



The Advocate

January 2011

AFT Massachusetts
38 Chauncy Street
Suite 402
Boston, MA 02111

2010: A Year of Changes, Challenges

From the rise of a policy climate that punishes educators to a bleak financial picture for cities and towns, an eventful year points to further challenges in the months ahead.

Just how eventful was 2010? The year began with the passage of a major new education reform law—despite the opposition of thousands of educators—dramatically altering the state’s public education landscape. And it was only January. In the following months we’ve witnessed the rise of a policy climate that prizes punishment and school closures above the collaborative approaches that actually produce results and watched and listened with dismay as anti-teacher rhetoric has come to dominate the airwaves. The hostility isn’t just aimed at teachers, however, but at all public employees.

Meanwhile the state’s financial picture remains grim, and despite an uptick in the overall employment picture, schools, libraries, universities and other public institutions are preparing for the toughest fiscal times since the Great Recession began. Depressed enough yet? Believe it or not there were actually a



BANNER ACHIEVEMENT A banner celebrating the success of public school students in Massachusetts hangs from the Statehouse. Students here topped national and international achievement rankings once again this year. AFT MA congratulates the students—and their teachers—for this accomplishment.

few reasons to cheer in 2010. Students in the Massachusetts public schools topped the national and international achievement rankings once again while educators who often face overwhelming odds pointed the way to what effective education reform really looks like. This is also an ideal time to celebrate the 25,000 teachers, paraprofessionals, higher education staff and faculty, health care professionals and others who make up the membership of AFT Massachusetts. The dignity and grace with which you serve the public every day gives us all something to be proud of.

Here’s a look at some of the major events that took place in 2010:

Education reform law passes

This sweeping law was rushed through the House and Senate in late night sessions, and by the time it finally emerged into daylight, more than 15,000 educators had made their opposition known to lawmakers. While the measure was officially called ‘An Act to Reduce Achievement Gaps,’ it was viewed by many educators as an assault on their workplace rights that would ultimately discourage educators from taking jobs at high-needs schools. East Boston High School guidance counselor Jo-Ann Themo Milano put it best with her simple question: “How does taking away my rights make me a better teacher?”

Continued on back cover

Ravitch: ‘Time to Take Back School Reform’

Diane Ravitch is increasingly referred to as the ‘rock star’ of the education world. If the reception she got at Boston College last month was any indication, the moniker is well deserved. Hundreds of educators traveled from across Massachusetts to hear Ravitch deliver a full-throated defense of public education and its teachers at an event organized by Citizens for Public Schools.

On this particular night, Ravitch, the author of the bestselling *Death and Life of the Great American School System*, was in fine form. Just days before, Bill Gates, the billionaire founder of Microsoft and the leader of a movement to re-make public education, had essentially challenged Ravitch to a debate, sending a series of pointed questions her way via a *Newsweek* magazine reporter. Ravitch, a New York University research professor, was more than happy to oblige.

Among Gates’ queries: does the fact that Ravitch has emerged as the most

prominent defender of the teaching profession mean that she is happy with the status quo?

“No, I certainly don’t like the status quo,” Ravitch told the crowd. “I don’t like the attacks on teachers, I don’t like the attacks on educators who work in our schools day in and day out, I don’t like the phony solutions that are now put forward that won’t improve our schools at all.”

Before long, Ravitch had issued her own challenge to Mr. Gates, who just happens to be the world’s second richest man: “The United States today has a child poverty rate of over 20%, and it is rising. Why don’t you address the root causes of low academic achievement, which is not ‘bad teachers,’ but poverty? It won’t involve magic, but it would certainly require the best thinking that you can assemble. And if anyone can afford to do it, surely you can.”

Ravitch was just getting started.

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EDUCATION EXPERT Author Diane Ravitch has emerged as the country’s preeminent defender of public education and public school teachers at a time when both are under attack. Says Ravitch: “There’s a fast-moving effort underway to destroy our public schools and deprofessionalize education.”

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THE PRESIDENT'S COLUMN

Thomas J. Gosnell
President, AFT Massachusetts

Coming Your Way: 2011—Be Ready

Ten years ago all the buzz was about Y2K, the year 2000. It came and went with not too many bumps along the way. However, one major bump occurred. Al Gore and a lot of us thought the decision of the United States Supreme Court set the tone for the first decade of the twenty-first century by selecting George Bush as the forty-third president.

Now the second decade has come. Public education, in spectacular contrast to ten years ago, is squarely fixed on center stage. The economy is the big banana, of course. However, the spotlight also shines on us. Some would claim that it is more accurate to say a bulls eye is on our backs.

The mantra of the American Federation of Teachers Massachusetts (AFT MA) continues to be that we want what is good for students, what is fair to our members, and what is done collaboratively.

Let's look at one of the salient issues in 2011.

For several years an assault on health insurance coverage for public employees has been unremitting. Those assaulting claim that the health insurance coverage is prohibitively expensive, thus causing a reduction in public services, and that

workers in the private sector do not have the same quality health insurance coverage.

The cost of health insurance coverage has increased over the last decade. What can the cities and towns do to control costs and still maintain excellent health insurance coverage. Let me make a few suggestions, but by no means an exhaustive list.

Many cities and towns do not put out for bid their health insurance plans. They can do so and still maintain excellent health insurance plans. Almost certainly the health insurance companies would develop plans which would cause savings because of competitive bids from other companies against which they have never had to compete.

In fact, some cities and towns have not put health insurance out to bid for at least a quarter century. Rather stunning.

The range in the cost of plans that offer substantially the same coverage can be significant. Do we need very similar plans when some cost so much more than others?

However, we need to evaluate very carefully. The Commonwealth of Massachusetts Group Insurance Commission provides coverage for state employees and some municipal and town employees. Once excellent plans, these plans are now deficient because of a massive increase in co-pays and deductibles which occurred in the middle of the school year with little advance

Charter School Funding Battle Heats Up

Look for the battle over the state's charter school funding formula to heat up this spring. The education reform law enacted last year allowed for a significant expansion of the number of charter schools in the Commonwealth but didn't fundamentally alter the way that such schools are paid for. Now, with school districts across the state facing what officials are warning is the grimmest financial forecast in years, the prospect of losing additional education funding to charter schools has some communities in revolt.

In Gloucester, where a controversial arts-themed charter school opened this fall despite widespread community opposition, a group of parents has filed suit against top state education officials, charging that the school's charter was granted illegally. The parents also maintain that public school students in the city will be harmed by the loss of funding to the charter school. The parents may return to court this month seeking an injunction that would close the school.

The Massachusetts Association of School Committees recently passed a resolution that would require local communities to approve charter schools either by school committee vote or general election. Charters that are approved solely by the Massachusetts

notice.

Health insurance coverage for the average worker in the private sector has declined. However, for top paid employees health insurance frequently continues to be of emerald quality. The growing gap between the middle class and the upper class is real. This situation in the private sector is creating problems for public sector employees. However, every American, no matter his or her economic status, deserves quality health insurance coverage. It is regrettable that those running the private sector do not espouse such a view.

To those who say that the decline in the quality of health insurance coverage for private sector employees is a reason to lower the standard for public sector employees, we say, "Shame, Shame, Shame." Americans must assert that this great country can provide quality health insurance coverage to all. Some may say that such coverage is unrealistic. European countries seem to manage.

Where we can, certainly we will compromise, but AFT MA will continue to advocate proudly for quality health insurance coverage, will continue to be part of the labor coalition fighting for it, and will continue to rally with colleagues in the private sector, seeking quality health insurance coverage.

Other important issues continue to chug down the tracks. Among them are a commitment to adequate funding for our schools, the maintenance of our pension system, the establishment of a professional teacher evaluation system, not one whose focus is to blame teachers, and a revision of the unfair funding mechanism for charter schools. More on these in a later column.

Whatever holiday you celebrate at this time, may it be merry, happy and frolicsome. ■

Send comments to tgosnell@aftma.net

BOLD PRINT

Public promise...

Congratulations to the staff at the **Joseph Lee Elementary** in Dorchester for winning the 5th annual 'School on the Move' Prize. Named for Thomas Payzant, the former superintendent of the Boston Public Schools, the award comes with a check for \$100,000 and is given to "schools that have made exemplary progress in advancing the academic achievement of all students. The other finalists were the **Clarence R. Edwards Middle School** in Charlestown and the **Charles H. Taylor Elementary School**. All three are traditional public schools that have seen big gains in student achievement thanks to strong leadership and a collaborative approach that provides teachers and students the necessary supports to succeed. Congrats to all!

Fast lane...

UMass Dartmouth Physics Professor Marguerite Zarillo is the recipient of the **2010 President's Public Service Award**. The awards are presented annually to five faculty members from the University's Amherst, Boston, Dartmouth, Lowell and Worcester campuses who have been nominated by the Chancellors of their respective campuses for providing exemplary service to the Commonwealth. Dr. Zarillo, who is leading a statewide traffic management project, is a member of the **UMass Faculty Federation at UMass Dartmouth**. Congratulations to Dr. Zarillo and the other award winners.

Heart to heart

Holliston teacher **Kathryn Buckley** has been selected by the National Science Teacher's Association to be a presenter at the group's 2011 national convention in San Francisco. Buckley, who teaches biology at the **Robert Adams Middle School**, was chosen to talk to the NSTA about a unit she created that uses the Framingham Heart Study to teach students about the human body. The NSTA's annual convention is open to science educators from across the country and highlights the most innovative science teaching that's being done in the nation's classrooms.

Field goal...

Congratulations to the **Brighton High School Bengals** for making it to this year's Division 4A Superbowl at Curry College. The Bengals are coached by **James 'Timo' Philip**, a member of the Boston Teachers Union and AFT Massachusetts executive boards and a social studies teacher at Brighton High School. While the team ultimately fell to Northeast, Coach Philip told the Boston Globe that he was proud nonetheless. "...I'm always proud of our team whether we win every game or lose every game."

Got good news to share? Send it to advocate@aftma.net

Ravitch: Time to Take Back Reform

Continued from cover

"I hear from many teachers who tell me they've had it, that they've never felt such disrespect; and I've also met young people who tell me that the current poisonous atmosphere has persuaded them not to become teachers."

—Diane Ravitch

Change of heart

The story of how Diane Ravitch emerged as the foremost defender of public education is not without its own twists and turns. For many years, Ravitch was herself a proponent of standardized testing, so-called school choice as well as charter schools. She served as an assistant secretary of education in the first Bush administration and publicly praised No Child Left Behind when it was enacted. These days, when Ravitch travels around the country speaking to groups of educators, she is often questioned—sometimes harshly—about her past views.

"I looked at the evidence and it became more and more clear to me that these strategies have become a failure," she says. Her latest book chronicles the evolution of her views and her criticism of policies that increasingly

dictate public education in this country. "Basically we've embraced an approach that says measure, stigmatize, punish. Not only is it unfair to teachers but it doesn't work."

A frontal assault

But in the last year, Ravitch has found herself in an unlikely position. This self-proclaimed educational policy wonk who has authored more than 20 books has emerged at the center of a veritable war over the future of public education. On the one side are Bill Gates, Michelle Rhee, former superintendent of the Washington, DC schools, and a long list of powerful individuals whom Ravitch calls 'corporate reformers.' On the other side are the nation's public school teachers and the unions that represent them. "There's a frontal assault on the education profession," Ravitch argues. "The goal is to replace teachers who are trained, experienced and qualified and replace them with well-meaning amateurs."

The corporate reformers got a significant boost this fall with the release of *Waiting For Superman*, the documentary by Davis Guggenheim that was featured twice on The Oprah Winfrey Show and was the centerpiece of several days of programming by NBC, including an interview with President Obama. And whether you saw the film or not, you're doubtless familiar by now with the critique of American schools that is at its heart.

Debunking myths

In an essay entitled "The Myth of Charter Schools" that appeared in the *New York Review of Books*, Ravitch laid out the corporate reform narrative this way: "Test scores are low because there are so many bad teachers, whose jobs are protected by powerful unions. Students drop out because the schools fail them, but they could accomplish practically anything if they were saved from bad teachers. They would get higher test scores if schools could fire more bad teachers and pay more to good ones. The only hope for the future of our society, especially for poor black and Hispanic children, is escape from public schools, especially to charter schools, which are mostly funded by the government but controlled by private organizations, many of them operating to make a profit."

The problem with this story, however, is that it simply isn't true, says Ravitch. In the months since *Waiting for Superman* made its debut, Ravitch has devoted her time to debunking the myths, half-truths and actual lies that the film and the corporate reform narrative propagates. With an endless supply of statistics at the ready, she clearly relishes the fight. Yet Ravitch expresses grave concern about the anti-teacher rhetoric that rules the airwaves these days and its demoralizing effect upon teachers. "The media should be celebrating you," she told the overflow crowd at Boston College. "But I hear from many teachers who tell me they've had it, that they've never felt such disrespect; and I've also met young people who tell me that the current poisonous atmosphere has persuaded them not to become teachers."



SIGN OF THE TIMES Hundreds of educators from across the state turned out to hear Diane Ravitch speak at Boston College last month. Lowell High School teacher Ruth Harrington (center) waits for Ravitch to sign a copy of her book: *The Death and Life of the Great American School System*.

The anti-poverty project

While Ravitch devotes much of her intellectual energy these days to challenging President Obama's education initiatives—she's particularly critical of the administration's insistence on closing underperforming schools in impoverished neighborhoods—she has also begun to lay out her own vision of what education reform should look like. That vision starts, says Ravitch, with a serious national conversation about improving the lives of children and families. "Until we're willing to get serious about helping children and families who live in poverty, none of the solutions that are being put forward as 'magic bullets' to raise student achievement are going to do much of anything. There are no short cuts."

In the weeks before Ravitch's talk, Bill Gates proposed an end to the practice of paying teachers more on the basis of their experience and graduate

degrees. The educators in the audience at Boston College—many of whom came armed with considerable experience, not to mention degrees—uttered a collective gasp as Ravitch described Gates' latest campaign. Heads nodded in agreement as she asked an obvious question: "I wonder why a man of his vast wealth spends so much time trying to figure out how to cut teachers pay? Does he truly believe that our nation's schools will get better if we have teachers with less education and less experience? Who does he listen to? He needs to get a smarter set of advisors."

Once the laughter subsided, Ravitch had yet another suggestion for Mr. Gates: "Why doesn't he make speeches thanking the people who work so hard day after day, educating our nation's children, often in difficult working conditions, most of whom earn less than he pays his secretaries at Microsoft?"

Heads nodded again as if to say: *yes, why doesn't he?* ■

The Advocate

The official publication of
AFT Massachusetts, AFL-CIO

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Jennifer C. Berkshire, Editor
38 Chauncy St., Suite 402
Boston, Mass. 02111
Tel. 617-423-3342 / 800-279-2523
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Diary

of a New Teacher

By Sean Mulkern
HVAC instructor, South Shore
Regional Vocational Technical High
School

I wish I could say that I've always had the lofty ambition of becoming a teacher but this isn't the case. I've spent roughly thirty years in the HVAC field working for several different companies, in addition to owning and operating my own business. I was pretty comfortable at my job and really had no reason to make a career change, but as chance or fate would have it, there was going to be one. One day my son, then a sophomore at his high school, told me that there was a job at his school in the HVAC department. "You should put in for it, Dad," he said. Within two and a half weeks, I was standing in front of my first class.

What was I thinking? I must have asked myself that question a thousand times during my first year. I can honestly say that I considered quitting nearly every day. I think there is a distinct difference between the new academic teacher as opposed to the new vocational teacher. Academic teachers have been trained in the art of teaching, whereas vocational teachers have only been trained in their field of specialty. To assume that all tradesmen can teach is akin to saying everyone who can turn on a light switch is an electrician. So began my journey of identifying the things I needed to know and the things I needed to change about myself in order to become an effective teacher. By no means am I done learning, but I have gained some insight since that first day.

I believe my experience of being a teacher has made me a better person. I have had to learn how to endure the slights of students without holding a grudge. I have learned to believe in myself even when circumstances are negative or others don't believe in me. I have learned that the recognition you receive from others who think you have



ON THE JOB TRAINING Sean Mulkern (right), an HVAC instructor at the South Shore Vocational Technical High School with student Connor Clancy. Mulkern became a teacher after spending 30 years in the HVAC field.

done a job well is much less important than the self-satisfaction you get when you know you have given your all. I have learned that my weaknesses can be used to encourage a student who may have a weakness of her or his own. All these things that I have learned I now teach to my students.

I've also learned that the profession of teaching is much more than a paycheck; it's an opportunity to have a significant impact on the life of another. It is a tremendous responsibility and the most important job I have ever had. But as new teachers we're often so busy going through the pains of learning to teach that we lose sight of the meaning of the job. We are stretched to our limits physically, mentally, and emotionally. I encourage my fellow new teachers not to give up. It will be a struggle but a

worthwhile one.

So being a teacher is really easy. All you have to do is give more than you thought you could. Care more than you really should. Believe in your students even when things seem impossible. Strive endlessly to improve your knowledge, and know that what you're trying to do is a noble thing. If you can do all these things, you will have a positive impact on your students. I know this is true because of the positive impact my shop teacher had upon me. That teacher was Joseph D. Ramaci at Somerville Tech Trade High and I dedicate this column to him. Thank you, Mr. Ramaci! ■

BEHIND THE SCENES

Carolyn Wilkins, Berklee College of Music

A jazz singer and writer traces her family's rise from slavery to 'bittersweet' success

When Carolyn Wilkin's beloved Aunt Marjory, or Marj, passed away in 1995, she left her niece a veritable treasure trove of family documents. The scrapbooks—all ten of them—would lead Wilkins on a journey deep into the history of her family and help her come to terms with a question that has preoccupied her since she was a child: "who am I?"

Wilkins, a professor of ensembles at the Berklee College of Music and a jazz singer, recounts the fascinating history of her family and her own adventures in self discovery in a new book, *Damn Near White: An African American Family's Rise from Slavery to Bittersweet Success*. The first part of the title, notes Wilkins, refers to her father's family's unusually light skin

color; the subtitle to both that family's generations of achievement and to the back drop of segregation and racism against which they occurred. "It's about a legacy of achievement that really was bittersweet," says Wilkins. "What I uncovered were these stories of ancestors who were relentlessly driven to achieve yet were also faced with incredible obstacles because of segregation."

J. Ernest Wilkins, the author's grandfather, exemplified both of these forces. He grew up in Farmington, MO, where black students weren't allowed to attend the public high school, but ultimately rose to become the first black assistant secretary of labor in the Eisenhower administration. Yet as his granddaughter would discover, Wilkin's legacy has been all but forgotten. Unpopular with officials in the Eisenhower government he was forced to resign and died a mere three months later.

The author's research took her deep into family lore. She discovered a great-grandfather born into slavery who'd become a teacher, an inventor and a journalist but whose abandonment of his five children would result in his being all but erased from the official family narrative.

And while the history she uncovered finally fleshed out the sepia images contained in the pages of Aunt Marj's scrapbooks, it also shone a light on the present, says Wilkins. "The process of writing the book was revelatory and healing. By going back into the past I finally understood why my own father was as driven as he was." Wilkin's father



FAMILY LORE Carolyn Wilkins, a jazz singer and professor of ensembles at the Berklee College of Music, found that delving into the past helped her to gain a new perspective on her own struggles with racial identity.

and her uncle were both well-known lawyers at Harvard Law School while another uncle was a childhood prodigy and a protégé of Albert Einstein who became a renowned physicist. "I ended up with a much different perspective about why achievement was so important to them."

Delving into the past also helped her gain perspective on her own struggles with racial identity, says Wilkins. Like her paternal relatives, Wilkin's light skin has meant that she has often been forced to 'prove' her blackness. The book opens with a poignant anecdote about Wilkins attending a party in 1969 and being asked by another college student "what are you?" Investigating

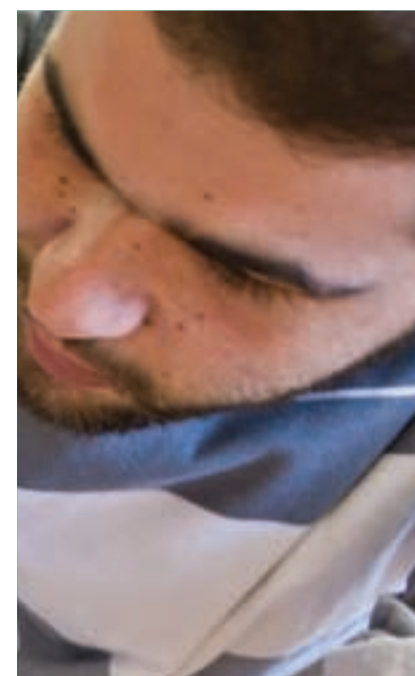
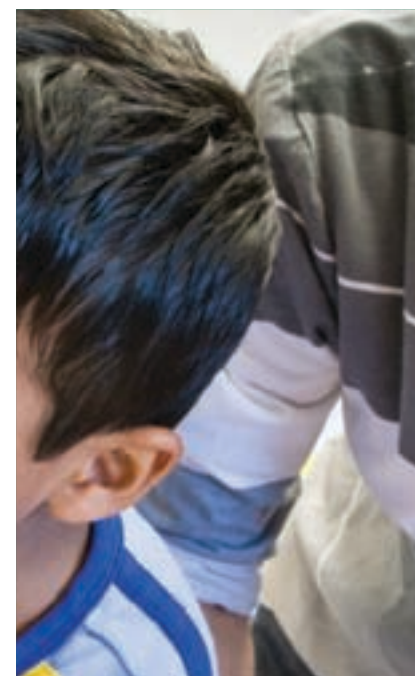
her family's often fraught relationship with the 'color line' has also enabled her to redefine herself, says Wilkins. "Now I knew at least some of the story of my ancestors," she writes. "If I studied their achievements and their failures closely, I could see pieces of myself, for better or worse."

Wilkins is already at work on another book, this one about the maternal side of her family. "This next book is a little more feminine in its focus. It's a little bit more about music." ■

Carolyn Wilkin's book *Damn Near White* was published by the University of Missouri Press and is available at Amazon and other retailers.

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Student Athletes Teach One Professor a Lesson on Bias



LINE DRIVE Author Dan Georgianna confesses that when he began his career at UMass Dartmouth he believed the myth about ‘dumb jocks.’ But a few student athletes taught him to be more careful about bias.

When I started teaching at Southeastern Massachusetts University, as UMass Dartmouth was called then, school athletes missing class to travel to a game annoyed me. Sometimes I would give athletes make-up exams so that they wouldn't miss a game, but not always. I believed the myth about “dumb jocks” and didn't want to give athletes any advantages over other students.

Then a basketball player, who had almost no training in math, struggled with Principles of Macroeconomics, which requires basic algebra. I expected him to drop the course, but he didn't. With remedial help in class (lots of students needed help with basic algebra) and help outside class from tutors at the Academic Resource Center, he made it through the course. I was a bit surprised to see him next semester in microeconomics, another course that requires math. I was even more surprised to see him on campus after his eligibility for basketball ran out. He told me he was on the 6-year plan, determined to graduate. He did.

As often happens, this student taught me a lesson to be a bit more careful about bias. When I looked at the evidence from my classes, most, but not all, athletes did better than other students. It was easy to track them. Every few weeks, the athletic department sent a question form to instructors with athletes in class, asking about attendance, homework, grades, participation in class and other indicators of academic success.

Data for all athletes at UMass Dartmouth supported my experience. The average GPA for athletes was 2.86 (out of 4.0) with about one third of all athletes on the Dean's List or higher.

When I started writing this column, I had similar biases about NCAA Division I athletes as pampered, no-show students hoping to play

professional sports against odds of over 1000 to 1 and leaving school with nothing to show for it. How could basketball players go to class through “March madness” or do any schoolwork during a grueling season of daily practice and a slate of 25-30 games? Scandals from about 15 years ago that uncovered highly successful basketball programs with graduation rates of 10%

“As often happens, this student taught me a lesson to be a bit more careful about bias. When I looked at the evidence from my classes, most, but not all, athletes did better than other students.”

or lower supported my opinions of Division 1 athletes as students.

Current data show otherwise. Over the past nine years that the NCAA has kept records for Division I, graduation rates for Division I schools have risen continuously, currently averaging 79%, with female athletes at 87% and male athletes at 72%. The lead spectator sports: basketball, baseball, and football lag by about 2 percentage points for women and 10 for men. Overall, athletes graduate at about the same rate as student populations, once again with women athletes graduating at a higher rate than total student populations and men athletes lower.

The NCAA graduation rate is probably inflated. The NCAA counts transfers from schools as graduated and federal graduation rates count

transfers from schools as not graduated. The federal graduation rate for athletes at Division I schools was 64% last year, about the same as the student populations.

These data mask other factors. Every athletic program hires staff to help athletes stay in school, and the average rate of financial aid is higher for athletes. I also have doubts about difficulty of majors, but I couldn't find data, and I don't know how to compare majors.

The large increase in participation in college sports also contributed to increasing graduation rates for athletes. Most Division I schools now compete in over 25 sports for men and women with Division II and Division III schools not far behind. Title IX, enacted in 1972, rules against exclusion or discrimination from any education program or activity receiving Federal financial assistance on the basis of sex. Usually regarded as increasing women's participation in college sports, Title IX raised men's participation as well.

I must admit that I'm still a bit queasy about big-time college football and basketball programs. Almost all-white spectators watching almost all-black athletes run and jump for huge sums of money with little going to the athletes seems a bit odd to me. And the lower graduation rates for black athletes and for black students in general seems more than odd.

I am not queasy at all about school athletics. Thanks to Title IX, school sports and other extra-curricular activities have become a way of life for modern students, one of the most positive educational and social improvements in our lifetime.

Write to Dan at dgeorgianna@umassd.edu

Higher Education News Watch

Scholarships granted
The UMass Faculty Federation, Local #1895, recently awarded two \$500.00 scholarships to undergraduate students who are majoring in Psychology: **Amanda Austin** and **Susan Wessels**. The criteria for consideration is Massachusetts residency, financial need, a parent is a member of a Massachusetts labor union. The applicant must also be in good academic standing. One of the scholarships is named for long-time AFT Massachusetts field representative **Jay Porter** who represented faculty and staff at UMass Dartmouth for many years. Congratulations to Amanda and Susan and good luck next year!

Sour note
In a rare move, the **National Labor Relations Board** has filed an injunction against the **Longy School of Music** in Cambridge, Massachusetts. The Board took action after the Longy Faculty Union (LFU), which was formed by faculty members last year, filed charges with the NLRB alleging that the school administration committed multiple unfair labor practices against the faculty and their union. For the NLRB to file an injunction in federal court is an unusual move on their part and indicates that NLRB attorneys believe the employer has committed serious violations of federal labor law. Despite the fact that a majority of faculty members signaled their desire to form a union by signing cards, administrators at the school spent months fighting the effort, including retaining a high-profile Boston law firm at an estimated cost of \$80,000.

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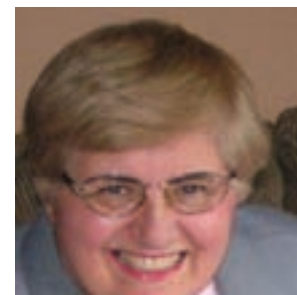
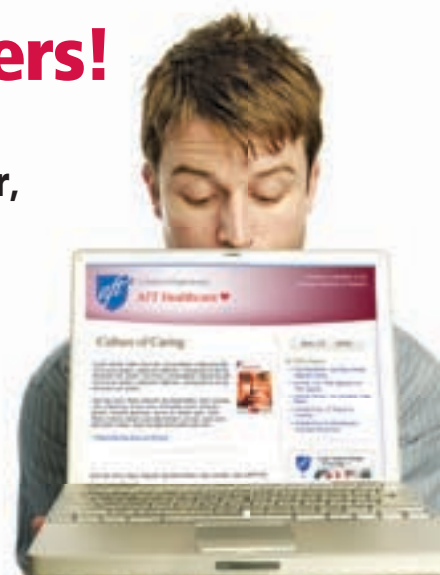
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Retiree Corner

Marie Ardito, Co-founder
Massachusetts Retirees United
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Credit Card Debt? Consider ‘Plastic’ Surgery

One important question to ask yourself in planning financially for retirement or in living in retirement is: “Do I use or abuse credit cards?” As of March 2010, 98% of total US revolving debt is credit card debt. The average credit card debt per household is \$15,788.

In the research for this column I found some interesting information that hopefully will help those who abuse credit cards to do some serious thinking. According to the Massachusetts Office of Consumer Affairs, a credit card balance of \$1000 will take 144 months or 12 years to pay off if you pay only the minimum required which is \$25 each month at 17% interest. By only paying the minimum, you will pay \$979.14 in interest to borrow \$1,000, nearly doubling the amount owed. More importantly, just do the math: you pay nearly twice as much for everything you buy!

People who pay with credit cards usually spend 50% more than they would with cash. If you were paying cash you would probably think more seriously about whether you needed something or had the money in pocket to pay for it. When using plastic you might not stop to think or even

consider if you are going to have the cash at the end of the month to pay off the card.

More and more older Americans have credit card debt now. In most instances they use cards for food, gas, clothing, medications and the necessities of life. Statistics show that there is a large increase in this area with people who've been retired for a few years. This information should make it obvious that having savings before entering retirement is important and that one should continue to save in retirement. Take a look at any expenses you have that can be consolidated. For example, how many different phone bills do you have? Is your cable bill excessive? Are you paying for channels you don't watch? Don't let the comfort of staying with a company make you spend more when another company could greatly decrease your cost. Look at your house and car insurance. When is the last time you shopped around to see if there are better rates available?

It is important that everyone have an emergency fund that can be accessed quickly and easily. This is essential for retirees. A minimum emergency fund is savings up to the amount of three months of living

expenses. A really safe one is savings up to one year of living expenses. This should be a separate fund you establish and touch only as the name indicates for emergencies.

Develop a plan to liquidate your credit card debts. Begin by not using the cards until your debts are paid off. Then work at paying off the cards that charge the greatest interest and pay as much as you can each month on these while always making at least the minimum payment on the others. Don't incur credit card debt to maintain a lifestyle you really can't afford. It has never been fashionable to try to keep up with the Joneses. Who knows maybe they have a credit card balance greater than yours!

Before we start shaking our heads about the national debt let us look at our own. Consider seriously that you may be among those who cannot have a credit card because you do not use it wisely. Do the wise thing, pay them off and then perform plastic surgery and cut them up! If you are debt free, congratulations you are living within your means. If you are debt free and have a very good emergency fund, double congratulations—you have planned wisely. Keep it up! ■

The Golden Apple: Finding Inspiration Every Step of the Way

In second grade I had a teacher who caught me pretending to read. I was turning the pages so fast that not even a speed reading class would have made it possible for me to actually be reading as fast as I was going. Ms. Nolle didn't embarrass me in front of the class nor did she call me out on my obvious attempts at fooling her. Instead she led me to our classroom library and helped me choose a more fitting book, keeping my little scandal our secret.

In fifth grade, a year in which my family was going through tremendous hardship, Mrs. Falvey came to watch my church choir sing in a well-known performance hall. After the show she came up to me and handed me several flowers wrapped in wet paper towel and aluminum. Seeing her there taught me that teachers have the power to bring about a feeling of stability and support. To this day I believe regardless of gender or age everyone should get flowers after they perform.

In middle school my mother (a veteran teacher in the Boston Public Schools and a cook extraordinaire) had me pick out clothing and shoes, fold them and bag them up to send to some of her students and their families who were in need. To this day my mother cooks for her students. I remember helping her make meatballs and rice for her class; I was able to go to school with her the next day and I watched as my mother lovingly fed her students

A young teacher wants to honor the educators who inspired her—and finds that there are many. “In fact, if I had to hand out a golden apple to someone who inspired me to teach, I would have to go golden apple picking first.”

and me, her classroom looked and felt like a family. I remember my mother telling me a story about how one of her students had never seen or eaten a pistachio before and how she shared some she had packed in her lunch, he turned out to be a big fan of pistachios.

In college I took a course called Children's Literature. On the very first day the professor asked every student to stand in front of the classroom and produce the most authentic dog bark we could. One by one we went up and apprehensively barked in front of the class. The professor would not let us sit back down until we had a “good enough” bark. He ended the class with, “Please do not enter the teaching profession because you ‘like’ kids. If you like kids you should baby-sit. Also, if you're going to be a teacher you need to be able to read stories aloud and bark like a real



A ROAD TO FOLLOW Amanda Perez recently began her second year as a special education teacher in the Boston Public Schools. For inspiration she draws upon lessons imparted to her by her mother, teachers she had from elementary school through college, and of course, the wise Lorax.

dog without being embarrassed.” I worked side by side with this professor in three juvenile detention facilities using reader's theatre to teach history. He taught me how to revere the teaching profession, honor my students and use creative measures to support struggling learners. He also taught me how to wield my words and deeds carefully as teachers have enormous power to affect change, for better or worse.

The wise Lorax tells us “unless someone like you cares a whole awful lot, nothing is going to get better. It's

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The seminar will be held at Presidential Park, 314 Main St. (Rt. 38) Wilmington, MA, Unit 105. If coming from Rt. 93 take Rt. 62 exit toward Wilmington. When you reach intersection of Rt 38 take a right and the entrance to the park is less than 1/2 mi on your right.

To register, contact Marie Ardito at mardito@retireesunited.org or call and leave your name on the voice message at 1-617-482-1568. Please be sure to indicate the number attending, and please leave a phone number in case weather conditions necessitate postponement.

Announcements

Important legal change pertaining to credit for time worked

Individuals who worked part-time for a school district between 11/9/1990 and 7/9/2010 received full-time credit towards their pensions for that service. That is no longer the case. Anyone working part-time after 7/9/2010 will be credited only for the percentage of time they work. If you have questions about your part-time service, please contact the Massachusetts Teachers Retirement Systems member services staff at 617-679-6877.

not.” My inspiration for teaching reduces down to that one conviction, thanks to it being demonstrated to me by a series of people and moments with them. In fact, if I had to hand out a golden apple to someone who inspired me to teach, I would have to go golden apple picking first. ■

Amanda Perez teaches special education at the Sarah Greenwood School in Boston. Share your comments with Amanda at amariaperez@gmail.com

2010: A Year of Changes, Challenges

Continued from cover

Advocates for public education also warned that by increasing the number of charter schools that can operate in Massachusetts without overhauling the charter funding formula, the state would only succeed in draining essential resources from areas that most need them. Such dire predictions have already come to pass in several communities. (See “Charter School Funding Battle Heats Up,” page 2). Case in point: Boston is now in the midst of a chaotic scramble to close traditional public schools and shuffle students around the city as taxpayer dollars are increasingly being diverted to charter schools.

Libraries fight to preserve their essential role

As library personnel around the state can attest, 2010 has been one of the busiest years they’ve ever seen. The economic downturn has sent a surge of new users flooding into local libraries in search of everything from books and DVDs to free Internet access. But despite the increase in patrons, libraries in the Commonwealth are under siege like never before. With state funding down and voters reluctant to approve so-called Proposition Two overrides, libraries in Bridgewater, Hull and beyond have seen staff let go and hours slashed. In Boston, a plan to close several branches of the Boston Public Library met with such an outpouring of community resistance that it has been shelved—for now. The future of the neighborhood branches remains unresolved. With city and town officials across the state warning that the next fiscal year is shaping up to be even worse than previous years, the pressure on local libraries will be intense.

The Bay State stays blue

In a dramatic exception to the surging Republican tide across the country, Massachusetts voters chose to keep the Bay State ‘blue’ in the 2010 midterm elections. Every single statewide office went to the Democrats in November, although Republicans did make inroads at the State House. The setback for Republicans in the Commonwealth came after what seemed like an auspicious start to the year for them and another major 2010 development: Scott Brown’s victory over Attorney General Martha Coakley to fill the Senate seat left vacant by the death of Ted Kennedy. Senator Brown will be up for re-election in 2012.

And voters say no to slashing the sales tax

In another 2010 election highlight, Massachusetts voters sent Question 3, a ballot measure that would have slashed the state’s sales tax, down to a decisive defeat. Despite the anti-tax climate in the Commonwealth, voters apparently heard the warnings of local officials, including school superintendents, that cutting the sales tax during a time of economic hardship would prove devastating to local communities and the essential services they provide. Melrose Mayor Robert J. Dolan seemed to sum up the tension between voters anxious to make their discontent felt and cities and towns for which the sales

tax provides essential revenue. “If this is the way you want to send a message to Beacon Hill, this is not the way to do it,” Mayor Dolan told the Boston Globe. “You are going to cripple your children’s schools, your property’s value.” The voters listened.

Punitive policies rule the day

When the entire teaching staff at Central Falls High School in Rhode Island were fired last spring as part of a school turnaround plan, it sent shock waves through the education world. But the firings were merely a sign of the times. 2010 saw the emergence of state and federal education policies that punish teachers and close schools rather than making any attempt to address the achievement gap’s real cause: a child poverty rate of 20% and rising. The latest tool in the punitive arsenal, tying student test scores to teacher evaluation, is still a work in progress in Massachusetts but remains extremely controversial. While so-called value-added assessments are rapidly being implemented across the country, critics, including some of the nation’s foremost education scholars, warn that test scores are not a reliable indicator of teacher effectiveness.

Collaboration shows promise

Teacher-led reform efforts also demonstrated impressive results in 2010. In Lowell, where educators and members of the United Teachers of Lowell are in the midst of a multi-year collaboration experiment with district administrators, rising test scores point to early successes. Teachers in Lowell hope that further strong results as early as this spring will demonstrate to state education officials that teacher-led reform is a worthy alternative to arbitrarily closing schools or making teachers reapply for their jobs. In Boston, three public schools were recently honored with the 2010 ‘School on the Move’ prize. (See “Bold Print,” page 2). All three are traditional public schools that have seen big gains in student achievement thanks to strong leadership and a collaborative approach that provides teachers and students the necessary supports to succeed.

We’re number one—again

Students, parents and educators in Massachusetts had reason to celebrate—yet again—in 2010. According to recently released results, Massachusetts 12th graders scored #1 in the nation in reading and math on the National Assessment of Educational Progress (NAEP). This success mirrors recent good news in the fourth and eighth grades, where Massachusetts public school students also finished #1 on the NAEP. Bay State students also repeated their strong performance on international tests. On the Programme for International Student Assessment, or PISA, administered every three years to 15-year-olds in some 60 countries, Massachusetts was the only state to make the top tier. The results had more than one policy analyst asking what it is that Massachusetts does right. One possible factor: more teachers in the Commonwealth are covered by union contracts than in any other state in the country.



ON THE LINE Students rally in support of teachers who were fired from Central Fall High School in Rhode Island last spring. While most of the teachers and staff were rehired, the drastic action exemplified what many see as an education policy that prizes short-term fixes over long-term solutions.

Innovation is rewarded

For a group of teachers in the Boston Teachers Union, a great idea began with a simple question: why couldn’t the union provide high-quality lesson plans to teachers, especially to those educators just beginning their careers? The teachers submitted their idea to the AFT Innovation Fund and were rewarded with a \$100,000 grant to figure out how to implement it. The BTU members say that they hope their plan will make life easier for new teachers and change the way that educators view their union. Explains Ted Chambers, a member of the professional issues committee that secured the grant: “This is a way—a potentially really powerful way—for us to demonstrate that teacher unions can take the lead in supporting teachers as we work towards mastery in our classrooms.”

New leaders emerge

2010 saw the emergence of a number of new leaders within AFT Massachusetts. Long-time president of the Lynn Teachers Union, Alice Gunning, stepped down last summer and was replaced by Brant Duncan, an eighth-grade math teacher. Also coming aboard this year were Vivian Bonet, City of Lawrence Administrative Support Staff Association; Sara Aserr, Pittsfield Federation of School Employees and Deborah Collins, South Shore Regional Vocational Teachers Association. We look forward to working with all of you as we face what is certain to be a challenging 2011. ■

Best wishes for a safe and happy new year from AFT Massachusetts.



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