

WEEK #23

Dear NEA Members,

Greetings! There are many new ideas out there to help teachers. NEA has created a web-site called "Works-4-Me" which are tried and true teaching hints suggested by NEA members. Each week you will receive an e-mail with six helpful (and short) hints to help you in your teaching. They will fall under the following categories:

Teaching Techniques
Content
Getting Organized
Managing Your Classroom
Relationships
Using Technology

In addition, you will get information about your NEA Member Benefits that are available to you through your membership in the Association. Click on the link or visit www.neamb.com.

Teaching Techniques

Holidays on the Net

"Holidays on the Net, <http://www.holidays.net>, is a great source of inspiration and ideas for me. It's also a nice place to send students for information concerning holidays."

Content

Title Predictions

"To help students with comprehension, I have them make predictions about what events might take place in the story based on the title of the chapter. I positively reinforce all predictions given. Once the predictions are made, I give a brief idea of what the chapter is about and ask the children to think about what questions they want answered when they read the chapter. We record these questions on chart paper. This helps to set up a purpose for reading and I've found that students are so in tune to the story that they are better able to answer with more detail and enthusiasm."

Getting Organized

Clean Chalkboards

"To keep chalkboards clean, use a Kleenex that has lanolin or hand lotion on it. Put it around the eraser and erase the board. You will rarely have to wash your board."

"Here is a blackboard tip that eliminates yucky wet cloths and sponges while keeping blackboards looking like new. I take a clean small towel and put a little bit of lemon oil on it. I place the towel in a Ziploc bag and leave it overnight so that the lemon oil soaks into the towel. After I erase the blackboard, I clean it with the towel and it removes all the chalk dust without leaving any streaks. The blackboards look like new. I add a couple of drops of lemon oil from time to time but there should not be so much that it wets the board."

Managing Your Classroom

When Students Move

"Whenever a student moves out of the district, I provide him/her with a stamped, addressed envelope. I tell the student to wait a month to get acclimated to his/her new surroundings and then write me about how he/she is faring in the new school. Students tell me about all sorts of things. This information is valuable since subjects are taught in many different ways with different textbooks by teachers using different approaches."

Relationships

Parental Involvement in High School

"I keep parents involved at the high school by inviting them to class to work with their child in lab activities. This gives the parent the opportunity to observe firsthand what their child is learning in class and hopefully opens a door of communication about school. It gives me the opportunity to get to know the parents a little better too. The best reason for inviting parents to class is that the students learn that their parents are really pretty sharp."

Using Technology

Picture Stories

"I take digital photos of things going on around our school. I print a copy for our photo wall but I also insert the photo in a Word document and save the file with the names of the students in the picture and the date. Students can open them easily by finding their name or their friend's name in the file name. Once open, students can write a sentence or story about the picture and print it. I pre-format the Word document with a large size font so it's ready to go. Children sometimes type random letters but they can read their story because the picture reminds them. Other students prefer to dictate a story to a buddy, volunteer or a teacher. Often children will see a picture on the photo wall and ask a staff member to help them bring it up on the computer."

NEA Member Benefit of the Week:

It's that time of year again...time for filing taxes! Check out the NEA Member Benefit of the week from H & R Block and the NEA Member Benefit article of the week for tax strategies.

Special Savings from H&R Block

H&R Block and NEA Member Benefits make tax time less stressful!

H&R Block is the nation's largest tax preparation company and a name that millions of Americans know and trust. NEA Member Benefits and H&R Block have again joined forces to offer discounts and special pricing on tax preparation for NEA members.

- Receive \$20 off tax preparation at an H&R Block retail office or \$40 off in an H&R Block Premium office.* H&R Block has over 12,000 offices nationwide, so there's always one close to you
- Save on a variety of H&R Block At Home™ online and software tax preparation products

NEA members also receive the following benefits with their tax preparation at H&R Block:

- Discount on tax preparation
- E-file
- Satisfaction Guarantee
- Maximum Refund Guarantee
- Audit Assistance
- Refund planning
- Returns kept on file for at least 3 years
- Year-round assistance and off-season tax checkup

To find an office near you, visit www.hrblock.com or call 1-800-HRBLOCK (472-5625).

While 403(b) and 401(k) contributions must be made by Dec. 31, you can also make tax-free contributions for an Individual Retirement Account up to April 15, 2010. The maximum amount for IRAs this year is \$5,000 (or \$6,000 with over-50 catch-up allowance).

One special change for this year only is that you can waive the requirement for mandatory withdrawal from a retirement plan that begins at age 70-1/2. Even if you have already taken a withdrawal, you can roll it back into the retirement plan up to the later of two deadlines—either Nov. 30 or 60 days after making the withdrawal (up to Dec. 31).

Experts generally counsel you to pre-pay as many expenses as possible before year-end to minimize your tax bill. So, for instance, if you can, you should make your mortgage payment or real estate tax payment for January before year-end.

There is a caveat for this standard practice, cautions Labant, given the unpredictable impact of the alternative minimum tax. If your tax payments get too high, it may push you into an AMT bracket. Other triggers may be high capital gains taxes, high state income taxes or even a large number of children.

It's virtually impossible for a layman to project whether you will end up in an AMT bracket, because the parameters change every year. "I've been calculating this for people for years, and I can't do it without software," says Labant. So you may want to have a tax consultant run a projection for you before you pre-pay any taxes.

Another standard practice recommended by planners is to realize some capital losses if you have capital gains to offset. With the market rallying this year, some taxpayers may have capital gains and should consider offsetting by selling other stock at a loss. “You can always repurchase it next year, if you want,” tax consultant Boisson says.

Capital losses can also offset up to \$3,000 of ordinary income, AICPA’s Labant says.

Educators proportionally contribute more to 529 plans for their own children, Labant notes, and should keep in mind that contributions often are deductible from state income taxes in the year they are made. The expenses for which college-age children can withdraw from the funds tax-free has also been expanded to include computers and software, she adds.

Charitable donations and gifts made by Dec. 31 can also reduce the amount of tax you owe, experts note.

SOURCE: http://www.neamb.com/xchg/neamb/xsl/hs.xsl/-/home/1199_4551.htm

NEA Member Benefit Article of the Week:

Year-End Tax Strategies for 2009

Make the right year-end tax moves with our expert tips.

Date published: Monday, November 16, 2009

By Darrell Delamaide

The financial crisis and ensuing recession not only brought bank bailouts and economic stimulus measures, it also brought legislation that may affect your individual income taxes for 2009 and your year-end tax planning.

For instance, says Allison Boisson, a tax consultant in Washington, DC, sales tax paid on the purchase of an automobile or other motor vehicle, such as a motorcycle or RV, up to \$49,500 in value can be deducted from your 2009 federal income tax, even if you don’t itemize.

So if you unloaded a clunker for cash under the government program and bought a new car, there is a further tax benefit. Or if you just buy a new car before the end of the year, you can save on 2009 taxes.

Another special benefit is the first-time homebuyer's tax credit of \$8,000. Originally scheduled to expire in early November, this has now been extended to April 2010. In addition, existing homeowners who have been in their houses longer than five years can claim a tax credit of \$6,500 if they buy a new house for less than \$800,000.

On the negative side, warns Melissa Labant, a tax expert at the American Institute of Certified Public Accountants, some of the emergency legislation passed to cope with the crisis adjusted the tables that determine how much tax employers withhold.

“So some people who have never owed tax before, may find this year that they owe tax,” Labant says.

To avoid any unpleasant surprises next April, the AICPA suggests using [a calculator on the IRS website](#) that can help you determine if you will owe tax. If you find that you do, you still have time to increase your withholding for the last few pay periods in 2009, or just begin saving for that tax bill.

One specific benefit for educators has been preserved in 2009, notes Dean Patterson, a spokesman for the IRS, and that is [the \\$250 education expense deduction](#). Teachers who fulfill the conditions for the benefit—K-12 teacher, principal or aide who has worked 900 hours during the year—you can deduct up to \$250 of your unreimbursed expenses.

Other year-end tax planning tips are more standard, the experts say.

As always, you should try to maximize the contributions to your retirement plan, AICPA's Labant says. For most educators, this means 403(b) plans, where the maximum tax-free contribution in 2009 is set at \$16,500 (or at \$22,000 with the additional catch-up allowance if you are over 50).

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