

BEU CALENDAR

BEU 403(b) Enrollment

Meeting

Apr 28, Pierce Faculty Room 3:10pm

Stand Out for a Fair Contract

Apr 30 Various locations (see below)

Executive Board Meeting

May 2 BHS Room 214 3:15pm

Negotiations Team Meeting

May 4 BHS Room 214 5:00pm

Reps Council Meeting

May 9 BHS Room 214 3:15pm

Contract Negotiations

May 12 Town Hall 4:00pm

BEU Grievance Team Meeting

May 16 BHS Room 240

Contract Negotiations

May 16 Town Hall

BEU General Meeting

May 23 BHS 3:15pm

CONTRACTUAL COMMITMENTS = TRUE RESPECT FOR TEACHERS

Who doesn't respect public school teachers? Wherever we turn, we hear about the importance of "teaming" in schools so administrators can draw on the value of what teachers know and do. So, why would teachers then be rebuffed when bringing their perspective to negotiations?

After meeting together prior to negotiations for a good part of a year and doing surveys of priority concerns, the educators of Brookline concluded that the collective bargaining agreements needed updating to reflect the radically changing conditions of work

in the schools. However, this school committee has thus far refused to address working conditions at the bargaining table in any serious way. Meanwhile, they are expressing distress that their degree of respect for teachers has been questioned.

The School Committee has claimed that their recent hiring of additional teachers demonstrates that they understand our needs. However, the newly hired educators are being saddled with an unrealistic number of demands just as the veteran teachers

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PARENTS & EDUCATORS

STAND-OUT FOR A FAIR CONTRACT!

SATURDAY, APR 30, 10:00-NOON

WHERE TO STAND:

COOLIDGE CORNER: DRISCOLL, LAWRENCE, LOWER DEVOTION

BROOKLINE VILLAGE (WASHINGTON-HARVARD TRIANGLE):

LINCOLN, PIERCE, BHS, UPPER DEVOTION

PUTTERHAM CIRCLE: BAKER, HEATH, RUNKLE

FEELING THE PRESSURE



Dear Contract Corner,

I seem to be getting busier and busier in my professional life. Sometimes I feel overwhelmed with everything that has to be done. Some of that comes from my own sense of what's needed for my students, and sometimes it comes from mandatory requirements that come from local or state mandates. How do I manage it all?

*Signed,
Juggling a lot*

Dear Juggling a lot,

You're not alone. Many educators are feeling this pressure more and more. That's why the BEU is fighting hard in negotiations for time to think and plan as well as to have more opportunities to use our professional judgment about making pedagogically sound decisions about what goes on in our classrooms.

In the meantime, one important thing is learning to say "no" to added workload that is not mandatory. It's o.k. to say that you're just too overloaded to take on that extra piece of work or committee meeting, etc. This applies to requests that are not contractually obligated, a normal part of your job description or a direct order from your supervisor. If it does involve a direct order from your supervisor, you can get the BEU to help you ask your supervisor the question: "What would you like me to stop doing so I can accommodate this new task?" or "Please help me prioritize my work functions so that I can meet your expectations."

In addition, it's also very important that you continue to take your 30 minute duty-free lunch and your unassigned periods for preparation. Also, try to carve out some time each evening and every weekend to do things for yourself that do not involve thinking about school.

Many non-educators don't realize how hard it is for us to turn off our brains about school-related matters when we're off duty. Try to use the same mindfulness you apply to your teaching to use for your time regenerating away from school.

Teaching is a rewarding but stressful occupation. It's especially stressful when well-meaning family members, friends, neighbors, etc. don't understand why we can't just leave our stress at school and turn off our brains once we're home. After all, we have all that vacation time! (Inside joke!) Turn to your colleagues for support whenever you can, and know that the BEU is here to fight for your working conditions (which are our students' learning conditions). Steady on.

Sincerely,
Contract Corner

If you have any questions or concerns, please don't hesitate to email the BEU at beu-mta@hotmail.com or call the office at 617-277-0251. One of the following grievance committee members will get back in touch with you.

Deb Allen (Devotion)
Sarah Blalock (Lincoln)
Jody Curran (Devotion)
Hillary Golden (Lincoln)
Mark Goldner (Heath)
Rich Gorman (BHS)
Anna MacIver (Runkle)
Shelly Mains (BHS)
Susan Moreno (BHS)
Jill Sifantus (BHS)
Susan Stark (BHS)
David Weinstein (Pierce)
Jessica Wender-Shubow (BHS)

New Mortgage

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*Appraisal – A first and critical step in the plan for eliminating PMI requires doing some preliminary research, or a sales comparison, on the value of comparable properties in your area. Using the online data bases from either Zillow or Trulia, you should be able to obtain enough information to determine a ballpark figure on your home's current market value. The cost of a new appraisal should run about \$500.00.

April 403(b) Enrollment Meeting: The BEU is sponsoring a 403(b) enrollment meeting on Thursday, April 28 at 3:10 PM in the Pierce School Faculty room.

-Robert Miller, Devotion

have been. Paraprofessionals are filling in for teachers, but in their case, hiring and retention rates are abysmal. As the needs of children have grown more complex, educators are being expected to meet students' needs and cover curriculum while completing more paperwork and attending more meetings. Thus, we continue to have a workload problem, regardless of the number of staff.

Protestations and expressions of distress notwithstanding, this school committee has refused to agree to any contract language that the BEU has proposed to give teachers more time to teach the whole child. The School Committee has refused to offer even one counter-proposal addressing our concern for enhancing safety in the classroom with appropriate staffing. Not one single counter-proposal has been presented to remedy the problems of excessive paperwork, caseloads that are increasingly intensive, paraprofessional work that needs more contractual attention, or for many other related issues that the BEU has brought to the bargaining table.

The fact that this school committee promises to hire more staff in the immediate future does not address our concern that they refuse to put in writing anything about that staffing. Absent some agreement in writing, what is to guarantee that there will be sufficient staffing? If this school committee is so committed to providing proper staffing, why not either agree to our proposals or make their own counter-proposals? Instead, they have said merely, "trust us to make things better."

This school committee accuses the teachers of having proposals that are too expensive. They have not shared with the BEU how they have calculated that they would cost \$5-10 million.

So we can't verify whether their \$5-10 million figure is correct. However, we can reiterate that many of our proposals would have no cost. For example, we have proposed that no new paperwork be added until current paperwork is taken away. Where is the cost in that? It might even save some money from duplicative and unnecessary paperwork. We have proposed that each para be informed of their primary and secondary supervising educator. Where is the cost in that?

But even if you took this school committee at their word that their reluctance to reach agreement with us is monetary in nature, this does not explain why they have not made any substantive counter-proposals to any of our proposals about staffing, workload, paperwork, prep time, etc. Are we to believe that because EVERYTHING that we have proposed is too expensive, that ANYTHING that we have proposed is too expensive? That seems to be the point of Ms. Ditkoff and Ms. Scotto in a recent opinion piece— that no response to our many "non-economic" proposals is warranted because there are some costs associated with some of our "non-economic proposals."

Ms. Ditkoff and Ms. Scotto have argued that mandatory assessments are necessary to achieve equity, but once again, they try to avoid the real issues raised in bargaining. Neither the BEU nor any of its negotiators has ever suggested doing away with all assessments. In fact, good teachers are constantly assessing students. Rather we want to limit the degree to which assessment use displaces other forms of teaching and social and emotional learning. Educators take seriously the value of community building in the classroom and school, and this takes time. If the school committee believes that our proposals are too extreme in this regard, then we ask them to make proposals that they think strike the right balance. Merely

rejecting everything with no contract language protecting teachers and their capacity to do their best work is not reasonable or acceptable.

Educators are very familiar with teams and committees and this school committee has suggested that teachers volunteer (with a small stipend) for another committee, one that would discuss workload. The problem with the Joint Labor-Management Committee, as the School Committee has proposed it, is that it is little more than a suggestion box – for teachers and other educators to vent their concern but with no assurance that any of those concerns will be taken seriously or used to actually change anything that is currently being done. If they want a process that means something, but disagree with our Workload Oversight Committee, which would be a public body that could review school policy and initiatives and make binding decisions, then they should propose it. But they have not done so.

We hope that our idea of bringing in a mediator will be effective. But if that is to happen, the School Committee must recognize that just saying no to our proposals around workload, staffing and paperwork is not going to address the serious problems facing the Public Schools of Brookline.



FINANCE FOR EDUCATORS

CHECKING AROUND FOR A NEW MORTGAGE LOAN How to avoid being alone with PMI



Refinancing: As the American economy continues on its slow growth trajectory and Europe and China teetering on the precipice of recession, one of the ongoing beneficiaries of this economic malaise remains the American homeowner. Thanks to the Federal Reserve and their understandably dovish approach to raising interest rates, you can still obtain a 30 year fixed at 3.6% and a 15 year fixed at 2.82%.

Yes, I know that many of our BEU members already have low, fixed-rate mortgages, and it's definitely a hassle, not to mention expensive – see next paragraph - to refinance. Still, there is a strong argument to be made for refinancing today if the spread between your existing mortgage and new mortgage is at least 50 basis points, or one half of a percent.

Let's look at a case of a homeowner with a \$400,000, 4.2% fixed-rate mortgage. Her monthly payment, excluding property taxes and insurance, adds up to \$1,956.07, and she will pay \$304,184 in interest over the life of the loan. If she refinances at today's rate of 3.62%, she pays \$1823.08 per month, a savings of \$132.99. Moreover, over the 30 year life of the loan, she will actually save \$47,876 in interest payments with the lower 3.62% mortgage rate.

While I can't waive my magic wand and make your refinancing fees disappear, you can save thousands by taking advantage of the MTA's discounted mortgage program with Berkshire Bank. (Many satisfied BEU members have used this program over the years.) The contact person is Bill Poirier, Senior Mortgage Consultant: bpoirier@berkshirebank.com

Refinancing & a Plan to Eliminate PMI: One of the necessary evils for most first time homebuyers lies in the often unavoidable burden of PMI, or Private Mortgage Insurance, a requirement if your down payment represents less than 20% of the home's appraised value. Typically, the PMI costs range between 0.5% and 1% of the loan total. In the worst case scenario of 1% on a \$400,000 mortgage, you would add \$4,000 yearly or approximately \$333.00 each month to your mortgage fees. Here again, and even though I don't have access to a magic wand, I have conjured up a strategy that might make your PMI disappear.

If you were fortunate enough to have purchased a home in the Boston area over the past five years, you have been the beneficiary of surging home prices. In fact, the most recent S&P Case Shiller Home Price indices reports that home prices increased 5.5% year over year. This rebound in prices has affected both your home's appraised value and potentially provided you with the financial leverage to refinance and eliminate PMI.

Let's take the case of a couple who purchased a home in Medford in April of 2012 for \$440,000 with a \$40,000 down payment or 9% of the home's value, requiring them to pay PMI. Based on the steady increase in home prices over the past four years, it's quite reasonable to assume that this same home might receive an appraisal* of \$500,000 today. Voila! The combination of your \$40,000 dollar down payment along with the \$60,000 dollar appreciation of the home's value now places you at the critical 20% threshold. (The total of your \$40,000 down payment + \$60,000 in appreciation = \$100,000 or 20% of the \$500,000 appraised value) Shazam! It's time to refinance, eliminate PMI and begin saving thousands each year.

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The President's Work

Our effort to settle a fair contract has been creating a valuable opportunity for educators, parents, and other members of the community to ask the fundamental question, "what should be the priority use of time in our schools?" When the problem of workload and the related issues of scheduling and staffing are raised, it becomes clear that teaching is not something that is done in the abstract. Education does not live in the realm of stated aims and Strategic Plans alone. Education is practice that takes place in real time, and there are only 24 hours in a day. Educators know that unrealistic demands can only degrade the quality of practice and they are standing their ground in defense of quality education.

We hope you enjoy this newsletter and find it informative. If you are represented by the BEU but are not a member, we ask you to join us.

Please note: Non-members represented in Units A and B and non-members employed more than 3 years in the Para Unit are responsible for paying an agency service fee, about 75% of the dues, billed late spring or summer.

THE BROOKLINE EDUCATOR

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Amie Buchman, Communications Chair

Jessica Wender-Shubow, President