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A G R E E M E N T

Emerson Education Association
(Secretaries and Clerks)

and

Emerson Board of Education (Employer)

1986 - 1989

The County of (Bergen,) New Jersey

DATED: MAY 19, 1986

July 1, 1986 - June 30, 1989

- TABLE OF CONTENTS -

ARTICLE I	RECOGNITION	1
ARTICLE II	NEGOTIATIONS PROCEDURES	2
ARTICLE III	ASSOCIATION RIGHTS	3
ARTICLE IV	BOARD RIGHTS	5
ARTICLE V	SALARIES	6
ARTICLE VI	EMPLOYMENT CONTRACTS	7
ARTICLE VII	SICK LEAVE	8
ARTICLE VIII	LEAVES OF ABSENCE	9
ARTICLE IX	GRIEVANCE PROCEDURE	11
ARTICLE X	DEDUCTION FROM SALARY	15
ARTICLE XI	TERMS AND CONDITIONS OF EMPLOYMENT	18
ARTICLE XII	DURATION OF AGREEMENT	19
	ADMINISTRATION OF SALARY GUIDE	20
	SCHEDULE A-SALARY GUIDE-1986-87.....	21
	" " 1987-88.....	22
	" " 1988-89.....	23

ARTICLE I

- RECOGNITION -

- A. The Board of Education recognizes the Emerson Education Association as the exclusive and sole representative for collective negotiations, as defined in Chapter 123 of 1974 of the Laws of the State of New Jersey, concerning the terms and conditions of employment for all secretarial and clerical personnel employed by the Emerson Board of Education and working in the schools.

- B. The term "employee" when used hereinafter in this agreement, shall refer to all secretarial and clerical employees (ten and twelve month) represented by the above named Emerson Education Association.

ARTICLE II

- NEGOTIATIONS PROCEDURES -

- A. The Board of Education agrees to enter into collective negotiations with the Emerson Education Association in accordance with Chapter 123 of 1974 of the Laws of the State of New Jersey.
- B. Neither party in any negotiations shall have any control over the selection of the negotiating representatives of the other party. The parties mutually pledge that their representatives shall be prepared to make proposals, consider proposals, and make counter-proposals in the course of negotiations with the aim of reaching tentative agreements which can be carried back to their respective bodies for approval.
- C. This Agreement shall not be modified in whole or in part except by an instrument in writing duly executed by both parties.

ARTICLE III

- ASSOCIATION RIGHTS -

- A. Representatives of the Association, the New Jersey Education Association, the Bergen County Education Association, and the National Education Association shall be permitted to transact official Association business on school property. This business shall not interfere with or interrupt normal school operations and shall require approval of the Superintendent or his designee. The use of school buildings for meetings shall be permitted upon approval of the building principal, which approval shall not be unreasonably withheld.
- B. The Association shall be permitted to use school facilities and equipment, including typewriters, mimeographing machines, and all types of audio-visual equipment with prior approval of the building principal, which approval shall pay the reasonable cost of all materials and supplies incident to such equipment or facilities as a result of such use.
- C. The Association shall be permitted the use of the inter-school mail facilities and school mail boxes providing a copy of the content(s) shall be simultaneously submitted to the appropriate building principal(s).
- D. The Board shall, within a reasonable time, prior to entering into any contract which will result in student instruction being provided or supervised by any person or persons, organization, group or company other than properly certificated persons directly employed by the Board, offer the Association an opportunity to express its view regarding the issues at hand.
- E. The Board agrees to furnish the Association, in response to reasonable requests, all available information which is in the public domain.
- F. Whenever an Emerson employee and/or his Association representative participates during working hours in grievance proceedings, he shall suffer no loss in pay.

(continued)

ARTICLE III - continued

- G. The Association shall be allowed to install a telephone in a school building in the name of the Association and at the expense of the Association. Placement shall be determined by the Superintendent in consultation with the Emerson Education Association president.
- H. The rights and privileges of the Association and its representatives as set fourth under Article III of the Agreement shall be granted only to the Association as the exclusive representative of the secretaries and clerks.
- I. The Board recognizes the Association's right to an agency shop and authorizes payroll deduction as per statute maximum for all non-association employees.

ARTICLE IV

- BOARD RIGHTS -

- A. The Board of Education retains and reserves unto itself, without limitation, all the powers, rights, authority, duties and responsibilities conferred upon and vested in it by the Laws and the Constitution of the State of New Jersey and of the United States; and by the decisions of the Commissioner of Education and the Board of Education of the State of New Jersey; by the rules and regulations of the State Board of Education and by the decisions of the courts of the State of New Jersey and/or the United States, and by regulations of the Public Employment Relations Commissions, (PERC).
- B. The Board reserves to itself sole jurisdiction and authority over matters of policy and retains the right, in accordance with applicable laws and regulations, subject only to the limitation imposed by the language of this Agreement, (a) - to supervise employees of the school district; (b) - to hire, promote, transfer, assign, and retain employees in the school district, and to suspend, demote, discharge, or take other disciplinary action as necessary under the state law; (c) - to relieve employees from duty for legitimate legal reasons; (d) - to maintain efficiency of the school district operations entrusted to them; (e) - to determine the methods, means and personnel by which such operations are to be conducted; and (f) - to establish reasonable work rules within the framework of this document and state law; and (g) - to take whatever actions may be necessary to carry out the educational purposes of the school district in situations of emergency.
- C. Nothing in the above shall be interpreted as to preclude the Association and/or individuals from instituting the grievance procedure with respect to Board policy or administrative decisions.

ARTICLE V

- SALARIES -

- A. The salaries of all employees covered by this Agreement are set forth in Schedule A which is attached hereto and made a part hereof.
- B. The salary schedule, as attached hereto, is for a thirty-five hour week schedule to be determined by Administration. All time over thirty-five (35) hours shall be considered overtime; such overtime to be authorized by Administration.
- C. All monies due employees as vacation pay shall be paid to employees on or before eve of such vacation.
- D. For the purpose of designated savings plans, employees covered by this Agreement may individually elect to have a percent of their monthly salary deducted from their pay.

ARTICLE VI

- EMPLOYMENT CONTRACTS -

- A. Employees on a ten-month contract shall start work on September 1st and work until June 30th with compensation provided for any additional days worked. Compensation for days worked beyond June 30th shall be at the new contract rate.

- B. It is hereby agreed by the parties hereto that the annual employment contract may at any time be terminated by either party giving to the other party 30 days' notice in writing of intention to terminate the same, but that in the absence of any provision therein for a definite number of days' notice, said contract shall run for the full term named herein.

ARTICLE VII

- SICK LEAVE -

- A. All twelve (12) month employees shall be entitled to fourteen (14) sick leave days each year as of the first official day of said contract year whether or not they report for duty on that day.

All ten (10) month employees shall be entitled to twelve (12) sick leave days each year as of the first official day of said contract year whether or not they report for duty on that day.

Unused sick leave shall be accumulated from year to year, but twelve (12) days are accumulative and two (2) are not accumulative each year, for twelve (12) month employees; and ten (10) days are accumulative and (2) days are not accumulative each year for ten month employees.

Employees working less than full time shall accrue proportionate sick leave.

- B. The Board of Education reserves the right to request a physician's certificate when an employee is absent for more than (2) consecutive days.
- C. Any employee who is ill beyond his accumulated sick leave time may apply to the Superintendent for extended leave benefits. The Superintendent will make a recommendation to the Board. The Board, within its discretion, may accept, reject or modify the Superintendent's recommendation.

ARTICLE VIII

- LEAVES OF ABSENCE -

A. Temporary Leaves of Absence

1. Employees shall be entitled to the following temporary non-accumulative leaves of absence with full pay each year.
 - a. Personal - Three (3) days leave for personal, legal, business, household or family matters and religious holidays which require absence during school hours and any other areas not covered, may be granted after application to, and at the discretion of the Superintendent.

Application shall be made to the Superintendent through the Principal at least five (5) days before such leave is to start, (except in the case of emergencies) and the applicant for such leave shall be required to state which of the reasons mentioned above is being used for requesting leave. Tenure employees are entitled to four (4) days leave for personal reasons, as hereinabove specified. Principals will review the applications and recommend approval or nonapproval to the Superintendent. Employees may elect to inform only the Superintendent as to the reason for the request. When possible, the applicant will be notified of the Superintendent's decision at least two (2) days prior to requested date.

- b. Conferences and Visitations - When it is in the best interest of the school system to have an employee or employees visit other schools and attend meetings or conferences which are allied with the employee's major field of service to the system, the Board may grant such leave upon the recommendation of the Superintendent.
- c. Legal Proceedings - This is to be defined as legal proceedings which are directly related to the employee's performance of duty within the Emerson Public Schools. This provision shall not apply if proceeding deals with said employee's dismissal instituted by the Board.
- d. Deaths in Family - A minum of three (3) consecutive days in the event of the death of an employee's spouse or child. The duration of this leave shall be left to the reasonable discretion of the Superintendent of Schools

In the event of the death of any other members of the employee's family, leave may be granted at the discretion of the Superintendents of Schools.

(continued)

ARTICLE VIII - continued

B. Extended Leave of Absence

1. Illness in Family - A leave of absence without pay may be granted for the purpose of providing care for a sick member of the immediate family.
2. Adoption - Any employee adopting a child, shall, upon sixty (60) days prior written notice to the Superintendent, be granted a leave of absence without pay for a period of up to eighteen (18) months, commencing upon his receiving de facto custody of said child. It is understood that any employee granted such leave shall return on either the beginning of a new school year or upon the beginning of a semester only. Said employee shall give a minimum of ninety (90) days written notice to the Superintendent prior to his return to the teaching staff.
3. Maternity Leave
 - a. The Board may grant maternity leave to any teacher upon request providing such employee gives notice to the Superintendent in writing sixty (60) days before the commencement of said leave.
 - b. Said employee shall be granted up to eighteen (18) months leave without pay. This period of time may be extended by mutual consent.
4. Other Leaves of Absence - Other leaves of absence without pay may be granted at the discretion of the Board of Education.
5. Return from Leave - A staff member returning from extended leave of absence shall be placed on the next step of the salary guide if said leave started after February 1st. A staff member returning from extended leave of absence shall be placed on the step he was on when he left, if said leave started prior to February 1st.

ARTICLE IX

- GRIEVANCE PROCEDURE -

Definitions

The term "grievance" means a complaint by any employee that, as to him, there has been an inequitable, improper or unjust application, interpretation, or violation of a policy, agreement, or administrative decision affecting said employee.

The term "grievance" and the procedure relative thereto, shall not be deemed applicable in the following instances:

- (a) the failure or refusal of the Board to renew the contract of a non-tenured employee.
- (b) in matters where the Board is without authority to provide a remedy.

In the following instances, an employee shall have the right to invoke the grievance procedure up to a hearing before the Board of Education, and upon a decision being made by the Board, the procedure thereafter shall be by petition filed with the Commissioner of Education:

- (a) in matters where a method of review is prescribed by law or by any rule, regulation, or bylaw of the State, Commissioner of Education or the State Board of Education.
- (b) in matters where the Board contends that it has the sole and unlimited discretion to act.
- (c) in matters where the discretion of the Board may not be unlimited but where, after the exercise of such discretion, a further review of the Board's action is available to employees under provisions of State Law.

The term "representative" shall include any organization or other person authorized or designated by any employee or any group of employees or by the Board to act on its behalf and/or their behalf to represent it or them.

The term "employee" shall mean those employees recognized in Article 1 RECOGNITION, and shall include a single employee or a group of employees.

The term "immediate superior" shall mean the person to whom the aggrieved employee is directly responsible under the Table of Organization prevailing in this school district.

ARTICLE IX - continued

The term "party" within the context of this provision means an aggrieved employee, his immediate superior, the school principal or any staff member below the Superintendent who may be affected by the decision of the Superintendent in connection with the procedure herein established.

Procedure

1. An aggrieved employee shall institute action under the provisions hereof within thirty (30) calendar days of the occurrence complained of, or within thirty (30) calendar days after he would reasonably be expected to know of its occurrence. Failure to act within said thirty (30) calendar days period, shall be deemed to constitute abandonment of the grievance. In the event the aggrieved employee has been absent from school due to a single illness, the period during which action may be instituted shall be extended for a period equal to such length of consecutive absence, except that no action shall be instituted later than ninety (90) calendar days after the occurrence which gave rise to the grievance.
2. An employee processing a grievance, shall be assured freedom from restraint, interference, coercion, discrimination, or reprisal.
3. In the presentation of a grievance, the employee shall have the right to present his own appeal or to designate a representative to appear with him at any step in his appeal. Notwithstanding anything herein contained to the contrary, a minority organization shall not have the right to present or process a grievance.
4. Whenever the employee appears with a representative, the Board shall have the right to designate a representative to participate at any stage of the grievance.
5. An employee shall first take his grievance, in writing, to his immediate supervisor. When the immediate supervisor is below the rank of Principal the Principal shall be notified simultaneously, in writing, and shall have the right to be present at, and to participate in said hearing. The time periods indicated shall commence when the immediate supervisor receives the written grievance. A decision shall be rendered within five (5) calendar days of said hearing.
6. If the grievance is not resolved to the employee's satisfaction, and the employee wishes to proceed further, then, within five (5) calendar days from the decision referred to in paragraph 5 above, the employee shall submit his grievance to the Superintendent of Schools in writing, specifying: (a) the nature of the grievance; (b) the results of the previous hearing; and (c) the basis of his dissatisfaction with the decision.

ARTICLE IX - continued

7. A copy of the writing called for in paragraph 6 above, shall be furnished to the school principal and to the immediate superior of the aggrieved employee.
8. Within ten (10) calendar days from the receipt of the written grievance (unless a different period is mutually agreed upon), the Superintendent shall hold a hearing at which all parties in interest shall have the right to be heard.
9. Within ten (10) calendar days of said hearing (unless a different period is mutually agreed upon), the Superintendent shall, in writing, advise the employee and his representative, if there be one, of his decision and shall forward a copy of said decision to the school principal and to the immediate superior of the aggrieved employee.
10. In the event of the failure of the Superintendent to act in accordance with the provisions of paragraphs 8 and/or 9, or in the event his decision, in accordance with the provisions thereof is deemed unsatisfactory by either party, the dissatisfied party, within ten (10) calendar days of the failure of the Superintendent to comply with paragraphs 8 and 9 hereof, or within ten (10) calendar days of his decision, may appeal to the Board of Education.
11. Where an appeal is taken to the Board, there shall be submitted by the appellant: the writing set forth in paragraphs 6 and 9 hereof, and a further written statement setting forth the appellant's dissatisfaction with the Superintendent's decision, if that be the case. A copy of all writings shall be furnished to the Superintendent and to the adverse party.
12. If the appellant, in his appeal to the Board, does not request a hearing, the Board may consider the appeal on the written record submitted to it, or the Board may on its own, conduct a hearing with the grievant, his representative and the adverse party invited to be present, or it may request the submission of additional written material. Where additional written materials are requested by the Board, copies thereof shall be served upon the adverse parties, who shall have the right to reply thereto. Where the appellant requests in writing a hearing before the Board, a hearing shall be held within a reasonable time thereafter.
13. The Board shall render a decision within thirty (30) days from the receipt of the grievance and shall, in writing, notify the employee, his representative if there be one, the principal, and the Superintendent of such decision. This time period may be extended by mutual agreement of the parties.

ARTICLE IX - continued

14. In the event an employee is dissatisfied with the decision of the Board, he shall have the right to request advisory arbitration pursuant to rules and regulations established by the Public Employment Relations Commission under the provisions of Chapter 123 of 1974. A request for advisory arbitration shall be made no later than fifteen (15) calendar days following the decision of the Board.

Failure to file within said time period shall constitute a bar to such arbitration unless the aggrieved employee and the Board shall mutually agree upon a longer time period within which to assert such request. In the event the aggrieved employee has been absent from school due to a single illness, the period during which the action may be instituted shall be extended for a period equal to such length of consecutive absence, except that in no event shall such period exceed ninety (90) calendar days.

In the event of arbitration, the costs of the arbitrator's services shall be shared by the parties and each of the parties shall bear their own costs.

15. In any case, where a grievance is based upon the direct order, ruling, or decision of the Superintendent, the aggrieved employee may appeal directly to the Board within ten (10) calendar days of the issuance of said order, ruling or decision, or within ten (10) calendar days of the time when same has been brought to the employee's attention, by filing with the Secretary of the Board, a writing setting forth:

- (a) the order, ruling or decision complained of;
- (b) the basis of the complaint; and
- (c) a request for a hearing, if a hearing is desired.

A copy of the writings set forth above shall be served upon the Superintendent who shall have the right to reply in writing thereto. A copy of such reply, if any, shall be served upon the aggrieved employee.

16. Upon receipt of a grievance filed under the provisions of paragraph 15, above, the procedure shall be as set forth in paragraphs 12 and 13 hereof.
17. All employees shall be entitled to resort to the full procedure hereinabove set forth.
18. It is agreed that in the event a grievance is filed after April 30, all parties shall make a concerted effort to accelerate the time sequence so that the grievance procedure may be completed prior to the end of the school year or as soon thereafter as is practicable.

- ARTICLE X -

- DEDUCTION FROM SALARY -

A. EEA Members

The Board agrees to deduct from the salaries of its employees, dues for the Emerson Education Association, the Bergen County Education Association, the New Jersey Education Association or the National Education Association, or any one or any combination of such associations as said employees individually and voluntarily authorize the Board to deduct. Such deductions shall be made in compliance with Chapter 310, Public Laws of 1967 - (NJSA 52:14-15.9e) and under rules established by the State Department of Education. Said monies, together with records of any corrections, shall be transmitted to the Treasurer of the Emerson Education Association by the 15th of each month following the monthly pay period in which deductions were made. The Association Treasurer shall disburse such monies to the appropriate association or associations. Employee authorizations shall be in writing in the form set forth below:

- AUTHORIZATION -

Name _____ Soc. Sec. # _____
 School Building _____ District _____
 To: Disbursing Office _____ Board of Education

I hereby request and authorize the above named disbursing officer to deduct from my earnings an amount sufficient to provide for the payment of those yearly membership dues as certified by the organizations indicated, in equal monthly payments for all or part of the current school year and for succeeding school years. I understand that the disbursing officer will discontinue such deductions only if I file such notice of withdrawal as of July 1 or January 1 next succeeding the date on which notice of withdrawal is filed. I also agree that upon termination of employment, the disbursing officer shall deduct any remaining amount due for that current school year. I hereby waive all right and claim for said monies so deducted and transmitted in accordance with this authorization, and relieve the governing board and all its officers from any liability therefore.

(continued)

ARTICLE X - continued

I designate the Emerson Education Association to receive dues and distribute according to the unified organizations.

Emerson Education Association	New Jersey Education Association
Bergen County Education Association	National Education Association

Each of the associations named above shall certify to the Board in writing, the current rate of its membership dues. Any Association which shall change the rate of its membership dues, shall give the Board of Education written notice prior to the effective date of such change.

Additional authorizations for dues deduction may be received after August under rules established by the State Department of Education.

The filing of notice of an employee's withdrawal shall be in compliance with the existing statutes.

B. NON-EEA MEMBERS

If any employee included in the recognition clause of this contract does not become a member of the Association during any membership year (i.e. from September 1 to the following August 31) which is covered in whole or in part by the Agreement, said employee will be required to pay a representation fee to the Association for that membership year. The purpose of this fee will be to offset the employee's per capita cost of services rendered by the Association as majority representative.

The representation fee to be paid by non-members during the school year will be equal to 85% of the regular membership dues, the maximum presently allowed by law. If the law is modified in this regard, the amount of the representation fee automatically will be changed to the maximum allowed, said change to become effective as of the Association membership year immediately following the effective day of the change.

The Association will notify the Board, in writing, of the amount of the regular membership dues.

The Association will submit to the Board a list of those employees who have not become members of the Association for the then current membership year. The Board will deduct from the salaries of such employees in accordance with the following procedures:

(continued)

ARTICLE X - continued

The Board will deduct the representation fee in equal installments from the paychecks paid to each employee on the aforesaid list. The deductions will begin with the first paycheck paid and be promptly transmitted to the Association.

If an employee who is required to pay a representation fee terminates his or her employment with the Board before the Association has received the full amount of the representation fee to which it is entitled under this Article, the Board will deduct the unpaid portion of the fee from the last paycheck paid to said employee during the membership year in question.

The Association will notify the Board in writing of any changes in the list provided for in paragraph 1 above and/or the amount of the representation fee, and such changes will be reflected in any deductions made more than ten (10) days after the Board received said notice.

ARTICLE XI

- TERMS AND CONDITIONS OF EMPLOYMENT -

- A. In the event there is an opening or a new position created in the clerical or secretarial staff of the Emerson School System, all qualified employees of the system shall be given adequate opportunity to make application. Notice of such position shall be posted on the bulletin board of each school.
- B. No employee shall be required to work in a school building without a custodian or other authorized school personnel on the premises.
- C. All full time (12) month employees shall have two weeks (10 working days) vacation with pay after one full year of employment in the school system; three weeks (15 working days) with pay after eight (8) years of employment; four weeks (20 working days) with pay after fifteen (15) years of employment.

ARTICLE XII

- DURATION OF AGREEMENT -

This Agreement shall be in effect as of July 1, 1986, and shall continue until June 30, 1989.

This Agreement shall continue in full force and effect with all attendant benefits until a successor Agreement is satisfied by the Board and the Association.

EMERSON BOARD OF EDUCATION

By: *Norman Wilkins*
President

By: *Julius M. Falouto*
Secretary

EMERSON EDUCATION ASSOCIATION

By: *James Bayley*
President

By: *Neiland A. Rose*
Secretary

- ADMINISTRATION OF SALARY GUIDE -

1. Salaries for all employees shall be determined by this Guide.
2. Increments may be withheld by the Board of Education for unsatisfactory service upon recommendation of the Superintendent or direct supervisors.
3. The Board of Education will reimburse full tuition for those courses which are taken at the request of the Board or the Superintendent.
4. Due to the elimination of steps on the Guide, all employees will remain on the same step for the period from July 1, 1986, to June 30, 1989. This step will be the same as the step that the employee occupies on June 30, 1986.

- SCHEDULE A -

EMERSON BOARD OF EDUCATION

SECRETARIES/CLERKS SALARY GUIDE 1986-87

Step	Secretary to H.S. Principal (12 Months)	12 Month Secretaries	10 Month Secretaries	10 Month Clerks
1	\$13,205	\$12,545	\$10,454	\$ 9,931
2	13,860	13,167	10,973	10,424
3	14,554	13,826	11,522	10,946
4	15,282	14,518	12,098	11,493
5	16,155	15,347	12,789	12,150
6	16,848	16,006	13,338	12,671
7	17,689	16,805	14,004	13,304
8	18,684	17,750	14,791	14,052
9	19,375	18,406	15,339	14,572

Longevity - All secretaries and Clerks having worked nine years in the Emerson School System shall have a sum of \$50.00 added to their salaries for every year they have remained in the system after the ninth year subject to a maximum of \$600. It is noted that this starts in the tenth year. This shall be pro-rated for part-time employees.

Benefits - 100% Blue Cross/Blue Shield, Rider J - Full Family
 100% Major Medical - Full Family
 100% Dental Plan - Employee's Share

The Emerson Board of Education agrees to pay the premium for the Basic Plan, each month, for each member of the E.E.S.A. towards the Income Protection Plan issued by the Washington National Insurance Company of Evanston, Illinois.

- SCHEDULE A -

EMERSON BOARD OF EDUCATION

SECRETARIES/CLERKS SALARY GUIDE 1987-88

Step	Secretary to H. S. Principal (12 Months)	12 Month Secretaries	10 Month Secretaries	10 Month Clerks
1	\$14,639	\$13,907	\$11,589	\$11,010
2	15,372	14,603	12,169	11,561
3	16,141	15,334	12,778	12,139
4	17,062	16,209	13,508	12,832
5	17,795	16,905	14,088	13,383
6	18,683	17,749	14,791	14,051
7	19,734	18,747	15,623	14,841
8	20,464	19,441	16,201	15,391

Longevity - All secretaries and clerks having worked nine years in the Emerson School System shall have a sum of \$50.00 added to their salaries for every year they have remained in the system after the ninth year subject to a maximum of \$650. It is noted that this starts in the tenth year. This shall be prorated for part-time employees.

Benefits - 100% Blue Cross/Blue Shield, Rider J - Full Family
100% Major Medical - Full Family
100% Dental Plan - Employee's Share
\$3.00 Prescription Plan - Full Family

The Emerson Board of Education agrees to pay the premium for the Basic Plan, each month, for each member of the E.E.S.A. towards the Income Protection Plan issued by the Washington National Insurance Company of Evanston, Illinois.

- SCHEDULE A -

EMERSON BOARD OF EDUCATION

SECRETARIES/CLERKS SALARY GUIDE 1988-89

Step	Secretary to H. S. Principal (12 Months)	12 Month Secretaries	10 Month Secretaries	10 Month Clerks
1	16,135	15,329	12,774	12,135
2	16,943	16,095	13,413	12,742
3	17,910	17,015	14,179	13,470
4	18,679	17,745	14,787	14,048
5	19,612	18,631	15,526	14,750
6	20,714	19,678	16,399	15,579
7	21,481	20,407	17,005	16,155

Longevity - All secretaries and clerks having worked nine years in the Emerson School System shall have a sum of \$50.00 added to their salaries for every year they have remained in the system after the ninth year subject to a maximum of \$750. It is noted that this starts in the tenth year. This shall be pro-rated for part-time employees.

Benefits - 100% Blue Cross/Blue Shield, Rider J - Full Family
100% Major Medical - Full Family
100% Dental Plan - Full Family
\$3.00 Prescription Plan - Full Family

The Emerson Board of Education agrees to pay the premium for the Basic Plan, each month, for each member of the E.E.S.A. towards the Income Protection Plan issued by the Washington National Insurance Company of Evanston, Illinois.