual rate of return	

When I can get twice the liability coverage and the best legal guarantees in Iowa for only \$240 a year, my choice is even clearer with the potential of an extra \$61,000 upon retirement.

## *Thank you*

to all of our PEI members who were generous to support the huge undertaking of working at the State Fair booth. Although we didn't get pictures of everyone, here are just a few that you would have seen at any particular time. It was a great success with many new members coming to PEI because of the available information. Our sincere thank you to everyone pictured and many more! <http://bit.ly/1JqoLvM>