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Des Moines Education Association

DMEA TEMPO

Should I Stay or Should I Go? Early Retirement Thoughts

Just like the early 80's song in the title many DMEA members are wrestling with the dilemma of deciding when to take early retirement. In an effort to help with this decision, we're going to provide our best thoughts and information on the issue.

Early Retirement Deadline—The deadline for teachers to notify the district that they intend to take early retirement is November 1st. Those people who wish to take advantage of the plan should submit a Notice of Intent to Retire Form to the Human Resources Department of the Des Moines Public Schools.

Those teachers who submit the form will be considered for early retirement by the district. Once the form is submitted, it is extremely difficult to rescind, so members are encouraged to be sure of their decisions.

Returning to Work after Retirement—Several candidates for early retirement

have contacted DMEA about the possibility of retiring and then returning to work for another school district. If early retirees are covered by IPERS there are some issues that may affect future employment.

According to the law, in order to have a *bona fide* retirement a person must: remain out of *all* employment with a covered employer for one month; and remain out of all *covered* employment for an additional three months.

What does this mean? Covered employers are those public employers who are covered by IPERS. They may, however, have some positions where IPERS is not collected, such as some substitute teaching positions (IPERS recommends checking with each employer regarding coverage of the position prior to acceptance). In other words for one month after retirement, you

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Ako, Boesen Elected to School Board

Connie Boesen and Ako Abdul-Samad were big winners in the recent school board election. Both new board members stressed the important of communicating with educators. If you would like to share a concern with Connie she prefers that you contact her at home either by phone (266-7063) or by e-mail at

boesendmia@aol.com. Ako prefers to be contacted by phone at 283-0987 or via e-mail at Akoabdul@aol.com.

In addition to the new board members, Jon Neiderbach was elected to a one-year term as school board president and Graham Gillette was elected to serve as vice-president.

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Retirement is like a long vacation in Las Vegas. The goal is to enjoy it the fullest, but not so fully that you run out of money.

--Jonathan Clements

Wellness Corner



There is no simple solution to controlling health care costs. You can, however, make choices that slow the rate of growth.

One of the most important choices you can make involves getting the right care in the right place. Sore throats, muscle aches, and scrapes can be uncomfortable, but they don't warrant a trip to the emergency room. Yet, these and other minor symptoms account for up to 75% of all ER visits (Consumer Reports 4/02).

During the 1990's emergency room visits jumped by 14%. Emergency room visits also cost significantly more than office or outpatient visits. Treatment in an emergency room generally costs two to three times that of treatment in a doctor's office.

As a general rule of thumb, it is appropriate to visit the emergency room for:

- Severe or unusual chest pains
- Sudden dizziness
- Restricted breathing
- Uncontrolled bleeding
- Broken bone
- Severe head or abdominal pain
- Poisoning or drug overdose
- Head or eye injuries
- Large burns or cuts
- Fever over 103 degrees for adults and over 101 degrees for infants

Calendar Committee Meets Makes Recommendation to Board

The Calendar Committee met on Monday, September 22 in response to a directive from the school board. The committee was charged with developing a calendar with a start date during the week of September 1st.

Prior to the meeting the DMEA had surveyed members to seek their input into this process. Over 700 members responded to the survey. Sixty-one percent of those members surveyed indicated that they wanted the committee to move the start date of next school year to August 30th.

Since this change would require finding five more days of school, we also asked members where they would like to schedule those days. Forty-seven percent indicated that they simply

wanted to add five days to the end of the calendar, while 31% favored shortening Winter Break by three days and adding two days to the end of the calendar.

The DMEA was represented by Chris Miller, Fred Vanderley, Karen Reese and Alice Boyd. The committee developed a calendar that has a starting date of August 30th. This later starting date results in the addition of five days to the end of the school year. The end of first semester will be moved back one week. No other changes were made in the calendar. The committee voted to send the new calendar to the board without recommendations. The school board will discuss both calendars at the October 7th school board meeting and make a decision at that time.

Teacher Next Door Program Offers Low Cost Housing

The Department of Housing and Urban Development wants to make American communities stronger. The Teacher Next Door Program is designed to further this goal by encouraging teachers to buy homes in low and moderate-income neighborhoods.

The program is open to any person "employed full-time by a public school as a state-certified classroom teacher or administrator in grades K-12." Teachers wishing to buy a home under this plan must be in good standing with their employer.

Teachers who wish to participate in this program cannot own another home at the time they close on the Teacher Next Door home. They also must agree to live in the home for three years.

Teacher Next Door property is listed and sold exclusively over the internet. Bids are awarded once each week. The bid must be the amount of the list price. Bids can be submitted directly or through a real estate broker. A computer randomly selects the winning bid.

The selected bidder may purchase the home at a 50% discount from the list price. To make the home even more affordable, teachers can apply for an FHA-insured mortgage with a downpayment of only \$100. If the home needs repairs, special mortgage plans are in place that allows the buyer to include the purchase price and repair cost in the mortgage. For more information on this program, visit the Teacher Next Door web page at <http://www.hud.gov/offices/hsg/sfh/reo/tnd/tnd.cfm>.

Early Retirement Thoughts

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cannot work for anyone who is covered by IPERS. For an additional three months you cannot work in a position with an employer in an IPERS covered position.

This has some major ramifications for people who may be planning to retire and continue employment in another district. A DMPS early retiree who is covered by IPERS would need to wait for 4 months to begin employment (teaching) in an IPERS covered position. This will only affect those people currently in IPERS. Early retirees in the Des Moines retirement system should not be affected.

Age Discrimination Lawsuit—We have received several calls from members asking about the future of the early retirement plan. As many of you know a lawsuit has been filed by a former teacher alleging that the early retirement plan discriminates on the basis of age. This suit is currently winding its way through the court system and it's impossible to know when a resolution will be reached.

We do know that similar age dis-

crimination issues have arisen in other states where schools offer early retirement incentives to teachers. Cases have already been tried in Minnesota, Wisconsin, Indiana, and several other states.

In all cases the school districts have been told that (1) it is acceptable to have a minimum or "threshold" age at which a person can retire with benefits, and (2) benefits cannot decrease after the minimum age if the decrease is based upon age.

State law currently allows school districts to pay for early retirement programs for teachers between the ages of 55 to 65 from the Management Fund. A ruling in favor of the age discrimination suit would mean that the cost of retirement for those teachers over age 65 would need to come from another source. The DMPS and the Urban Education Network plan to lobby this year to get the law changed.

What affect this suit will have on the future of early retirement in the Des Moines school system is difficult to tell. The DMEA will continue to keep members updated as information becomes available.

Galvin/Fischer Scholarships Available

Timelines for both the Walt Galvin and George Fischer Scholarships have changed for this year. Both scholarship applications will be due in the DMEA office by March 1, 2004. In the past Galvin Scholarships were due in December.

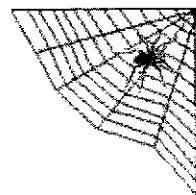
Applicants for the Walt Galvin Scholarships must be the child, step-child, grandchild, or claimed dependent of an active DMEA member. ESP members can also apply for the scholarship for their own use. Applicants

must have completed 90 hours of coursework in a pre-service education program. Two \$1000 scholarships will be awarded.

George Fischer Scholarships are awarded to 2004 high school graduates and are based upon several areas including grades, recommendations, and an interview. Two \$1000 scholarships will be awarded.

Applications for both scholarships can be obtained from the DMEA office.

Caught in the Web



Literacy, literacy, literacy. Many of you are tired of hearing that word, but with the districts emphasis on reading and with the standards imposed under No Child Left Behind, it is going to be with us for awhile. Here are the best sites to help with the challenge.

Launching K-3 Readers

<http://teams.lacoe.edu/reading/welcome.html>

This project from the Los Angeles County Office of Education provides a wealth of resources for K-3 Reading teachers. The site includes a discussion room and an area where you can post questions to the experts.

Focus on Adolescent Literacy

<http://www.reading.org/focus/adolescent.html>

This site from the International Reading Association provides resources for middle school reading instruction. It includes a valuable book list of recommended books for middle school students.

Strategic Reading Resource Center

<http://www3.iptv.org/pd/strategicReading/>

This site is designed to help secondary teachers develop strategies for teaching reading skills in the classroom. It includes a database of actual classroom tested strategies and ranks their effectiveness.

Read, Write, Think

<http://www.readwritethink.org>

This site was established in 2002 as a partnership of the International Reading Association, NCTE and Marco Polo. It contains links to lesson plans, standards and web resources. It also contains a monthly calendar that can be used with classroom activities.

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ESP Fall Conference



The annual ISEA Education Support Professionals (ESP) Fall Conference will be held on November 7 and 8 at the Downtown Holiday Inn. The conference is open to all Associates, Clerks, and Secretaries who are DMEA members. The conference will begin at 7:00 p.m. on Friday. Lily Eskelsen, NEA Secretary/Treasurer will be the featured speaker. The conference provides ESP members with an opportunity to learn more about ISEA and attend breakout sessions that provide important information that pertains to ESPs.

The only cost for the conference is for those people who plan to stay at the Holiday Inn overnight. Since most DMEA members will not need a room, there will be no charge for them to attend. Registration for the conference ends on October 17th. If you are interested in attending please contact the DMEA office at 471-8040.

NEA Affirmative Action UniServ Intern Program Now Taking Applications

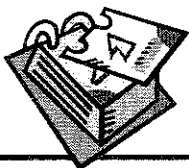
The NEA Affirmative Action UniServ Intern Program is seeking highly motivated and committed ethnic minorities and women leaders who are interested in employment as UniServ staff (same job as Randy).

Applicants must be active members of NEA to be eligible for the program. They also must be willing to relocate for future employment purposes.

The individuals selected for the program will participate at NEA expense in an intensive five-week training program to be conducted in the Washington, D.C. area from July 12 through August 13, 2004. Upon completion of the training, interns will receive up to three months of full-time, field-based training at NEA expense under the direction of an experienced UniServ staff mentor.

NEA will certify all interns who successfully complete the program as being eligible for employment. Interns will be expected to actively pursue UniServ positions wherever they may exist.

If you are interested in applying for this program please contact Randy in the DMEA office for further information.



DMEA Calendar

- October 2, 2003
DMEA Executive Board
4:15 p.m.
- October 7, 2003
DMPS School Board Meeting
Public Forum 5:00 p.m.
Regular Session 6:00 p.m.
- October 9, 2003
FR Assembly
North High School Cafeteria
4:15 p.m.
- October 15-16, 2003
Parent Teacher Conferences
- October 17, 2003
No School
- October 21, 2003
DMPS School Board Meeting
Public Forum 5:00 p.m.
Regular Session 6:00 p.m.
- October 23, 2003
DMEA Executive Board
4:15 p.m.