



PEI

PROFESSIONAL EDUCATORS OF IOWA

December 2014

*Merry Christmas
and a Happy New Year!*



From all of us at the PEI offices:

Amanda, Evan, Jim, Jodie, Joel, Lynn, Mark



and your Board of Directors:



Darrin, Donna, Emory, Eric, Linda, Mary K., Tracy

Can I accept a gift from a student?



We were recently asked this question in the context of receiving presents from our students at Christmas time but the issue extends past Christmas to anytime of the year.

You are okay to receive gifts that do not look as though there are any "ulterior motives." Kids loving their teachers has been going on since schools have been in operation. The caution is only if there can be anything determined as not above reproach. For instance, if one of your student's parents is in the fund raising business and is trying to persuade you to use their products for a fund raising event that you sponsor, then you should be cautious about taking any significant gift.

Legal counsel at the Board of Educational Examiners indicated that they have not had problems in the gift area. The rules and laws are primarily intended to keep politicians and state employees from being involved in forms of bribery. We believe you can relax and enjoy the spirit of the season.



Avoid A Meeting With the Ghost of Christmas Past

During this Holiday Season avoid a meeting with "The Ghost of Christmas Past!"

That "ghost" is the remaining debt you still owe from past Christmas's! Here are some tips that will help you avoid this ghost!

1. Plan Your Christmas. Think about Christmas before it is upon you by setting aside money year round through a Christmas Club, a special savings account, or by saving change in a bottle. Also shop for bargains in January for next Christmas.

2. Proportion Your Christmas. Your gifts should be proportioned by what you can afford, not by what you have access to buy. Most of us have access to more credit than we ever need. Determine what you can afford by how much actual money you can spend toward Christmas. And be sure you are the person who determines affordability; the salesperson will not be there to help you pay the bill as it comes due.

3. Pay For Your Christmas. Christmas's charged on credit cards can easily come back to "haunt" us. Consider that the average amount charged on credit cards for Christmas is around \$1000 per family. If minimum payments credit cards for Christmas is around \$1000 per family. If minimum payments it with an additional \$545 interest charge. That means your kindergartener's Christmas won't be paid off until he graduates from 8th grade! And that is only one Christmas. Often our Christmas debt is "layered" year after year! It is much better to simply pay for your Christmas each year within the boundaries of what you can actually afford.

4. Personalize Your Christmas. Why not put some real thought into this Christmas and make something instead of buy something. Gifts like baked goods, handmade ornaments, or even pictures of the kids give your Christmas the personal touch. You will substitute labor and creativity for cost, and your gifts will be just as, if not more so, appreciated.

Christmas Office Hours



We have adjusted the office hours for Christmas break but will be open from 8:30 - 4:30 on Monday and Tuesday December 22-23 and December 29-30. Our normal business hours will resume Friday, January 2.

Education is a great career that allows better vacations than most occupations. We appreciate that as well as you, I am sure.

At this time of the year we stop and review our many blessings.

Can the PEI Foundation accept a gift from you?

Yes we can! AND, it will be deductible on your 2014 taxes. That is great, but the best part is that it helps us keep our scholarship and convention programs operating. The foundation is a separate organization from the association and it qualifies as a C3 charitable organization.



Click [here](#) or point your web browser to bit.ly/PEI-foundation to download a form for your gift AND Thank You in advance!

WEBSITE LOGIN!

Not only does our website offer tons of useful information, but there is even MORE available for our current members!

To log in, go to www.peiowa.org and enter your:

Username (first initial of your first name followed by your last name)

Password (the last 4 digits of your SSN followed by your last name)

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