



# Anaheim Elementary Education Association

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Kathy Waller, State Council

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Amy Asaoka-Nakakihara, State Council

*The vision for AEEA in 08-09 is to build strength through unity, growth in leadership, and increased participation by providing support, service, and advocacy for members' rights.* AEEA Executive Board, July 28, 2008

Dear AEEA Members,

As you well know, associations (unions) are being "attacked" on many fronts and dedicated service is being treated as an expendable quality for both new and veteran teachers. The days of being a sought after or "scarce commodity" have been replaced with the notion that there is somebody else that can replace you, a dime a dozen climate. After a year of many changes, our new Superintendent, Jose Banda, has promoted a message of creating and nurturing relationships. This is a source of hope for us all.

In the midst of new leadership and new ideas, the wheels of change or the developing of relationships is moving faster in some places and still out of gear at others. As your President, I have the privilege of hearing about and seeing a variety of school cultures and climates. One constant is that you are a contracted employee. A contract that is designed to ensure your rights and fair treatment, not one that guarantees a job or a specific workplace.

You have all worked countless hours above and beyond your contract and asked very little in return. Thank you for that and thank you for all you do for the students of ACS D. Keep in mind that during these difficult and lean budget times, the respect you receive should not be any less. If you have to focus on your lessons and student learning while leaving the room environment until later, I completely encourage and support you in that decision. Single Track schools are provided with one prep day. If you continue to get the job done on your own time, why would anyone think you need more time? Milk cannot be had without the cow. Don't work for free during your off-track time. Take care of yourself, regroup, relax and decompress. Next year is going to be busy and the stress of the dismal state budget is not likely to be any less.

While I will schedule my off-track time throughout the year in order to serve all five tracks, please know that I can be reached via email or cell phone almost every day. Teachers United is here to serve you also. Thank you again for all you do!

Sincerely,  
Kristen

## QUICK NOTES

- Congratulations to Henry RSP teacher, Kathleen McBenttez and her daughter, Amber! Amber was awarded a \$5,000 CTA Scholarship for Dependent Children. Way to Go!
- **Equality is the result of human organization.** (A quote of the month from your AEEA4U website.) Part of AEEA's vision is to build strength in unity; part of strength is equality, respect, and fair treatment for all members. Be certain to check out the website for important updates and information.
- Temporary teachers are eligible to apply for unemployment benefits. Apply online. Teachers must wait until September to receive benefits, but it will be retroactive from July if you are still unemployed in September.
- The flexibility provisions in the state budget illustrate how bleak the economic forecast is, for example, summer school and intersession funding can be used without actually providing the service and PAR monies could be used too without having a PAR program. Go figure...these are sad times.
- September 27<sup>th</sup> – Susan G. Komen/Race for the Cure – Check out [www.komenoc.org](http://www.komenoc.org) for more information and consider sponsoring an AEEA group by registering under CTAOC.
- Teacher Appreciation Day at Staples – Saturday, August 15<sup>th</sup> – 9 am to 12 pm noon.

## NEA Member Benefits and NFCC Offering Solutions to Help You Manage Debt

If you are dealing with pressing financial issues or simply have some financial questions, NEA Member Benefits (NEA MB) has a solution. NEA MB has teamed with the National Foundation for Credit Counseling (NFCC) to provide both free and very affordable financial tools and services to NEA members and their families. Whether it's one-on-one counseling or an educational workshop, an NFCC member agency can provide you with the financial assistance you need. Take the first step toward securing your financial future—call the dedicated NEA member line toll-free at 866-479-NEA2 (6322) or visit the special Web page for NEA members at [www.debtadvice.org/nea](http://www.debtadvice.org/nea). Help is just a call or click away!

## BE YOUR OWN ADVOCATE

If you do not already have a file with your contracts, observations, and evaluations, get one started today. **Keep everything** including notes left in your school mailbox, letters sent from the District, and notes left in your room by your site administrator. Having a complete file proved very important this year for an AEEA member when a potential grievance was avoided because the AEEA member had kept thorough records and documentation of everything.

Take some time during your week or more of off-track time to read your contract. Our contract is only as strong as the members and their willingness to enforce it and of course adhere to it. For example, take a look at the language in the Safety Article (9.3 pages 33-34) about your rights to suspend students from your classroom for the day and the day following. There are specific steps that must be followed. If you did not know, the contract is online under the Human Resources tab.

### June Rep Council

#### Schools Represented:

Edison  
Franklin  
Gauer  
Guinn  
Henry  
Juarez  
Lincoln  
Loara  
Mann  
Olive Street  
Orange Grove  
Revere  
Roosevelt  
Ross  
Stoddard  
Sunkist  
Westmont

#### Schools not represented:

Barton  
Jefferson  
Key  
Madison  
Marshall  
Palm Lane  
Price

Sorry we missed you. Hope to see these schools on August 31, 2009!

### DATES TO REMEMBER

June 22 <sup>nd</sup>	ACSD School Board Meeting 6:00 pm
June 25 <sup>th</sup>	AEEA Executive Board Planning Day
June 30 <sup>th</sup>	Multi-Track EOY for 08-09
July 3 <sup>rd</sup>	TU Office Closed – Holiday
July 8 <sup>th</sup>	Multi-Track BOY for 09-10 (Prep Day)
July 15 <sup>th</sup>	Back to School Night – Tracks A,B,C
July 27 <sup>th</sup>	ACSD School Board Meeting 6:00 pm

### IMPORTANT CONTACT INFO

#### Teachers United

[www.teachers-united.org](http://www.teachers-united.org)  
910 S. Brookhurst Ave., Suite 204  
Anaheim, CA 92804

#### AEEA Cell Phone

(714) 398-4877  
aeeaoftu@aol.com  
Kristen Fisher

Phone: (714) 956-4581 Fax: (714) 635-2603

### CTA Staff at TU

**Executive Directors:** George Woods and Barbara Dresel

**Associate Staff:** Anne Laguette and Debbie Knapp

# DEBT SETTLEMENT MAY BE TOO GOOD TO BE TRUE

## NEA Member Benefits and NFCC Offer Tips on Evaluating Debt Settlement Companies

When the bottom falls out financially, people need help and they need it fast. Being in such a vulnerable situation often makes you susceptible to offers that on the surface may seem good, but in the end leave you worse off than when you began.

The airwaves are filled with ads promising quick relief from debt and guarantees of happy endings. But all too often, that relief comes at a cost not only to your pocketbook, but to your credit score.

“Debt settlement companies, sometimes known as debt negotiators or arbitrators, can make the path to financial freedom sound appealing,” said Gail Cunningham, spokesperson for the National Foundation for Credit Counseling (NFCC), “but the reality may be very different from the rosy picture painted by the commercials.”

The NFCC encourages consumers to thoroughly investigate and understand any debt resolution option, including debt settlement, before selecting it as a way out of their financial distress. The following information may assist NEA members when evaluating debt settlement firms:

- Debt settlement is a process through which your creditor agrees to accept less than the full amount owed, yet considers the balance as paid. Settlement companies often advertise that they can negotiate reductions of 50 percent or more of the debt you owe. They then set up a repayment plan that typically takes between two and four years.
- Settlement companies charge significant fees. Different settlement companies have different fee structures, but there are two basic approaches. In one model, the settlement company’s fee will be a percentage of your total debt. The fees in that model typically range from 13-20 percent. Another option the settlement company may offer is to base their fee on the amount of debt reduction they can negotiate. Fees under this model can be as high as 35 percent. In addition, many settlement companies also charge a monthly fee that can range from about \$19 - \$89 a month for the entire program. Either way, it is not uncommon for settlement fees to total thousands of dollars.
- Some debt settlement companies front load their fees. In other words, they collect a large part of their fee before you receive any benefit. Much of the money you initially deposit goes to pay the settlement company to satisfy its fees. It can be months after you start the settlement program before your creditor receives any payment.
- A settlement company may suggest that you stop paying your creditors and instead begin making deposits into a special third-party account. The settlement company will attempt to negotiate a settlement offer with your creditor once enough money relative to the debt is on deposit. This may take six months or more, although the exact length of time will vary with circumstances. During this time, the balance on your debt can continue to grow if interest and various penalty fees continue to be charged by your creditor. As a result, you may owe more when you started and your credit may suffer because of your failure to make any payments on your debt. Even worse, legal actions such as wage garnishment or a judgment may be filed against you during this time.
- Debts paid off through settlement will generally show “Paid by Settlement” on a consumer’s credit report. If you later apply for new loans or credit, when reviewing your credit report the prospective lender(s) will see that a previous debt was paid by settlement, indicating that your repayment did not cover the total debt that you owed, but that your creditor accepted a lesser amount.
- The credit score is based on information contained in the credit report, with the highest consideration given to how you repay your debts. If you’re not repaying the creditor or have missed payments, it will show on your credit report and potentially lower your credit score significantly.
- The consumer may be responsible for taxes on the forgiven debt. If the forgiven debt totals \$600 or more, you will owe income taxes on the amount forgiven, substantially reducing the total savings from debt settlement.

“The debt settlement industry is largely unregulated,” Cunningham continued, “thus consumers should exercise extreme caution if they decide to work with a settlement company. Many of these companies are very new and inexperienced. During a time when every penny counts, experience does indeed matter.”

## NEGOTIATIONS NEWS

If you have not seen the District's Initial Negotiation's Proposal, you can check it out on your AEEA4U website homepage under [ACSD News](#). At the June 8<sup>th</sup> ACSD School Board meeting, the proposal was received by the Board and made available to the public as part of the negotiation's process known as "Sunshining". Any changes to the contract are subject to negotiations and ratification by AEEA members. No dates have been set to meet at the table nor at this point has the AEEA submitted an Initial Proposal to the District.

## CONGRATULATIONS TO CTA BOARD MEMBERS!

A round of applause is sent to Dr. Lloyd Porter, retiring CTA District M Board member. We thank him for his many years of service to his District, CTA, and the AEEA. Another round of applause is sent to newly elected District M CTA Board member, Jim Rogers. Jim will be taking Lloyd's place and serving our CTA District and association.

# THANK YOU...!!!

If you once again go to the homepage of our **AEEA4U** website and click on the link at the top of the page for "Leadership Teams", you will see the recipients of this "Thank You"!!! Just as the contract is only as strong as its members, our association, The Anaheim Elementary Education Association, is only as strong as its leaders. The leaders on the team list have given generously of their time to serve you at the site level or in doing committee work for our association.

This has not only been an Elections Challenge free year, it has been a year of many changes and new ideas and procedures. The efforts of your dedicated AEEA Leaders have led us down paths ranging from community service to joining in a united effort of support on Pink Friday. Their work and yours fill me with awe and leave me inspired! "Thank You" only touches the fringes of my gratitude and appreciation for everyone's work and efforts!!!

