

# afpe *today*

Winter 2007



Mary Kay Downes

## Dear Colleagues:

This newsletter is designed to provide you some information on the budget process, answer a question on the deduction for VRS Life insurance, and to offer you a chance to spread the word about the benefits of joining AFPE.

Members have contacted us about what they feel is a hefty premium for the VRS life insurance, which had been on a "premium holiday" for some time. Members also were curious about the budget process. We called on Eric Timpson, AFPE Past-President to answer those questions.

With regard to next school year, the bottom line is that, if approved, employees would receive a 2 percent market scale salary increase under the proposed FY 2008 budget. For FY 2007, Fairfax County has the highest starting teacher salary of area jurisdictions—\$42,400 per year, however, FCPS lags behind five other counties in salaries for teachers with a master's degree and behind six other counties in maximum teacher salaries. At the preview for professional organizations January 11, I spoke directly to Jack Dale and told him that 2 percent was simply not sufficient. While there is no hope of an additional increase this year, we can continue to press the school board and board of supervisors with this fact.

I encourage you to keep posted on budget deliberations by checking the FCPS website: <http://www.fcps.edu/nesw/fy2008.htm>.

Regarding membership, please take page 3 of this newsletter and share it with your colleagues. While the math for the FCPS Budget might be hard to follow, the math comparing the dues structure for the three professional organizations is crystal clear. Due to our extraordinarily low "overhead" and our focus on Fairfax County alone, we are able to offer you the same insurance coverage as the other groups, and also offer professional development grants.

Sincerely,

Mary Kay Downes  
AFPE President

## Budget Process Explained

by Eric Timpson

*In response to a member's question about the FCPS budget, Eric Timpson, AFPE Past-President prepared these comments.*

The answer to your question about budget problems is a very complicated one. In a very abbreviated form, the reason that we will be facing tough budget years over the next several years is because of what is happening in the real estate market. The vast majority of money to fund education in FCPS comes from the Fairfax County Government. We use more than half of all the money that they take in. The vast majority of the money that they take in comes from property taxes on homes in Fairfax County. The tax rate is expressed as a dollar amount per 100 dollars of assessed value of property as of January 1. The current tax rate is \$0.89 per \$100 of assessed value. In 1976 the rate was as high as \$1.74 per \$100 of assessed value. As property values rose rapidly, the county was able to lower the amount of the tax per \$100 of assessed value and still take in more money than the year before. As long as the county is taking in more money than the year before, there should be room in the budget for raises.

Currently, the increase in property values is slowing considerably and perhaps even

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## e-notes

- What non-teaching tasks consume your time? email us at [afpefairfax@afpefairfax.org](mailto:afpefairfax@afpefairfax.org) with examples and we will forward them to HR.
- Don't be afraid to speak out or speak up about situations at your schools. You can not "lose your job" for being assertive. Use the FAC at your school to air complaints. The more that educators allow things to "happen to them," the more negative things will happen.

### Budget process continued from page 1

leveling off. If the value of homes completely leveled off, then in theory, the county would take in exactly the same amount of money next year as they did last year. If they took in exactly the same amount of money then, in theory, our budget would have to be the same as it was last year. This wouldn't allow for any raises unless budget cuts were made elsewhere. If the home prices remain the same or decrease slightly over time you quickly see what will happen. At some point the county might have to raise the property tax rate which taxpayers view as raising taxes. Elected officials generally will put off tax increases for as long as possible because ... well you know why.

In a nutshell that's where we are. The Board of Supervisors will probably be reluctant to raise the tax rate and we don't know what is going to happen to real estate prices, but anecdotally people are indicating that the years of double digit increases in property values have come to an end. This could indicate several tough budget years until either home values or tax rates begin to rise.

Some elements of these problems are nationwide. The real answer is a lot more complicated than this but I hope this response is helpful. ■

## Premium Holiday is Over!

by Eric Timpson

*A member questioned why there is a deduction for VRS life insurance when there had not been one previously. Eric Timpson, AFPE president researched the question and provides this information.*

The Regulation in question regarding insurance is 4710.5.

<http://www.fcps.edu/Directives/R4710.pdf>

Participation in the life insurance benefit is tied to participation in the Virginia Retirement System (VRS). Participation in VRS is listed as one of the mandatory benefit and salary deductions required by law or local ordinance/policy. Mandatory participation in VRS group life insurance premiums for employees became effective on July 1, 1962. If you go to the VRS web page <http://www.varetire.org> and look under the employee tab you can find an opt out form in the life insurance section. The catch, if you will, is that the form must be filed before the insurance policy takes effect. In other words as a new hire during the benefits orientation you should be allowed to make the selection to opt out. I highly doubt that this option is made clear to everyone, but as they say, let the buyer beware. We should all read every page of every form that we get on things like this, however, few of us do.

In her email, our member makes reference to the new deduction for life insurance. In point of fact, we have been paying for life insurance for many years, however, we were recently on a "premium holiday" as designated by the actuaries. This "premium holiday" was for several years. Now that the premium holiday has ended there is a noticeable difference in the life insurance contribution. If you check the VRS website you may also notice that many jurisdictions pay the members cost of the life insurance premium. In FCPS the school board contribution is decided annually as part of the normal budget process. Remember that FCPS was one of the last school districts in the state to agree to pay the employee portion of VRS contributions. Maybe down the road we can lobby the school board to contribute the entire life insurance premium as well.

It is my understanding that like Social Security and Federal Income Taxes VRS term insurance is a benefit that employees do agree to as a condition of their employment. It is more than likely governed by Virginia State Law.

Additional information can be obtained by calling the insurance representative. The office opens at 7:30 a.m. ■

### Questions About Life Insurance Coverage:

Joseph Chang  
Manager, Richmond Office,  
Minnesota Life  
P.O. Box 1193  
Richmond, VA 23218-1193

1-800-441-2258  
[joseph.chang@minnesotamutual.com](mailto:joseph.chang@minnesotamutual.com)  
[www.minnesotamutual.com](http://www.minnesotamutual.com)

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## Join AFPE

To apply, call

**703.690.5296**

or log on to

**www.afpefairfax.org**

and click on

"How to Join"

to start saving today!

### Why join the Association of Fairfax Professional Educators?

Dues are just \$8 a month for a 10-month contract.

### We focus only on local issues.

All our efforts go toward continuing excellence in Fairfax County Public Schools.

### Our dues go to supporting our members, not paid staff.

All board members and officers are volunteers, and we have just a single administrative assistant. Volunteers prepare and distribute newsletters and all forms of communication.

### All our dues stay here, in Fairfax County.

We are not affiliated with a state or national organization, and support no lobbyists. We have no financial obligations to inflate dues.

### Our dues cover only what needs to be covered.

We do not offer discounts for entertainment or commercial products or services, which helps keep our dues affordable.

### We fully protect our members.

Our modest yearly dues of just \$80 provide the same liability insurance as the much more costly nationally affiliated teacher organizations.

### We help you be the best teacher you can be.

We provide teacher grants of up to \$500 for members to participate in professional development opportunities, including degree programs.

## Add it up! Why pay more?

	FEA	AFT	AFPE
<b>monthly dues for 10-month contract</b>	\$61.30	\$54.60	<b>\$8.00</b>
<b>yearly dues</b>	\$613.00	\$546.00	<b>\$80.00</b>
	Save \$53.30/month and \$533/year with AFPE!	Save \$46.60/month and \$466/year with AFPE!	<b>Why pay more? AFPE saves you hundreds per year!</b>

### Looking for an opportunity to get involved?

We encourage innovation, support teacher-led initiatives, and provide opportunities for AFPE teachers to participate in county forums.

### All you have to do to save and benefit is sign up!

Enrollment is easy. Simply fill out an AFPE membership form and send it to us. Joining AFPE will automatically cancel your enrollment in FEA or AFT. You do not need to contact your current group.

**AFPE Board of Directors 2006-2007**

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**I join you in your commitment to excellence!**

**afpe**

(703) 690-5296

NAME

SOCIAL SECURITY #

EMPLOYEE #

HOME ADDRESS

CITY

STATE

ZIP

WORK LOCATION TITLE/POSITION

Ex: 1st Grade Teacher, Math Teacher, Counselor

WORK PHONE

HOME PHONE

EMAIL ADDRESS

**METHOD OF PAYMENT:** \$80 annual dues deduction is taken in equal increments over the length of your contract; for example, \$8 per month for a 10 month contract. Upon receipt of this request, deduction for dues to any other professional association will terminate. Please allow 2-4 weeks for processing. Please send this form through the pony to Gary Bender at Westfield High School.

SIGNATURE

DATE

**afpe**

**Professional Development Opportunity: AFPE Teacher Grants**

**PROFESSIONAL DEVELOPMENT IS ONE OF AFPE'S FUNDAMENTAL TENETS.**

Since 1995, AFPE has offered grants to our members to help fund activities such as attending Advanced Placement workshops and participating in the National Reading Recovery Conference. Again this year, we will support our members' professional development activities. The maximum grant per teacher is \$500, and all grants will be awarded on a first-come, first-serve basis.

Apply by completing the section below and sending it via Pony along with a copy of a receipt or cancelled check for your personal expenditure to Katherine Rehm at West Springfield High School by the April 30 deadline. *Be sure to attach a copy of the cancelled check or receipt to this application.*

Name \_\_\_\_\_ School \_\_\_\_\_

Date of professional activity \_\_\_\_\_

List name or type of professional development activity. \_\_\_\_\_

What is your primary reason for participating in this activity? \_\_\_\_\_

Total cost \_\_\_\_\_ Amount requested \_\_\_\_\_