

## BEU CALENDAR

- Apr 30 Rights of Pre-Professional Teachers Workshop**  
*BHS Room 258 3:15-3:45 pm*
- May 4-5 MTA Annual Mtg.**  
*Hynes Auditorium, Boston*
- May 7 Executive Board Mtg.**  
*BHS Room 258 3:15pm*
- May 14 Reps Council Mtg.**  
*BHS Room 020 basement, 3:15 pm*
- May 21 Grievance Team Mtg.**  
*3:15pm Location TBA*
- Jun 4 BEU Retirement Tea**  
*Temple Emeth, 3:00-5:30 pm*

## **THE PHILIP KATZ PROFESSIONAL DEVELOPMENT FUND SCHOLARSHIP 2017-2018**

Any member of the BEU can apply to receive one of two \$500 scholarships that the BEU presents annually. Winners will be chosen by lottery from all those who apply. The winners may use the funds for professional development of their choice -- attending a conference or conferences, taking a course, etc. Winners will be reimbursed (up to \$500 each) after documenting payment of fees for the activity or activities of this school year. BEU members are eligible to win this award once.

**DEADLINE FOR SUBMISSION:  
MAY 11**

**DOWNLOAD FORM AT:**

[BROOKLINE.MASSTEACHER.ORG/  
DOCUMENTS/MEMBER-INFORMATION](http://BROOKLINE.MASSTEACHER.ORG/DOCUMENTS/MEMBER-INFORMATION)

## **BEU Educators Strengthen the Campaign for a New School Com.**

Hundreds of Brookline voters have been telling volunteers and candidates going door-to-door for the *Alliance for Brookline Schools* that it's time for a new direction for the Brookline Public Schools. Witnessing the level of turn-over among principals and central administrators, the voters are appreciating hearing from educators who have long worked directly with children about what they think our schools need.

The campaign, like *the Alliance* itself, is premised on the idea that the community can forge solutions to challenges together if it organizes a means to honor all voices. A School Committee that acts as a partner with the BEU is a key piece.

Voters are responding positively to the call for organized educator, student, and family involvement in the creation of a healthy and just school community, rather than business as usual that tends to be too top down these days to qualify as democratic. This vision resonates with a larger sense in the community that Brookline can do better in practice, not just words, in ending race and class marginalization of too many where decision-making is concerned.

continued on page 3

**JOIN OTHER EDUCATORS ON  
SATURDAY, APRIL 28 FOR AN  
EDUCATOR SUPPORT DAY!  
10AM & 1PM MEET-UPS  
42 RUSSELL STREET**

## **BEU TO ADDRESS DEVO NAME**

At their May 14 meeting, the BEU Representative Council will discuss and vote on whether to endorse an upcoming Brookline Town Meeting warrant article calling for a name change for the Edward Devotion School. BEU members will be discussing the question in their buildings in the coming weeks so they can share their viewpoints with the reps who will decide on the BEU position.

The call for a name change has been gaining momentum. A growing number in the Brookline community are considering the implications of a history that a transition to a new building provides one reason to examine. Edward Devotion rejected the anti-slavery creed and was a slave owner. Wealth derived from the labor and treatment as a commodity of a human being became part of a bequest to the town that was later celebrated with the naming of the school for the slaveholder, Devotion.

The campaign has become a powerful opportunity for the Brookline community to disclose the hidden exploitation of people of African descent in Brookline's history and beyond, and to finally ask how this exploitation can be redressed and ended in our time. The union has joined this effort.

**READ ABOUT THE HISTORY OF THE DEVOTION NAME AND THE CAMPAIGN TO  
CHANGE IT: [BROOKLINE.MASSTEACHER.ORG](http://BROOKLINE.MASSTEACHER.ORG)**

## DUTY FREE DEFINED



**Dear Contract Corner:**

*I've read the contract, and I know I'm entitled to a "duty free lunch." I'm wondering how "duty free" is defined.*

*Signed,  
Duty Free*

Dear Duty Free ,

Our contract states:

"Each elementary teacher (K-5) will be scheduled for a daily preparation period of at least thirty (30) minutes in length. Next school year, 2018/19, each elementary teacher will be scheduled a daily preparation period of at least forty (40) minutes in length. Such preparation periods are exclusive of the one-half (1/2) hour duty-free lunch period per day. The employee's supervisor shall have the responsibility to schedule preparation and lunch periods.

Teachers responsible for grades 6, 7 & 8 only, will have a minimum of five unassigned periods, exclusive of the one-half hour duty free lunch period per day and will usually be responsible for a homeroom.

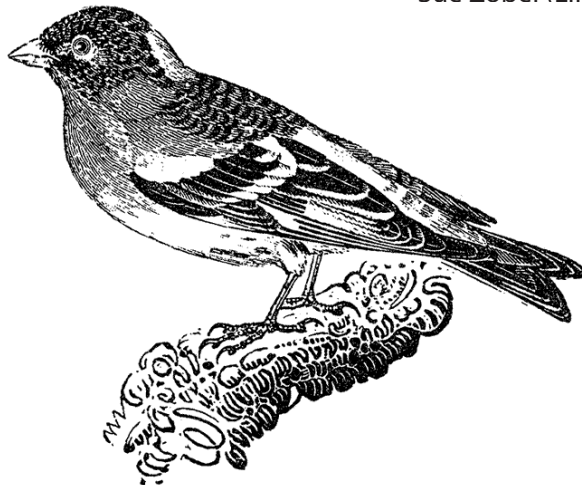
Teachers of art, home economics, industrial arts, music, physical education and specialists (except nurses), and teachers responsible for instruction in more than one school in grades K-8 will have a minimum of five unassigned periods per week exclusive of the one-half (1/2) hour duty-free lunch period per day. The employee's supervisor shall have the ultimate responsibility for scheduling. If employed full-time and assigned to one school, then the employee may be responsible for a homeroom. Travel time, appropriate to the distance, will be given to teachers responsible for instruction in more than one school."

"Duty free" means free of duties, this includes at the elementary level: lunch duty, recess duty, formal and informal meetings held during your lunch, etc. With that being said, it is up to you whether or not you choose to meet with an administrator or a colleague during your duty free lunch. All schools have a staff lounge or teachers room where some teachers choose to eat their lunch. Often times, we find ourselves eating lunch in our classrooms with colleagues. Sometimes by eating in your classroom, it can look like you are "working" while eating your lunch. However, the contract protects your right to use that time for rest or anything else you need to do other than work.

Sincerely,  
Contract Corner

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

Deb Allen (Devotion, retired)  
Jody Curran (Driscoll)  
Hillary Golden (Lincoln)  
Mark Goldner (Heath)  
Rich Gorman (BHS)  
Cathy Heller (BHS, retired)  
Anna MacIver (Runkle)  
Shelley Mains (BHS)  
Susan Moreno (BHS)  
Jill Sifantus (BHS)  
Susan Stark (BHS)  
David Weinstein (Pierce, retired)  
Jessica Wender-Shubow  
Sue Zobel (Lincoln)



Campaign, continued from page 1

Voters are responding enthusiastically to Alliance candidates Jennifer Monopoli, David Pearlman, and Jim Swaim's discussion of schools in which all can thrive and achieve as citizens and whole human beings. The candidates are explaining their commitment to fostering more joy in the classroom instead of standardized, top-down curriculum. They are also talking about the scheduling of educator and student time --and thus about staffing levels--that must be realistic, thereby enabling educators to deliver and sustain quality services.

Notes former principal and long-time teacher, Jim Swaim: "I am grateful for the trust and support I experienced as a teacher in Brookline for over thirty years. It was a time of great

professional growth and joy for me and I want our present staff to have the same experience. To do that we must value and listen to our teachers (and paras), restore their trust, particularly during collective bargaining, and give them more autonomy to teach creatively and comprehensively. When we do this, we must also give staff permission to resist the pernicious effects of useless federal and state test-based accountability and teaching to the test."

David Pearlman, Devo and BHS grad (Class of 2000) agrees, often noting that he wants to see the best of his experience in the schools preserved. David's work as a child welfare attorney in Boston gives him insight into the challenges families face. "Education involves factors beyond curriculum. When parents and teachers form

an active partnership to better understand the child as an individual, and advocate together for resources required, that child's needs can be more properly identified and served."

Candidate Jennifer Monopoli, a Brookline parent and teacher of 4th grade in Newton, says that "our students deserve excellence in education in a vibrant and caring learning environment that meets their needs." Understanding first hand the stresses in our schools, she has dedicated herself to working with *the Alliance*. "I know we can achieve this by working together as a community to ensure equity and grow that safe, just, and caring learning environment."

**Please help out! For more details, email [ErinRStock@gmail.com](mailto:ErinRStock@gmail.com) or call Erin at 508-212-0712**

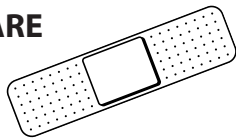
## ARE YOU AN EDUCATOR WITHOUT PROFESSIONAL STATUS?

MTA CONSULTANT, ASHLEY ADAMS, WILL DISCUSS YOUR RIGHTS & ANSWER ANY QUESTIONS

**MONDAY, APRIL 30, 3:15PM BHS ROOM 258**



### YOUR HEALTH CARE



By now you should have received your new GIC Benefits Decision Guide and also a separate letter from Brookline Human Resources (HR) explaining insurance costs and enrollment information. GIC Open Enrollment has started and ends May 2nd. Any additions or changes to your healthcare must be submitted to HR before the firm May 2nd deadline. If you are satisfied with your current health, dental, and/or life insurance coverage, you do not need to take any action during open enrollment. It is important to read page 3 of the Decision Guide for all of the changes (copays, deductibles, prescriptions and more) for the coming year.

The PEC ( Public Employee Committee) is currently negotiating with the Town for a new Healthcare Agreement. It appears that the Town wants to change the 83% / 17% health premium split which would add more costs to our individual healthcare. This seems to be a national trend that our colleagues around the country are experiencing and some striking to stop. States have shifted healthcare costs and the pension costs on to employees

so in essence employees are making less and states are spending less on us. The PEC will push back hard on any effort to cut your compensation by shifting costs on to employees

Open Enrollment is also the time that active members can sign up for the Flexible Spending Account. This account lets you set aside a portion of your paycheck TAX FREE to pay for certain health and dependent care expenses. No tax on your contribution, saves you money. You will get a Benny Card, similar to a debit card, to use when needed to pay these expenses. We also have a Healthcare Reimbursement Arrangement (HRA). This is to help with certain copays incurred for ER visits, outpatient and inpatient procedures and High-Tech Imaging. You should not use your Benny Card for copays for these procedures. The HRA is money already set aside by the Town to help pay these specific copays.

Please feel free to ask any and all questions. Healthcare is so important to us all.

Take care... [2sheilaleach@gmail.com](mailto:2sheilaleach@gmail.com)

**-Sheila Leach, PEC Rep**

# FINANCE FOR EDUCATORS

MUCH ADO ABOUT INVESTING- APRIL 2018



***Never a borrower be from your 403b & more on the Roth IRA***

**The Tragedy of Borrowing from your 403b:** At first glance, what could possibly go wrong with borrowing money from your 403b to help pay a tuition bill or replace that crumbling deck in the back yard? There's little or no paperwork to be completed, no one cares about your credit score and you have every intention of paying yourself back with interest. Not so fast! Borrowing money from either your 403b or 401k could turn out to be a tragic mistake.

- Double your taxation trouble – When you borrow money from your 403b, you actually end up paying taxes twice when repaying the loan. First of all, every dollar you use to repay the loan has already been taxed. (If you were in the 25% tax bracket in 2017, you paid approximately 21 cents on every dollar earned.) The second tax hit comes when you reach the age of 70.5, and you're required to take MRD withdrawals from your retirement accounts – not your Roth IRA. Once again, the IRS requires you to pay taxes on all withdrawals based on your income tax bracket. In short, if you remain in a comparable 25% tax bracket at 70.5, you could end up paying north of 40% in taxes – the combination of the original loan repayment combined with the taxes on your required distribution - on each dollar borrowed from your 403b.

- No more compounding magic – In addition to paying double taxes, don't forget to factor in the loss of compounding on the borrowed money. If you borrow 40K and pay it back in 5 years, the lost "opportunity cost" could result in approximately \$18,000 in missed investment returns, assuming the historical 8% average return.

- Triggering a distribution, a taxable event – Most 403b and 401k plans require that the loan be repaid in 5 years. If you fail to meet this deadline, the IRS will consider it a "distribution," and you will be subject to an additional 10% early withdrawal penalty if you're under the age of 59.5

**The Blessings of the Roth IRA:** In the beginning of the year, I recommended that you consider establishing a Roth IRA. Today I'd like to provide a couple of compelling reasons and an offer to walk you through the enrollment process.\*

- Flexibility – To begin with, and in contrast to an IRA – synonymous with your 403b -you are never required to take distributions. The money compounds tax-free until you decide to make withdrawals. In addition, the Roth is an attractive estate planning tool that provides your children and grandchildren with a tax-free inheritance. Finally, and this assumes the account is 5 years old, you can borrow the principal back from the Roth for a house down payment without paying taxes or owing any penalty.

- Diversification and tax-free money – Much like your investment portfolio, your retirement portfolio should include some diversification for tax planning purposes. Ideally, you can balance your tax-free withdrawals from your Roth in retirement with required IRA distributions. The goal is to keep yourself in the lowest tax bracket. Finally, as long as you wait until 59.5, all withdrawals are tax-free. If you decide to withdraw \$15,000 from your Roth to enjoy that Tuscany dream vacation, you don't pay a penny in taxes to either the Commonwealth or the IRS.

***\*I'll be glad to walk anyone through the one-step process of establishing a Roth IRA with either Fidelity or Vanguard on Thursday, April 26, beginning at 3:00 pm in the Pierce School faculty room. Please bring your laptop!***

***-Robert Miller, Devotion (retired)***

## **The President's Work**

It might seem hard to believe, but by the middle of the next school year, the BEU & the School Committee will be back at the bargaining table. In the coming months, the union will be facilitating conversations among members about what educators need in order to do their best work. Watch for opportunities to participate in this important process.

Many positive outcomes of the last contract campaign will serve us well in the next. For example, the community understands the critical importance of a livable wage for paraprofessionals. And, the Workload Oversight Committee has shown that the same minutes are still being double and triple booked. So, let the process begin!

*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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*BEU members discuss issues and find additional news at the website:*

*Brookline.massteacher.org All members are encouraged to join using a personal email address.*

*Amie Buchman, Communications Chair*

*Jessica Wender-Shubow, President*