

# Advocate

Texas State Teachers Association/National Education Association

SUMMER 2006

IT'S TIME TO CHANGE  
THE PLAYERS



# Elections, Special Sessions, and Power!



The education community in this state has been flexing its collective muscle in the spring elections, and we will continue into the fall.

As we are going to press for the summer Advocate, the special session is drawing to a close in the big pink building across the street from TSTA headquarters. The legislators had until June 1 to solve the school finance crisis. We had high hopes for real progress and not the band-aid approach proposed in so many past sessions. We were once again disappointed.

Lowering property taxes without putting a significant amount of additional, critically needed money into our public schools is NOT the answer! And they took this action in spite of an \$8.2 billion surplus.

We hope the lawmakers paid close attention to the March 7 primary election. Teachers, school employees, and other grassroots groups made a tremendous impact in those elections and the run-off of April 11. Our mantra has been, "Until the players change, the script will stay the same."

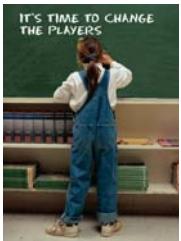
We have already been successful in changing some of those players, not the least of which was replacing House Public Education Committee Chair Kent Grusendorf with lifelong educator Diane Patrick of Arlington. Education employees block-walked, made phone calls, donated money, and made the difference in that election. Also consider the special election for House District 48 on February 14: In a heavily Republican district in the Austin area, Democrat Donna Howard beat a Leininger-funded opponent who had the backing of Governor Perry. This was also a heavily grassroots effort, in which our Austin affiliate, Education Austin, played a major role. In the primary, Dr. James Leininger, the infamous pro-voucher San Antonio millionaire, spent well over \$3 million trying to take out the four targeted Republican incumbents who stood with us in opposition to House Bill 2 and vouchers. We were able to protect three of the four but lost Rep. Carter Casteel in a heartbreaker of a close race. We protected our incumbents and won four more run-offs in the April 11 election. We attribute these wins to a real turnaround of the voters and the all-out efforts of our members and supporters. Our grassroots organizing and involvement made all the difference.

Remember the TSTA Mission Statement approved by the House of Delegates last year? "The TSTA will unite, organize, and empower public education advocates to shape public education in Texas, thus providing a quality public school for every child." Well, we are fulfilling our mission, electing friends of education, growing our membership (up over 3000 new members this year) and being forceful and powerful.

In my column several Advocate issues ago, I said our TSTA Political Action Committee is one of the top-rated PACs in this state. We expect to spend almost \$400,000 in this election cycle alone. This denotes our political power; no other education organization can make that claim. The primary elections yielded more than a 70% total victory for TSTA-PAC backed candidates. And we were involved in a record number of races—35 of them—and spent about \$200,000 of our members' hard-earned freely-donated dollars!

As we move to the General Election in November, we will expend more money and work even harder to elect our gubernatorial candidate, Comptroller Carole Keeton Strayhorn. "One Tough Grandma" cares about kids and schools and those who work in them, and we know she will prevail. The education community in this state has been flexing its collective muscle in the spring elections, and we will continue into the fall to change the players, one at a time, thus ensuring the script will change as well. We will finally reap the benefits of electing those who "walk the talk" and truly support the bedrock of our democracy, our Texas public schools.

A handwritten signature in blue ink that reads "Donna".



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**Advocate**

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# Legislature Creates Long-Term Challenges



We must elect candidates in November who will be there in January to help us make the necessary changes in the provisions contained in HB 1 to restore public education as the top priority for state government.

After five failed attempts to address school finance and public education issues and a Texas Supreme Court order to do so by June 1 or close the schools, the legislature passed five bills that essentially enact a version of the Governor's tax and finance package.

This short-term plan will likely satisfy the court mandate in time for the November election, but many of its elements are certain to pose very serious challenges to the future of public education in Texas.

The special session was dominated by property tax relief, which was the leadership's single priority from beginning to end.

- Three of the five bills (HB 3, 4, and 5) created approximately \$4 billion a year in new taxes on businesses, used car sales, and cigarette sales.
- A fourth bill, HB 2, dedicated all the new tax revenue from these bills to property tax relief, not public education, both now and in the future.
- The fifth bill, HB 1, set the new property tax rates and appropriated funds from the surplus for property tax relief, and also contained all of the provisions related to public education. By coupling education provisions such as the \$2,000 pay raise with property tax relief in a bill "needed" to answer the threat of cutting off funding for the schools on June 1, the leadership made HB 1 a bill that had to pass despite some rather onerous provisions. In the end, almost no politician wanted to vote against a bill that had a tax cut,

gave teachers a pay raise and kept the schools open.

In spite of an \$8.2 billion surplus and a \$4 billion tax package, the Governor and legislative leadership managed to reduce the total amount of revenue available for public education from \$1.8 billion to \$1.4 billion.

After dedicating \$2.4 billion of the available surplus to property tax relief next year, the leadership said only \$1.4 billion was available for education under the current spending cap, a limit legislative leaders openly admit will likely be lifted in the near future for other causes.

➤ At no point did the leadership seriously consider passing a bill to exclude funds used to buy down the property tax rate from counting against the constitutional spending cap. Nor would they consider alternatives that would not have dedicated such an enormous amount of the budget this year and next session to such an immediate and dramatic tax rate reduction.

➤ Despite the protests of educators and many legislators, at no point did the leadership ever allow any serious discussion about proposals that could have made education funding and property tax relief equal priorities. In fact, in the House, a rule was passed to prohibit amendments to that effect from being considered during debate on HB 1.

Given the constraints imposed by the leadership, we were unable to increase teacher salaries more than \$2,000, but

HB 1 could have been even worse.

- We were successful in fending off the attempt to eliminate the \$500 health stipend for support staff and \$250 stipend for part time staff.
- Elementary teachers will get their new textbooks on time.
- A provision to pay retire/rehire teachers less than state base was defeated.
- Improved equity provisions will distribute funds between wealthy and poor school districts more fairly.

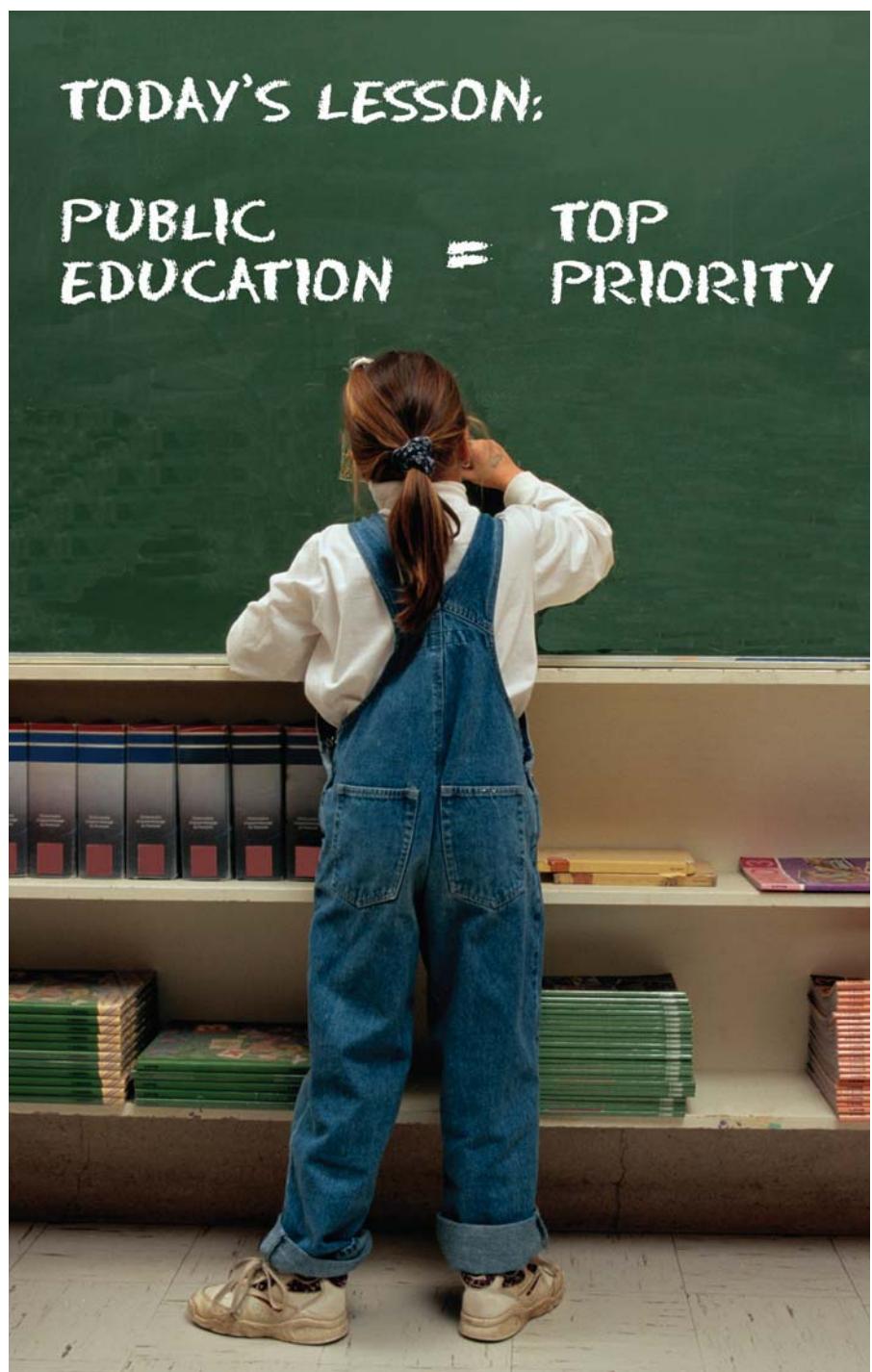
Unfortunately, a lot of bad public education and state budget policy was included in HB 1, posing serious challenges for the future of public education in Texas.

- Education policy changes in HB 1 include the establishment of a framework for a massive merit pay plan, major changes in the accountability system, a uniform school start date, and a provision that mandates reconstitution of any campus that is low performing for two years in a row and gives the commissioner the ability to turn the operation of these campuses over to “non-profit” private management companies.
- HB 1 also requires the state to “buy down” the property tax rate to \$1.00 by the 2008 fiscal year, which will require a \$5 billion drain on the state budget in addition to the revenue from the new taxes that will make it extremely difficult to secure critically needed education funding in future sessions.

**THE CHALLENGE AHEAD:** Many of the HB 1 provisions will not be implemented until after the January

session, and most will require the Commissioner to write rules for implementation. Likewise, the next Legislature could change the state budget priorities established in HB 1 and HB 2 that would make public education and other critical state needs

take a back seat to property tax relief. We must elect candidates in November who will be there in January 2007 to help us make the necessary changes in the provisions contained in HB 1 to restore public education as the top priority for state government.



# Key Features of CSHB 1

## COMPENSATION

CSHB 1 requires that every teacher, counselor, librarian, and nurse receive a \$2000 pay raise. The current \$500 health care stipend will be added to the district's salary schedule. The net impact in 2006-07 would be \$2,000 plus the step increase you would have received.

## HEALTH CARE STIPEND

The language from the 2001 legislation that established the health care stipend was eliminated in this bill. The teacher stipend was rolled into the salary schedule. The \$500 stipend that support staff is receiving was continued and is now considered to be a salary supplement. Funding for the health care stipend will be ongoing. The bill allows for up to \$1,000 to be set aside to pay for health care premiums. An issue was raised on the floor regarding whether or not the set-aside language was permissible under Teacher Retirement System rules, and TRS was given latitude to take any necessary action to keep the system in compliance with federal guidelines. We will be watching this issue as it is addressed by TRS.

## MERIT PAY

The Student Achievement Program is a \$100 million expansion of the Governor's Incentive Pay Program. It's a grant-based program for campuses that are either (1) in the top half on percentage of students who are educationally disadvantaged and are rated exemplary or recognized, or (2) in the top quartile in improvement in math or reading. A campus receiving the grant would be required to spend 75% for incentive payments to classroom teachers. Award amounts would be between \$3,000 and \$10,000 per teacher and could only be given to teachers who demonstrate improved student achievement.

The Educator Excellence Award Program in the second year allocates approximately \$200 million to a second incentive pay program. Sixty percent of these awards would be distributed to classroom teachers for improved student achievement; the remaining funds could provide mentor stipends, shortage area stipends, post graduate stipends, awards to principals who improve student achievement, or awards to other campus employees.

## SCHOOL FINANCE AND TAXES

The majority of the money in CSHB 1 was spent to replace local tax dollars with state dollars and to reduce the Maintenance and Operations tax rate to \$1.33 in 2006-07. In 2008 the state is committed to buying property taxes down to \$1.00. Because of the "hold harmless" provisions in the bill, every district will receive at least the same amount per pupil to spend in 2006-07 as it had per weighted student in average daily attendance — plus money from the state to provide a \$2000 pay raise for teachers, nurses, librarians and counselors — plus \$275 per ADA for students in grades 9-12.

Because of changes in the equity formulas, many districts will receive even more money than they had last year. Additionally each school board may vote to raise taxes locally by four cents. For those four pennies, the state will provide "super" equalization aid up to the wealth level of Austin ISD, which has approximately \$412,000 in property value per ADA. If a district has an average property value per ADA less than that amount, the state will supplement the difference. Property wealthy districts will not have to pay any recapture on those four pennies of local taxation.

## ACCOUNTABILITY

The bill adds several new accountability provisions. It directs the Commissioner to develop a method to determine annual improvement in student achievement from one school year to the next based on state-required assessments. The Agency is to create an expected level of improvement for each student and report if the student met, fell below, or exceeded that level of improvement. This section must be implemented by the 2007-08 school year. It adds a new accountability measure for post-secondary success and a measure of progress toward English language proficiency.

It provides technical assistance teams to campuses that would be rated academically unacceptable in the following year. If a campus is rated academically unacceptable for two years, the Commissioner must order it reconstituted. The school can be turned over to a non-profit entity if it is rated academically unacceptable for two consecutive years after an intervention team is appointed. Teams will be assigned next year based on 2005-06 ratings.

## OTHER PROVISIONS

- The bill provides for an allotment of \$275 per ADA for students in grades 9-12, to be used for college readiness programs and other programs in grades 6-12.
- It changes the graduation requirement to four years of math and science.
- It requires that by 2008 school districts implement a program to provide students with the equivalent of at least 12 hours of college credit while in high school.
- In 2007-08, it requires all school districts to start on the fourth Monday of August.

## NEA Director Place 1 Filing Deadline

Nominations are open for NEA Director Place 1 with nominations being due at TSTA's Organizing Center for Executive and Governance on September 15, 2006. The election will be conducted at the April 2007 State House of Delegates. Contact TSTA's Center for Executive and Governance, 316 West 12th Street, Suite 510, Austin, Texas 78701 or call 877-ASK-TSTA, ext. 1514 or 1510, for a filing form and information regarding the filing process. The term of office for NEA Director Place 1 is three years beginning on September 1, 2007.

## Call for Entries: ESP Advocate Award

The Ronnie Ray ESP Advocate of the Year Award recognizes a TSTA educational support professional member whose activities reflect contributions to public education and show outstanding accomplishments in one or more of the following areas: innovations to support the day-to-day educational process; professional achievements in his/her classification; involvement in the promotion of public education in the community; involvement in local, state, or national associations; and enhancement of ESP image in his/her association, work site, or community.

The nominee must be submitted by a region and/or local affiliate with a region and/or local affiliate only submitting one nomination. Nominations must be received no later than Saturday, September 30, 2006. The recipient of the award will be submitted as TSTA's nominee for NEA's ESP award.

## Haschke Appointed to ESEA Task Force

TSTA President Donna New Haschke has been appointed to NEA President

Reg Weaver's Elementary and Secondary Education Act Task Force. She said they'll be presenting their report to the NEA Representative Assembly this summer. According to Haschke, a recent report on the U.S. Department of Education's monitoring and enforcement of the law shows they've identified 588

state and local compliance requirements within Title I, Part A of the No Child Left Behind Act—and that's only for Title I. It doesn't include any of the requirements for highly qualified teachers and paraprofessionals, English language learners, military recruitment, and safe schools.

### TSTA/NEA EVENT DATES

#### JULY

- 1 ..... NEA Human and Civil Rights Awards Dinner, Orlando, FL  
1 ..... Second Texas Caucus Meeting and NEA Board of Directors Meeting, Orlando, FL  
2-5 ..... NEA Representative Assembly, Orlando, FL  
14-18 ..... NEA State Leaders Meeting, Baltimore, MD

#### AUGUST

- 26 ..... Community and Instructional Advocacy Committee, Legislative and Political Advocacy Committee and Minority Affairs Committee Meetings, TSTA Headquarters

#### SEPTEMBER

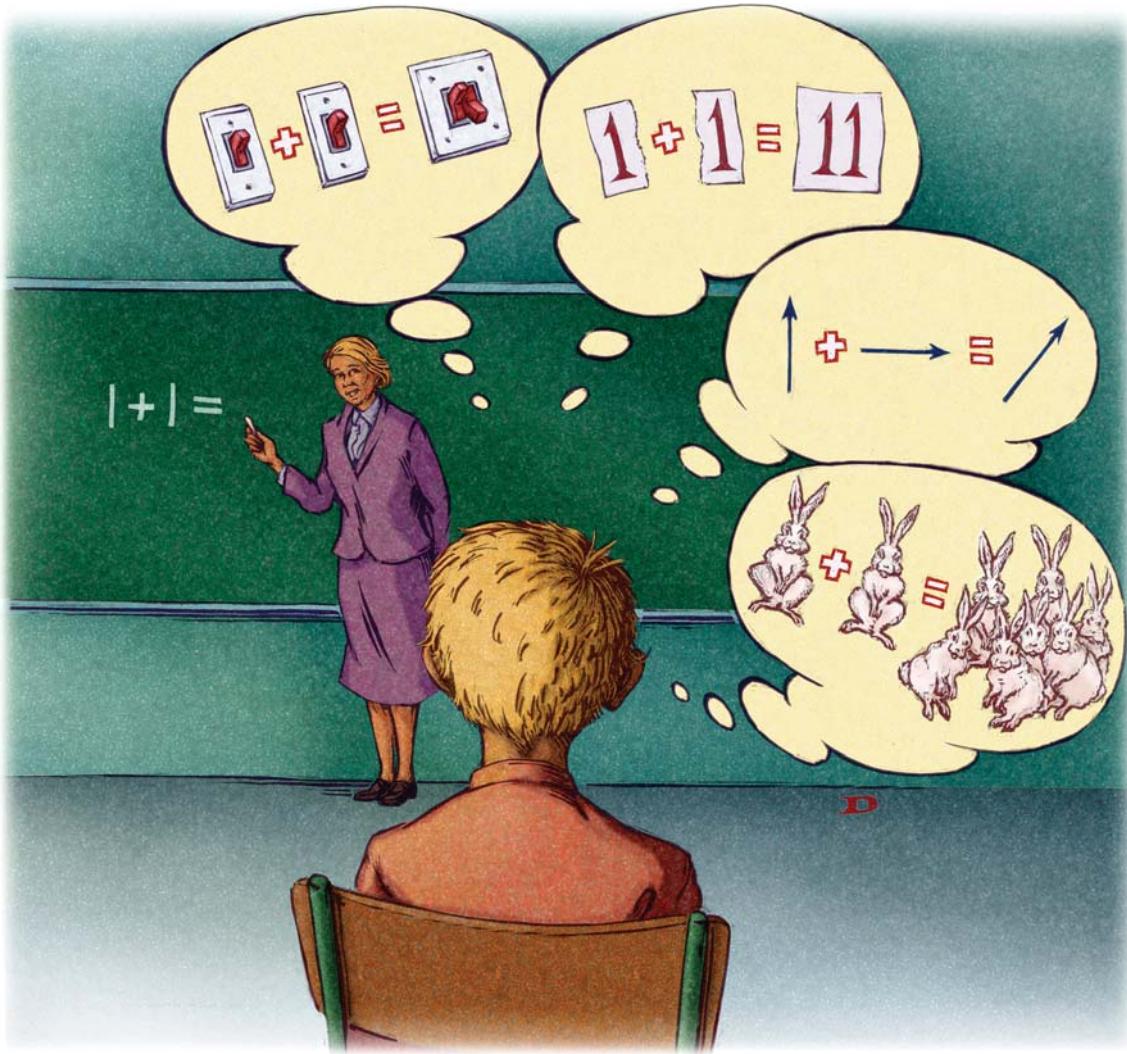
- 15-16 ..... TSTA-Retired Board of Directors Meeting, TSTA Headquarters  
16-17 ..... TSTA Board of Directors Meeting, TSTA Headquarters  
15 ..... Filing Deadline for NEA Director for Texas Place 1  
25-26 ..... NEA Executive Committee Meeting, Washington, DC  
28 ..... The Fund for Children and Public Education, Washington, DC  
29-30 ..... NEA Board of Directors Meeting, Washington, DC  
30 ..... Ronnie Ray ESP Advocate of the Year Award Deadline

#### OCTOBER

- 7-9 ..... Texas Future Teachers of America Leadership Summit  
21 ..... Community and Instructional Advocacy Committee and Credentials, Bylaws and Elections Committee Meetings, TSTA Headquarters  
27-28 ..... NEA All Committee Weekend, Washington, DC  
30-31 ..... NEA Executive Committee Meeting, Washington, DC

#### NOVEMBER

- 1 ..... Instructional Awards Deadline  
12-18 ..... American Education Week  
15 ..... National ESP Day  
30-Dec. 1 ..... TSTA-Retired Board of Directors Meeting, TSTA Headquarters



# Creativity is a Habit

Creativity is important because the world is changing at a far greater pace than it ever has before, and people need constantly to cope with new and unusual kinds of tasks and situations.

By Robert J. Sternberg

Creativity is a habit. The problem is that schools sometimes treat it as a bad habit. And the world of conventional standardized tests we have invented does just that. Try being creative on a standardized test, and you will get slapped down just as soon as you get your score. That will teach you not to do it again.

It may sound paradoxical that creativity—a novel response—is a habit, a routine response. But creative people are creative largely not by any particular inborn trait, but because of an attitude toward their work and even toward life: They habitually respond to problems in fresh and novel ways, rather than allowing themselves to respond in conventional and sometimes automatic ways.

Like any habit, creativity can either be encouraged or discouraged. The main things that promote the habit are (a) opportunities to engage in it, (b) encouragement when people avail themselves of these opportunities, and (c) rewards when people respond to such encouragement and think and behave creatively. You need all three. Take away the opportunities, encouragement, or rewards, and you will take away the creativity. In this respect, creativity is no different from any other habit, good or bad.

Suppose, for example, you want to encourage good eating habits. You can do so by (a) providing opportunities for students to eat well in school and at home, (b) encouraging students to avail themselves of these opportunities, and then (c) praising young people who use the opportunities to eat well. Or suppose you want to discourage smoking. You can do so by (a) taking away opportunities for engaging in it (by prohibiting smoking in various places, or by making the price of cigarettes so high people scarcely can afford to buy

them), (b) discouraging smoking (advertisements showing how smoking kills), and (c) rewarding people who do not smoke (with praise, or even preferred rates for health- and life-insurance policies).

This may sound too simple. It's not. Creative people routinely approach problems in novel ways. Creative people habitually: look for ways to see problems that other people don't look for; take risks that other people are afraid to take; have the courage to defy the crowd and to stand up for their own beliefs; believe in their own ability to be creative; seek to overcome

## **Creativity is a habit. The problem is that schools sometimes treat it as a bad habit. And the world of conventional standardized tests we have invented does just that.**

obstacles and challenges to their views that other people give in to; and are willing to work hard to achieve creative solutions.

Educational practices that may seem to promote learning may inadvertently suppress creativity, for the same reasons that environmental circumstances can suppress any habit. These practices often take away the opportunities for, encouragement of, and rewards for creativity. The increasingly massive and far-reaching use of conventional standardized tests is one of the most effective, if unintentional, vehicles this country has created for suppressing creativ-

ity. I say “conventional” because the problem is not with standardized tests, per se, but rather with the kinds of tests we use. And teacher-made tests can be just as much of a problem.

Conventional standardized tests encourage a certain kind of learning and thinking—the kind of learning and thinking for which there is a right answer and many wrong answers. To create a multiple-choice or short-answer test, you need a right answer and many wrong ones. Problems that do not fit into the right answer-wrong answer format do not lend themselves to multiple-choice and short-answer testing. Put another way, problems that require divergent thinking are inadvertently devalued by the use of standardized tests.

This is not to say knowledge is unimportant. On the contrary, we cannot think creatively with knowledge unless we have the knowledge with which to think creatively. Knowledge is a necessary, but in no way sufficient, condition for creativity. The problem is that schooling often stops short of encouraging creativity. Teachers and parents are often content if students have the knowledge.

Examples of ways to encourage creative thinking are legion. If students are studying American history, they might take the opportunity to think creatively about how we can learn from the mistakes of the past to do better in the future. Or they can think creatively about what would have happened, had a certain historical event not come to pass, such as the Allies' defeat of the Nazis in World War II. But there is no one “right” answer to such questions, so they are not likely to appear on a conventional standardized test. In science, students can design experiments, but here again, such activities do not fit neatly into a multiple-choice format.

In literature, alternative endings to stories can be imagined, or what the stories would be like if they took place in a different era. In mathematics, students can invent and think with novel number systems. In foreign languages, they can invent dialogues with people from other cultures. But the emphasis in most tests is on the display of knowledge, often inert knowledge that may sit in students' heads, yet be inaccessible for actual use.

Essay tests might seem to provide a solution to such problems, but as they are typically used, they don't. Increasingly, essay tests can be and are scored by machine. Often, human raters of essays provide ratings that correlate more highly with machine grading than with the grading of other humans. Why? Because they are scored against one or more implicit prototypes, or models of what a "correct" answer should be. The more the essay conforms to one or more prototypes, the higher the grade. Machines can detect conformity to prototypes better than humans, so essay graders of the kind being used today succeed in a limited form of essay evaluation. Thus, the essay tests that students are being given often do not encourage creativity—rather, they discourage creativity in favor of model answers that conform to one or more prototypes.

Oddly enough, then, the very "accountability" movement that is being promoted as fostering solid education is, in at least one crucial respect, doing the opposite: It is discouraging creativity at the expense of conformity. The problem is the very narrow definition of accountability involved. But proponents of this notion of accountability often make it sound as though those who oppose them oppose any accountability, whereas they in fact may oppose only the nar-

row form of accountability conventional tests generate. The tests are not "bad" or "wrong," per se, just limited in what they assess. But they are treated as though they assess broader ranges of skills than they actually do.

Why is creativity even important? It is important because the world is changing at a far greater pace than it ever has before, and people need constantly to cope with new and unusual kinds of tasks and situations. Learning in this era must be lifelong, and people constantly need to be thinking in new ways. The problems

## We should promote the kind of accountability in which students must show they have mastered subject matter, but also can think analytically, creatively, and practically with it.

we confront, whether in our families, communities, or nations, are novel and difficult, and we need to think creatively and divergently to solve these problems. The technologies, social customs, and tools available to us in our lives are replaced almost as quickly as they are introduced. We need to think creatively to thrive, and, at times, even to survive.

But this often is not how we are teaching children to think—quite the contrary. So we may end up with "walking encyclopedias" who show all the creativity of an encyclopedia.

In a recent best seller, a man decided to become the smartest person in the world by reading an encyclopedia cover to cover. The fact that the book sold so well is a testament to how skewed our conception has become of what it means to be smart. Someone could memorize that or any other encyclopedia, but not be able to solve even the smallest novel problem in his or her life.

Encouraging the creativity habit does not mean forsaking evaluation. Essays, projects, and performances can be evaluated for creativity in terms of how novel they are (originality), how good they are (quality), and how appropriate they are to the assignment that was given. Research by Teresa Amabile at the Harvard Business School, as well as by my own group at the Center for the Psychology of Abilities, Competencies, and Expertise, currently at Yale and soon moving to Tufts, shows that raters can be trained to assess creative thinking reliably and validly.

If we want to encourage creativity, we need to promote the creativity habit. That means we have to stop treating it as a bad habit. We have to resist efforts to promote a conception of accountability that encourages children to accumulate inert knowledge, with which they learn to think neither creatively nor critically. Rather, we should promote the kind of accountability in which students must show they have mastered subject matter, but also can think analytically, creatively, and practically with it.

*Robert J. Sternberg, a psychologist, is the dean of the school of arts and sciences at Tufts University, in Medford, Massachusetts. He also directs the Center for the Psychology of Abilities, Competencies, and Expertise, now located at Yale University, but soon to move to Tufts.*

# TEXAS-SIZED SAVINGS.



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## Highlights of the TSTA Convention

At the state TSTA convention in Austin, delegates:

- Warmly welcomed Comptroller Carole Keeton Strayhorn, TSTA's endorsed candidate for governor, who signed their T-shirts and posed for photos.
- Heard from NEA Vice President Dennis Van Roekel, TSTA President Donna New Haschke, and TSTA Executive Director E.C. Walker.
- Wrote postcards to urge Congress to eliminate the offset provisions for social security.
- Gave their highest honor, the TSTA Friend of Education Award, to

Sen. Gonzalo Barrientos of Austin for 30 years of support for education issues and to HEB Grocery for its Excellence in Education award program for public educators and their schools.

- Honored Janet Gadd, a technology specialist in Lewisville, as the Ronnie Ray Educational Support Personnel Advocate of the Year.
- Presented a special award to Lorraine Perryman, founding president of the Ector County Education Foundation, a nonprofit organization that provides grants for innovative teaching projects.

- Recognized the 40th anniversary of the merger of American Teachers Association, which was primarily black educators, and NEA.
- Threw a luncheon in honor of our School Bell Award winners (members of the media who excel at covering education-related issues).
- Acknowledged locals and regions for local newsletters and websites and increases in membership and political action committee funds.
- Presented Instructional Awards to local associations for ongoing activity that contributes to the quality of public schools in their communities.



- Earned continuing education credit for professional development workshops.
- Learned that almost half of Texas teachers are considering leaving the profession, and the primary reasons are compensation and working conditions (see Moonlighting link, next page).

- Built their political action committee, with a record setting \$14,200 raised.
- Thanked Wanda Nealy-Ward for her service as NEA Director and elected a new NEA Director, Rhonda Schell of Beaumont.
- Reelected Jack Davis as Supervisor

- at-Large on the TSTA Board of Directors.
- Heard committee reports.
- Discussed and voted on 13 proposed bylaws amendments, three proposed editorial and extraneous language amendments, and 26 new business items.



**CLOCKWISE FROM TOP:** "Because of his leadership and commitment, public education is a better place for students and employees," TSTA President Donna New Haschke said of Friend of Education and 30-year veteran of the Texas legislature, Sen. Gonzalo Barrientos of Austin; at left is Rita Haecker of Education Austin.

Lorraine Perryman, our Special Award winner, is the founding president of Ector County Education Foundation, which has awarded more than \$486,000 for innovative teaching projects impacting 38,000 students. Husband Ray is a nominee for the Nobel Memorial Prize in Economics.

Janet Gadd of Lewisville was named the Ronnie Ray ESP Advocate of the Year. A technology specialist, she helps teachers integrate technology into their classrooms and streamline their daily tasks. Gadd is local vice president and membership chair, TSTA Democratic Caucus secretary, and TSTA Legislative Cadre member.

HEB won a Friend of Education Award for its Excellence in Education program which awards more than \$400,000 each year to outstanding educators and their schools. "We feel public school teachers are under-compensated for the job that they do," said Advertising Director Kate Rogers, shown here with President Donna Haschke and Vice President Ann Heuberger.

**More about the convention:** <http://www.tsta.org/news/current/hod06.shtml>

**Photo album:** <http://www.tsta.org/127thAnnualTSTAConvention/index.html>

**Moonlighting survey:** [http://www.tsta.org/news/current/news\\_releases.shtml](http://www.tsta.org/news/current/news_releases.shtml)



## The Number One Reason to Join

**TSTA/NEA:** The day we create a single organization representing 550,000 educational employees is the day we forever change the way public education and its employees are treated in Texas.

**We are not afraid to do what's necessary to defend the interests of our members.** This year, for example, we took Texas Education Agency to court to halt the implementation of new requirements for teachers of students with limited English proficiency.

**One of our many roles is watchdog for public education.**

Whether it's politicians trying to advance a national agenda such as the 65% Rule or multi-millionaires trying to buy state elections for pro-voucher candidates, we're watching—and taking action.

**Our famous Ambassador Academy builds individual leadership skills** in an intensive one-week session each summer. Don't tell anyone, but it's fun, too.

**Building strong local associations is more than a motto** at TSTA. Starting with the summer Leadership Acad-

emy and continuing throughout the school year, we equip our locals with the knowledge and skills to get what their members need.

**Our TSTA Help Center is a team of experts who are standing by to answer your questions,** legal and otherwise. It's open year round, with extended hours — 7 a.m. to 7 p.m. Monday through Friday — during the school year. Call toll free at



877-ASK-TSTA or send us an email through the link on the homepage.

**Liability coverage is automatic with your TSTA/NEA membership.** It includes civil rights coverage, criminal suits protection when exonerated, bail bond, and assault-related personal property damage.

You also have **six staff attorneys** and

a network of outside attorneys all of which comprise a topnotch legal team to protect your employment rights. Every year, TSTA spends more than a quarter of a million dollars on cases approved for legal action.

And once a case is approved, we won't send you a bill for attorneys' fees!

**NEA spends more than \$14 million each year for legal support** of

members through the NEA Unified Legal Services Program, which shares in funding by state associations including TSTA.

Working with the Texas legislature and U.S. Congress, **our TSTA and NEA lobbyists see that laws are passed that are beneficial** to education employees and school children.

And just for the record—**there's a difference between being a player in the legislature and just being present.**

**Our Legislative Cadre is the best;** when the signal goes out, they jump into action to alert members statewide that legislators must be contacted immediately.

Our staff works with the State Board of Education, State Board for Edu-

cator Certification, Teacher Retirement System, and other agencies to **affect the laws' implementation and improve your working conditions.**

We host **statewide legislative and educational issues conferences** to keep our members up to date on the issues.

**Our lobbyists are busy year round** working on political campaigns of candidates who support public education and education employees, meeting with legislators and public officials on important issues, and talking to our members about those issues.

Did you know **TSTA-PAC is #1 among all statewide education groups** and #6 among all statewide public sector associations?

**We have the strength of 2.8 million NEA members.** A national affiliation also means our voices are heard in Washington, D.C., where many critical decisions, such as those affecting Social Security and No Child Left Behind, are made. It matters.

We annually produce a **summary of Texas school district salaries and benefits**, an indispensable tool for legislators and our lobbyists.

We also sponsor other research, such as the **bipartisan poll of Texas voters and the biannual "Moonlighting" survey** that tracks the extent to which educators must supplement their income — and how many are thinking of leaving the profession.

**Focus on your students rather than paperwork with the NEA Teacher Toolkit**, an easy, convenient way to record and retrieve data when you



Capitol Press Conference: TSTA President Donna New Haschke speaks for teachers at a press conference held by 16 education groups.

need it. Use it to help you meet IDEA and "Highly Qualified Teacher" requirements and accelerate achievement for each child.

**Our 1st Year Survival Guide is the how-to handbook on a disk** you've heard about. It's full of great ideas and information to make your first year in the classroom a success. Even experienced teachers

refer to it from time to time for advice. It's part of your new member packet.

**"I Can Do It!" is an exciting workshop** that will help you improve your instruction and classroom behavior management skills. Call us up; we'll train your whole district.

Grow—in your job, as a local leader, and as a person—with **TSTA/NEA workshops!**

Call 877-ASK-TSTA or visit our website to find out what's available. NEA Member Benefits also offers workshops; contact [lpicone@neamb.com](mailto:lpicone@neamb.com).

**NEA annually holds many conferences**, including one for educational support professionals and one for higher education employees.

Sign up to receive **free classroom tips by email** each week from Works4Me, submit your own tip, or read through the library of previous weeks' tips online at [www.nea.org/works4me](http://www.nea.org/works4me).

Bring in celebrity readers, serve green eggs and ham, ask students to dress as a character from their favorite book, or create your own celebration! **NEA's Read Across America is a**

**nationwide reading motivation and awareness program** that calls for every child to celebrate reading on March 2, Dr. Seuss's birthday. NEA provides resources and ideas for activities.

Check out the NEA Foundation for the Improvement of Education's grants! Innovation and Learning & Leadership Grants provide **\$2,000 and \$5,000 to bring to life your innovative ideas** for raising student achievement or for high-quality professional development. Other awards support technology and fine arts programs, and help libraries stock their shelves.

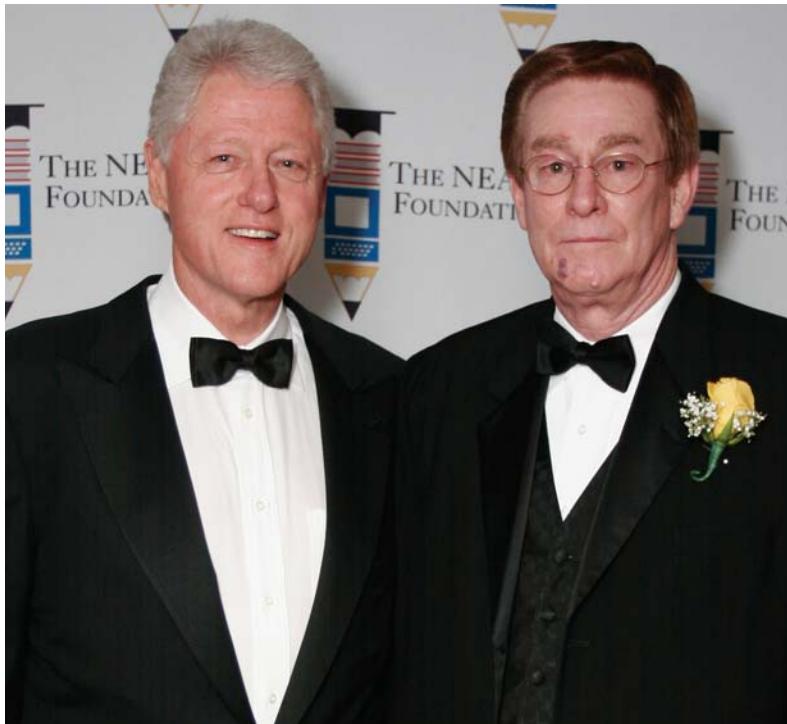
The NEA Foundation Award for Teaching Excellence **recognizes and rewards the excellence demonstrated by NEA members with a \$25,000 grant** (\$10,000 for the five finalists).

Ask James Harris of Lubbock about NFIE's Award for Teaching Excellence. He won \$10,000 as one of the five finalists and got a chance to talk with former President Bill Clinton at the banquet.

TSTA and NEA give many **awards to honor people and organizations who help** education employees, public schools, and students. One example

is the NEA Foundation Award for Outstanding Service to Public Education; recipients include former President Bill Clinton; the NAACP; the creators of the Magic School Bus; and the late Fred Rogers, creator and host of Mr. Rogers' Neighborhood.

You'll find **scores of books and videos in NEA's Professional Library**, the single largest source of professional materials published exclusively



Teaching Excellence Award Finalist: Former President Bill Clinton congratulates TSTA member James Harris.

for classroom teachers, online at [www.nea.org/books](http://www.nea.org/books).

**NEA partners with Major League Soccer** to bring you "Get a Kick Out of Reading!/Lee y Marca Un Golazo!" which includes booklists, team profiles, and more at [www.getakickoutofreading.org](http://www.getakickoutofreading.org).

NEA offers **Education Support**

## Professional Technology Grants

ranging from \$250 to \$3,500.

As a member you will receive the **award-winning magazines** published by TSTA and NEA, the *Advocate* and *NEA Today*. In addition, there are special publications for student, retired, and higher education members.

Sign up on our website to get **news by email each week** through our weekly electronic newsletter, the Briefing.

We also offer a **monthly electronic newsletter with a lighter focus**. Member Matters will draw your attention to instructional resources as well as some of the benefits of membership you may have overlooked.

**Browse our websites** at [www.tsta.org](http://www.tsta.org) and

[www.nea.org](http://www.nea.org) for daily news updates, morning headlines from newspapers across the state and nation, and an overview of all our programs.

**Get help on putting together your own local newsletter or website** from NEA's Affiliate Newsletter Service. And when you're done, submit it for a TSTA Pride in Communications Award!

Each year, we honor the best work of the media with School Bell Awards.

Thinking about National Board Certification? Did you know that, through NEA Member Benefits, you can get a low-cost line of credit to cover your National Board Certification assessment fee?

#### We bring you fun at a discount!

Save on tickets for movies and theme parks, including Six Flags Over Texas, Six Flags Splashtown, Six Flags-Fiesta Texas, Sea World, and Schlitterbahn Water Parks in Galveston Island, New Braunfels and South Padre Island.

TSTA has attorneys in most areas of the state who will handle certain personal legal matters at a reduced rate and give you two free 30-minute consultation sessions.

Should you convert your IRA into a Roth IRA? Should you pay off debt or invest in savings? There's a whole page of online calculators on the NEA Member Benefits website to answer those questions and more.

Build a retirement nest egg with the only annuity and qualified mutual fund program sponsored by the NEA, the Valuebuilder Program.

We have discounts and deals on travel packages, hotels, car rentals, tires, AAA auto club, automotive service, magazines, books, cell phone plans, discount self-help legal books and more.

Financial services are available at a savings, including home financing, line of credit, credit card, money market account, certificate of deposit, and personal loans.

Free life insurance benefits to eligible NEA members: Up to \$50,000 in accidental death and dismemberment insurance and a \$150,000 benefit for death due to homicide while actively engaged in your occupation.

Register for free giveaways each month on the NEA Member Benefits website at [www.neamb.com](http://www.neamb.com). Some of the recent prizes: a visit from Mutual of Omaha's Wild Kingdom, a \$100 Barnes & Noble Gift Card, and a seven-day car rental.

Save up to 50% with Educator Access, honored at over 167,000 locations worldwide, on purchases you make every day, including dining, music, cleaning, health and beauty products, auto services, hotels, vacations, recreation, ski passes, rounds of golf...the list goes on and on. Log into the

TSTA programs: [www.tsta.org](http://www.tsta.org) or call 877-ASK-TSTA

NEA programs: [www.nea.org](http://www.nea.org)

NEA grants:  
[www.neafoundation.org/grants.htm](http://www.neafoundation.org/grants.htm)  
or call 800-364-8622

NEA Member Benefits:  
[www.neamb.com](http://www.neamb.com)

Being part of a large association means access to good insurance policies, including term life, accidental death and dismemberment, automobile, home, cancer, long-term care, hospital intensive care, in-hospital, income protection, Medicare supplement, health and vision care, dental care, prescription drugs, hearing aids, and heart disease, heart attack and stroke.

members only area of our website using the member number on your TSTA membership card.

**TSTA brings together everyone involved in education:** high school students planning to teach, college students preparing to teach, active education employees (K-12 as well as higher education), and retired employees.

TSTA provides wonderful insurance and various benefits, but that is not why I joined. I joined to be part of a larger voice that would speak up for teachers and children in the Texas Legislature. I look forward to the noise we will make this next legislative session. The future of public education in Texas is at stake.

**Mary Duty, Waco**

When you become totally involved in TSTA/NEA, not only do you feel well protected but you gain a new level of respect from other members and non-members. TSTA/NEA teaches you to be an advocate for the profession of education and for the children. You become well informed on the issues of education that affect our children. Get involved and experience that positive difference.  
“Si se puede.”

**Yolanda Molina, Mercedes**

I have been involved in TSTA-Student Program for the past three years, and I have to say they have been the most informative and fulfilling years of my education so far. I believe in TSTA and its mission 200%. I believe we are making a difference and will continue to do so. Without TSTA's voice in the legislature and its strong

and dedicated membership, public education will become a distant memory. I, for one, am not willing to let my lifelong dream die, and I take great pride and comfort in the fact that I am fighting this fight with TSTA.

**Leigh Anne Meeks, Houston**

TSTA is the true representative of teachers. Many other organizations are out there, but they are more talk than action. I would encourage

While in college, I realized what a great resource the Texas State Teachers Association is for all teachers. After being in Austin working with the legislature, I have seen first-hand how TSTA represents its members. The member benefits are also the best of any association. I have saved more money each year by using the member benefits than my yearly dues. You are part of a true family of educators in TSTA

rather than just ‘a member’ like the other associations.

**Clinton Gill, Lubbock**

I go to all the conferences I can. I like to learn new things. At NEA’s Building Strong Locals conference in Austin, I learned a lot about how I communicate. We shared with one another the problems we have in communicating. It’s something I can

# Why Do You Join TSTA?

Members at all stages of their careers reflect on what they value most about their TSTA/NEA membership.

members to become actively involved because that is where you learn the operation, the how to’s, and what you need. Today teachers need more support than ever before. Yes, it takes time, effort and hours, but it only enhances your self protection and that of your fellow teachers and helps your students gain a better education because you care.

**Cynthia Moore, Baytown**

take back to Dallas and use. NEA Dallas is doing training on communication not just for bus drivers but for management. That will be another step in building bridges.

**Ray Flood, Dallas**

TSTA offered me the professional training and protection I knew I would need as a classroom teacher.

**Kaye Overand, Klein**



PHOTO BY PHELAN EBENHACK/NEA

## For the Love of Reading

Once a year, NEA members stop everything to celebrate Read Across America. It's a nationwide reading motivation and awareness event that calls for every child to celebrate reading on March 2, Dr. Seuss's birthday. There are tons of ideas for activities, as well as great resources and materials at [www.nea.org/readacross](http://www.nea.org/readacross). You'll find everything from where to buy a Cat in the Hat suit to model press releases and book lists to give parents. But don't wait until March; we hope you'll use the resources to keep students reading year round!

This March, Houston Astros Steve Sparks, Chad Qualls and Fernando Nieve (photo on page 21) were out of state at

spring training in Florida but it didn't stop them from participating. They read Dr. Seuss classics, in both Spanish and English, to elementary students at Osceola County Stadium in Kissimmee.

Esperanza Avalos, a fourth grade bilingual teacher at Rivas Elementary in Donna, says her students turned a short story into a play and performed it for the whole school (left). They also ate green eggs and ham and had readings by school administrators and local reporters. "You could hear the excitement through the school all week," Avalos said.

You can see more photos from the celebrations in Donna, Nederland, and Socorro at [www.tsta.org/ReadAcrossAmerica](http://www.tsta.org/ReadAcrossAmerica).



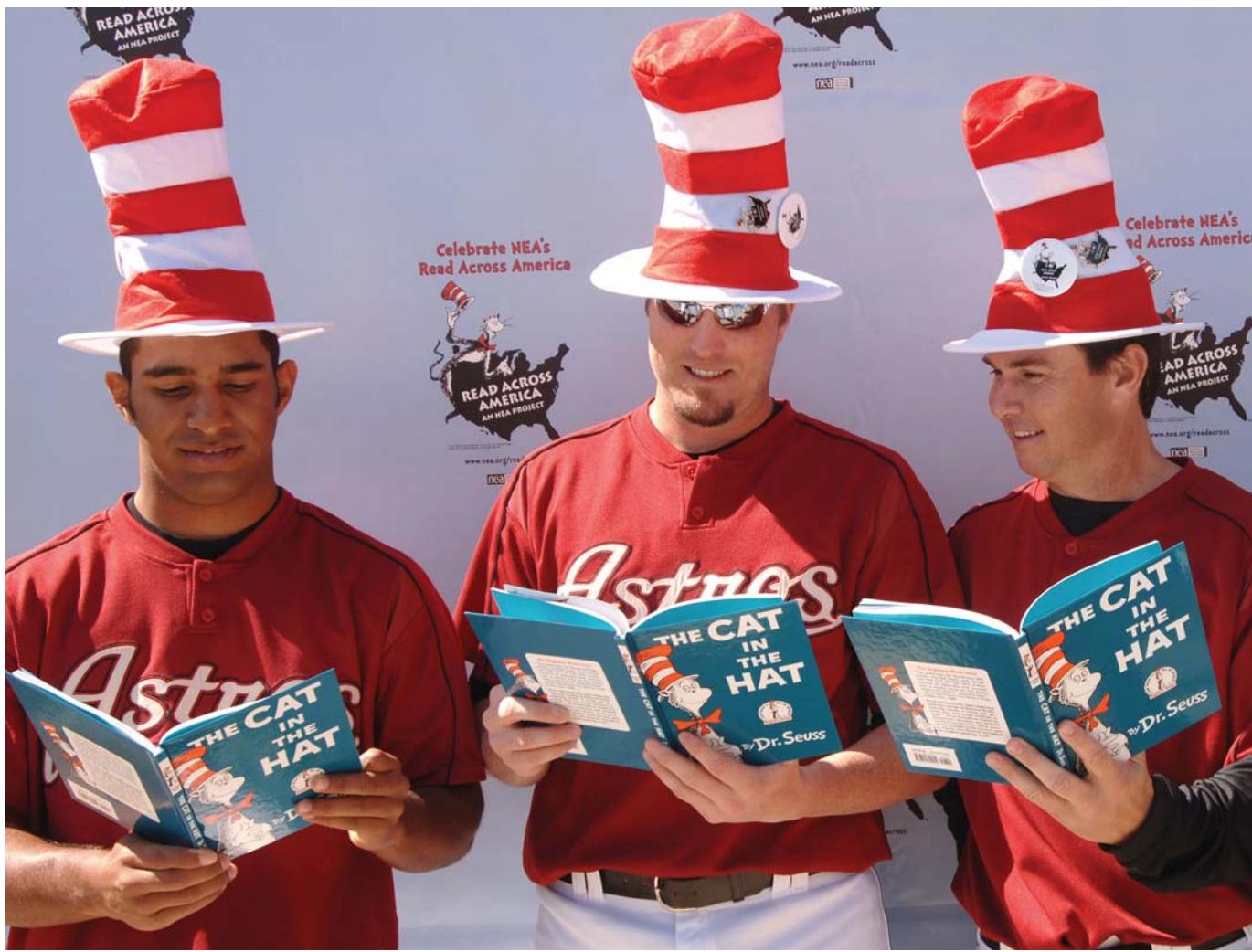


PHOTO BY PHELAN EBENHACK/NEA

## Drawing a Line in the Sand

"I am drawing a line in the sand just as Travis did at the Alamo, for those who want to preserve public education in Texas to step over and fight for our children's future," Sherrie Matula, candidate for State Representative District 129, told supporters at a rally in April. In the crowd were Congressman Nick Lampson, who is running for District 22; Joe Jaworski, mayor pro tem of Galveston and current city councilman; and family and former students. Matula, who is retiring from teaching after 25 years, has served on the Clear Creek ISD Board of Trustees and the TSTA Board of Directors.

[www.sherriematula.com](http://www.sherriematula.com)



Sherrie Matula, candidate for District 129, with John Cobarruvias, president of Bay Area New Democrats.



## Texas Teacher Wins Presidential Award

Math teacher Lyneille Meza of Strickland Middle School in Denton won the 2005 Presidential Award for Excellence in Mathematics and Science Teaching, the nation's highest honor for teaching in these fields. Meza is among only 100 7th-12th grade teachers nationwide to receive the award. She will receive a \$10,000 grant from the National Science Foundation and an all-expense-paid trip to Washington, D.C.



### IMAGINE

TSTA member Trent Sharp, a teacher at McCallum High School in Austin, boarded the John Lennon Educational Tour Bus with some students first thing in the morning March 10. By the end of the day, the students had written an original song, performed and recorded it, and had a music video in their hands to take home.  
[www.jlsc.com/bus](http://www.jlsc.com/bus)

## Hays Bus Drivers Unite

Some 100 Hays CISD bus drivers and monitors met with TSTA President Donna New Haschke to discuss a salary presentation they will make to the school board soon. In the photo are Wayne Leggott (right), the bus driver representative who will be making the school board presentation, TSTA staff member Gerald Haschke, and TSTA President Donna New Haschke.

## Awakening Corporate Soul

Three TSTA teams participated in NEA's Building Strong Affiliates Conference in Austin this spring: the TSTA officers and managers, NEA-Dallas (below) and Lewisville Education Association. In training based on the book

he coauthored, "Awakening Corporate Soul," Dr. John Izzo taught participants how to create a vibrant organization that is engaging, welcoming and exciting using four paths of study:

- self (what our passion is, what we stand for)
- contribution (what we seek to contribute and a culture of valuing each other)
- craft (how we do our work and a culture of responsibility/accountability)
- community (places of deep listening, dialogue and truth telling).

"I'm looking forward to implementing what I learned, as we grow toward being an organization where people are fully 'alive' and maximizing their contributions to the total effort," TSTA President Donna New Haschke said.



## News from TSTA-Retired

Secretary Richard Wilgoren and Treasurer Bobby Southwood will join President Pauline Dixon, Vice President Letha Grace McCoy, and Past President Eddie Spence as TSTA-Retired Officers for 2006-2007. Dixon and McCoy have been elected Retired delegates to the summer NEA Representative Assembly.

Rates are going up! If you're 49 years old or over, you're eligible to save \$100 for your pre-retired or retired lifetime membership in NEA-Retired. Purchase your life memberships now. The cost is only \$350; of that amount, \$250 is for TSTA-Retired and \$100 is for NEA-Retired. On September 1, 2006, the price of an NEA-Retired Life membership will double, from \$100 to \$200.

With retirement membership, many of your benefits will continue. Low group rates for insurance, MBNA credit cards, information about educational and retired issues, and being a member of NEA-Retired/TSTA-Retired associations are several good reasons to join. Contact TSTA-Retired, 316 West 12th Street, Austin, TX 78701, 512-476-5355 or 800-324-5355.

Mark your calendars now! The Western Regional NEA-Retired Conference will be in Austin on April 19-21, 2007.

NEA needs your continued help to put pressure on lawmakers to repeal the Government Pension Offset and Windfall Elimination Provision. Thousands of NEA members participated in the recent Call to Action to Repeal Social Security Offsets, and delegates to the TSTA convention sent postcards (below). Let's keep the momentum going! [www.nea.org/lac/socsec](http://www.nea.org/lac/socsec)



Incoming TSTA-SP President Leigh Anne Meeks, University of Houston-Clear Lake

## TSTA-SP: Celebrating 50 Years

The TSTA-Student Program Convention and House of Delegates, held April 7-8 in Austin, was a big success by all accounts. Special guest speakers, who were on hand to help TSTA-SP celebrate its 50th anniversary, included NEA President Reg Weaver and gubernatorial candidate Carole Keeton Strayhorn. All who attended gave high marks to the speakers and the workshops, which were specifically designed to help prepare those who are about to become teachers.

- Texas A & M won the Outstanding Chapter Award.
- Lula Henry of Lamar University won the Outstanding Advisor Award.
- Shamieka Dotson won the Outstanding Student Leader Award.
- Replacement trophies were given to Lamar University, which lost many awards in Hurricane Rita.

The new officers and executive committee are:

- Leigh Anne Meeks, President, University of Houston-Clear Lake
- April Clark, Vice President, San Jacinto Community College
- Cher Nickerson, Secretary, University of Texas-Arlington
- Tyrell White, District I President, University of Texas-Brownsville
- Cassandra "Cassie" Payne, District II President, Texas A & M University
- Kim Kissell, District III President, University of Houston-Clear Lake
- Marc "Drew" Emmick, District IV President, Tarrant County College
- Allison Shawari, Community and Instructional Advocacy Representative, Texas A & M University
- Lionel Austin, Political Action Committee Representative, El Centro Community College



## Beavers and Pythons and Bearcats!

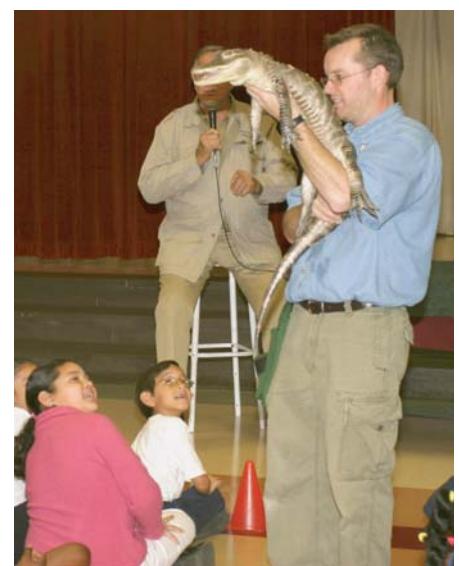
The world was so different in 1963, when Mutual of Omaha's Wild Kingdom premiered on television. Hosts Marlin Perkins and Jim Fowler each week transported millions of American children to a faraway location such as Africa that few imagined they'd ever see for themselves.

Eva Elizondo was one of those children; she still remembers curling up in front of the television with her dad to watch the suspenseful show, where the hosts confronted danger each week. Never did she imagine that, 40 years

later, one of the stars would make a special trip to visit her — in the wilds of a Waco elementary school.

One day last fall, Elizondo, a bilingual first grade teacher, was surfing NEA Member Benefits' website ([www.neamb.com](http://www.neamb.com)) when she came across the monthly giveaway: a school visit by nationally recognized naturalist and wildlife authority Jim Fowler of Wild Kingdom fame and a variety of animals. She signed up immediately. And she won!

In April, Fowler and a truckload of animals from Critterman of Denton pulled up in front of Brook Avenue Elementary for two conservation education programs. These days, Fowler, a zoologist and geologist, is on a different sort of mission, to educate Americans that, "The continued existence of wildlife and wilderness is important to the quality of life of humans. The challenge of the future is that we realize we are very much a part of the earth's ecosystem, and learn to respect and live according to the basic biological laws of nature."



# How to Build a Strong Parent-Teacher Group

Studies indicate that student achievement increases when parents take a direct interest in their public schools. One key way to involve parents is the Parent Teacher Association or Parent Teacher Organization (PTA or PTO).

A strong and positive school PTA allows parents to feel ownership and help with their child's education, while

giving teachers much-needed assistance and stifling potential problems. Teachers have a strong and vested interest in a strong, committed group of parents helping their school.

A stronger PTA will increase positive interaction between parents and teachers, which, in turn, advances student achievement. How can you make your PTA stronger and more active?



## A Predictable Schedule

Meetings will have higher attendance if they take place at the same time and night each month. The second Thursday of each month makes more sense than random times or floating days. Although the attempt may be to accommodate different schedules, the lack of routine will hurt attendance more.

Meetings should be placed on the school calendar; reminders should go out a week in advance to each student and noted in your school newsletter and website, as well. Where appropriate, announcements should be given in different languages.

## Take Care of Business First

A typical meeting consists of two main sections, the "business" section and the "presentation" or "interest" section. The business end should come first. This keeps parents from leaving immediately following the interest piece, and it gives the board the opportunity to get casual participants really interested in what the PTA is doing.

Many times, the key function of a PTA structure is to find funding for certain projects in a school. School carnivals need to be staffed. Tickets need to be taken at a PTA skating party. Somebody needs to chaperone a field trip. These things need to be handled and the work needs to be spread among as many people as possible.

Keep the business side of these meetings to a minimum whenever possible. The officer committee should meet outside of the membership meeting to make things work as smoothly as possible. That does not mean that there will be no discussion during the meeting, but the agenda should be designed to make things move quickly. While all parents

need a voice in a PTA, the initial framework of this voice should come from the officers. Keeping the business end of these meetings shorter gives time for the meeting attractions that follow.

### Less Sticks, More Carrots

"Don't you think you should do this?"  
"Why didn't you come last night?"  
"Isn't your child's education important to you?" PTA meetings have traditionally operated on the guilt approach. This approach rarely works, and it brings only a certain type of parent to the meeting.

Instead, make meetings enticing to parents and teachers. Provide speakers of interest. Food always brings people, and fun food works best. One cheesecake can serve 8-10 people; five cheesecakes could bring in 50 people. Now, that would be a meeting!

Offer a type of workshop each month that will help parents prepare their children for TAKS tests, learn about special needs programs, deal with bullies, and anything else that interests them. Dealing with divergent interests leads to the final point.

### Finally

No PTA board should be without a teacher. Teachers need input to keep the PTA a partnership. The key to a successful PTA is a feeling of ownership among all involved parties. Teachers, PTA board members, casual participants, and administrators all have to feel as though good things can come from such an organization and that they need to work together to make those good things happen.

For more information on PTAs, including how to start one, visit the websites of the National Parent Teacher Association ([www.pta.org](http://www.pta.org)), the Texas Parent Teacher Association ([www.txpta.org](http://www.txpta.org)), or the National Parent Teacher Organization ([www.PTOtoday.com](http://www.PTOtoday.com)).

—Paul Henley, TSTA Teaching and Learning Specialist/Student Program Organizer

# Spelling Skills

Weekly practical classroom tips from real experts—your colleagues!



### Screen Saver Spelling

"To reinforce spelling or vocabulary words each week, I put them on my desktop screen saver. When the students glance at my computer, they see their words in yet another context! I change the font and the colors each week to keep their interest."

### Finding Misspelled Words

"My students had weak spelling skills. Whenever I asked them to hand in the final draft of an essay using spelling words, there would still be mistakes. In the past, I corrected the misspelled words and handed them back but I don't anymore. Now I tell my students how many words they misspelled and they have to find the mistakes themselves. This process forces the students to study the words more carefully."

### Students Create Spelling Sentences

"Part of my weekly spelling homework assignment is to have my students write a sentence for each spelling word. When I give my spelling tests, I say the word, use it in a sentence and repeat the word. Recently, I began selecting sentences from the students' homework. I either tell them or they have to guess who wrote the sentence. They love it! This encourages the students to be even more creative when doing their homework. This idea is simple to implement and it gives the children a feeling of ownership."

### Learning Styles and Vocabulary

"A colleague...and I have been enjoying success in integrating different learning styles in teaching vocabulary. I have had the students draw pictures to represent the idea of a vocabulary word or parts of the word. I usually assign two words to a pair of students so they can generate ideas together and so that less able artists are not left to their own devices. Usually the students also write a caption, not using the vocabulary word. The students present their pictures and the class guesses which word is being illustrated. It is great review, a chance to work with a partner and involves visual and spatial learners. For kinesthetic learners, we have used charades, having them act out the word, or a combination of words, for their team. The students have been very positive about 'seeing' the vocabulary list in a more tangible or visual way, and have actually been using the words more in their writing."

### Subscribe to Works4Me!

It's easy! Just send the message "subscribe works4Me" (without quotation marks) to [Lyris@list.nea.org](mailto:Lyris@list.nea.org).



# Teaching Your Kids About Money

Dear readers: This afternoon I was sitting in our local coffee shop when a group of teenagers came in after school. They wanted cappuccino and lattes. Alas, the two guys were broke and the girl had only five bucks. But then she remembered she had her mother's credit card!

She turned to the counter person and asked for the minimum purchase for a credit card. Twenty bucks. "Oh," the girl said. "Well, we'll have to buy

muffins and chocolates and stuff to get it up to twenty dollars."

I cringed. Yet I wonder how many of us — even us adults — "budget" like that. If you see "buy one, get one free," do you buy, reasoning that you're actually saving \$25? This girl is the reason that many parents refuse to give their kids credit cards. I think credit cards offer an opportunity to teach. Both my 19-year-old daughter, Krista, and my 16-year-old son, Tom, have credit cards on

my account. What we need to teach our kids about money is that money is finite, you must make tradeoffs. And you must set values and priorities to determine how you will spend your money.

Sometimes we must spend money for things that are boring — medicine, a lawn mower, a new roof, windshield wipers for the car. What a hard lesson to learn if you believe that your own money is for fun and your parents'

money takes care of the boring stuff. Kids need to learn that not everything they buy with their money is really a free choice. It's not all about me. What many children learn at home is that money is their right or their reward for being good, getting good grades, for refusing to get involved in drugs or alcohol. Once they start a working life, the boss will not pay them to stay off drugs or for showing up on time.

Despite warnings from many of my readers, I started each kid off with a debit card when they were 14. The money on a debit card is finite. It must be loaded on by someone, in this case, me. Krista loved to shop. I put her seasonal clothing allowance on the debit card. She could spend it all in one day. But then she wouldn't have any more money to go shopping with friends for four months. When she came home from a shopping trip, she matched her receipts to her online statement to make certain she hadn't been overcharged. If she was, she took the receipt and the item back to the store and got it cleared up. She learned how to budget her money and shop at discount stores and thrift shops for sales.

The debit card lesson didn't make much of an impact on Tom initially. He found it something of a burden. Shirts from the thrift shop for two or three dollars were fine. He felt embarrassed to use the card in front of his friends and it typically carried a balance. Until his group formed a band. Then he wanted CDs. He wanted a guitar. Guitar lessons. An amp. Not just any old amp but a tube amp where the tubes must be maintained and sometimes replaced, important things to budget for when you're buying an amp.

Eventually I stopped using debit cards because they cost too much. These

debit cards were not attached to my bank account. A regular fee came off the cards, depleting their balances. That became a lesson for all of us: Watch out for fees.

When Krista turned 16, I gave her a credit card attached to my account with specific instructions: She could use it only for her clothing allowance and for trips that she made to the grocery store for me. When she started college, she would get no allowance. But she could use the card for her prescriptions. Krista is on a heavy regime of medications, more than she could pay for out of her savings. Our health plan does not cover prescriptions. One of her prescriptions cost \$500. She was so alarmed that she talked to the doctor to see if she could use a generic brand.

Krista sees that someday these medications will become her responsibility. Tom is beginning to understand about tradeoffs, particularly now that his friends drive and need money for gas. For his birthday, he wanted an eighty-dollar music adaptor for the car so he could use his iPod. But he went to the mall and found one that worked just as well for \$18 and paid for it himself.

Is there a lesson here for grown-ups? Certainly we can see that spending money at a sale is still spending money. But what often happens to me, especially when finances are tight, is that I just hold my nose and pay the bills without trying to figure out how I might save money. Making a budget is toughest when you know that once you add things up, income will not cover expenses.

Financial planners advise clients to avoid divvying up their money into various pots: mortgage, vacation, car. They argue that all money is the same. True. But it made psychological sense

for my kids to do it. If Tom wants to go to a concert, he (at least mentally) sets that money aside from "spendable assets." Krista would never splurge unless she got a gift of money for her birthday or Christmas. I could profit by setting a little money aside each month that I'm allowed to spend and keep track of it: everything else goes for the family's needs.

The second lesson is about bank ATM machines and automatic bill paying. We tell our kids: Pay yourself first by putting some money aside in a savings account. Bill paying works the same way. Money comes out of my account automatically for gym membership, college savings, retirement. And perhaps some things that I've forgotten about. Do I really need all these services I'm paying for? Or has putting them on auto pilot caused me to forget about the money I'm spending? Perhaps each of us could use some lessons when it comes to money.



Mary Rowland is a nationally known business and finance writer. The former personal finance columnist for the New York Times and former co-host of a nationally syndicated radio show, Rowland is the author of several investment books and speaks regularly to consumers and financial planners about investing and personal finance. Email your personal finance question to [moneyquestions@neamb.com](mailto:moneyquestions@neamb.com). Questions with broad appeal will be answered in future columns.

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# TSTA/NEA

Texas State Teachers Association/National Education Association

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## 2006-07 ENROLLMENT FORM

Please return this completed form to your Association Representative or mail to TSTA Membership Department, 316 West 12th Street, Austin, Texas 78701-1892. If you have questions, call **877-ASK-TSTA**.

NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH																														
ADDRESS	LOCAL ASSOCIATION	HIRE DATE																														
CITY	STATE	ZIP																														
EMAIL AT HOME		NAME OF ISD																														
EMAIL AT WORK		CAMPUS/WORKSITE																														
AREA CODE HOME PHONE		POSITION (I.E. CLASSROOM TEACHER, LIBRARIAN, BUS DRIVER, ETC.)																														
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<p>I hereby authorize the _____ School District to deduct the total amount of the annual obligation as set by the appropriate Association governance bodies in _____ equal payments in order to pay my dues to the professional associations and organizations listed and for political action contributions indicated. The authorization will continue in effect for this school year and future years, including any increase that may occur, until I give written notice to the local by September 15 to revoke. I further authorize any unpaid annual balance to be deducted from my final check. The Local Association or TSTA/NEA will notify School District officials of the annual dues amounts for all levels of the Association each year.</p>																																
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**NOTE:** Membership must include local and region dues if eligible.

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*"I decline to contribute to TSTA-PAC and I understand this will not in any way affect my membership status or rights."* \_\_\_\_\_ INITIAL \_\_\_\_\_

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**Former student member?**

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DATE

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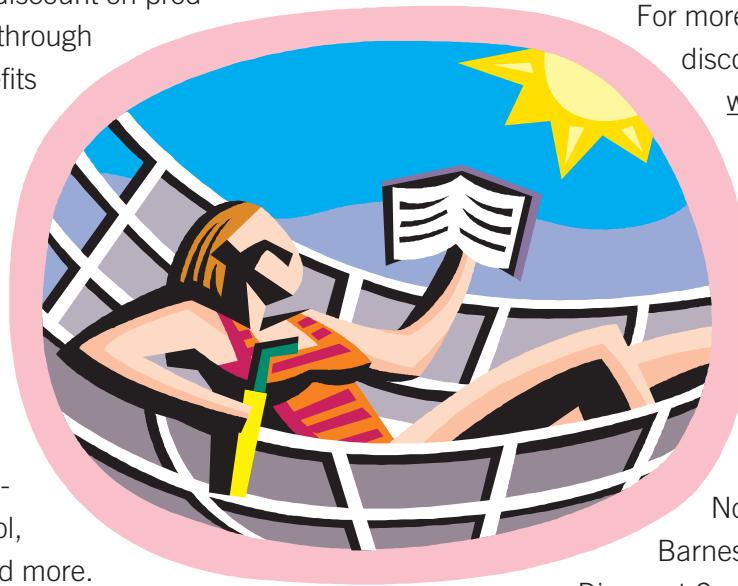
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