When you are
CONFIDENT
you can take the lead.

Confident investors looking to save on fees should look at NEA Valuebuilder® DirectInvest™

Now you can choose an NEA retirement program that you direct yourself and save on the cost of a financial advisor. NEA Valuebuilder® DirectInvest™ gives you a low initial investment of $1,000 or just $25 if you sign up for direct payroll deduction, a choice of 19 top mutual funds, and cost savings so you can keep and control more of your money.

To learn more or enroll visit neamb.com/retire1 and select DirectInvest

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds available under the NEA Valuebuilder Program before investing. You may obtain a prospectus that contains this and other information about the mutual funds by calling our National Service Center at 1-800-NEA-VALU (632-8258). You should read the prospectus carefully before investing. Investing in mutual funds involves risk and there is no guarantee of investment results.

The NEA Valuebuilder Program provides investment products (the “NEA Valuebuilder products”) in connection with retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors, Inc. and certain of its affiliates (collectively “Security Benefit”) make the NEA Valuebuilder products available under this program pursuant to an agreement with NEA’s wholly owned subsidiary, NEA’s Member Benefits Corporation (“MBC”). Security Benefit has the exclusive right to offer the NEA Valuebuilder products under the program, and MBC generally may not enter into arrangements with other providers of similar investment programs or otherwise promote to NEA members or their employers any investment products that compete with the NEA Valuebuilder products. MBC promotes the program to NEA members and their employers and provides certain services in connection with the program. Security Benefit pays an annual fee to MBC based in part on the average assets invested in the NEA Valuebuilder products under the agreement. You may wish to take into account this agreement and arrangement, including any fees paid, when considering and evaluating any communications relating to the NEA Valuebuilder products. NEA and MBC are not affiliated with Security Benefit. Neither NEA nor MBC is a registered broker-dealer. All securities brokerage services are performed exclusively by your sales representative's broker-dealer and not by NEA or MBC.

The NEA Valuebuilder DirectInvest 403(b)(7) is a Custodial Account under §403(b)(7) of the Internal Revenue Code. Securities are distributed by Security Distributors, Inc. (SDI). SDI is a subsidiary of Security Benefit Corporation (“Security Benefit”).

VB051011
Nearly one in 10 children has been diagnosed with attention-deficit/hyperactivity disorder. Educators, working with parents, can make a big difference in helping students with ADD succeed in school.

Ten years after the terrorist attack, teachers like Billy Gene Coffey in Modesto help students understand the events of Sept. 11 and appreciate the service of those who risked their lives for others.
It’s time everyone paid their fair share

CTA HAS FOR many years been concerned about the enormous gap in California between the haves and the have-nots — a chasm that seems to be growing greater and greater with every passing year. It’s a system that weakens our public schools and our communities, and punishes the poor. The recent “Occupy Wall Street” demonstrations in New York City, Los Angeles, San Francisco, and elsewhere have proved that Americans agree with us: They are fed up with a system that neglects its disadvantaged members. People have taken to the streets to demand job opportunities, to promote tax fairness, and to call on our wealthiest citizens and corporations to pay an equal share.

Tax fairness has been and will continue to be a key priority for CTA, so we are joining the national “Occupy Wall Street” movement to bring attention to the need for a better tax structure that provides stable and adequate funding for public education. We believe the way out of our current economic crisis is to invest in education and create job opportunities for America’s working class.

We believe the way out of our current economic crisis is to invest in education and create job opportunities for America’s working class.

The numbers are startling: California ranks 46th in the U.S. in K-12 spending per student — a disgrace, considering our state has the eighth-largest economy in the world. Our state has cut more than $20 billion from schools and colleges, laid off more than 40,000 educators, and more than doubled college tuitions. During this same time, legislators have doled out corporate tax breaks and refused to even let Californians decide whether to extend temporary taxes.

The result of all this is that our poorest and most vulnerable citizens bear the brunt of the economic crisis and pay the highest percentage of taxes. It’s no wonder that people are taking to streets declaring they’re fed up. The system is rigged against them.

It’s time we put our students and public schools first. Banks are being bailed out, and the middle class and poor are being shut out. The bottom 20 percent of wage earners in California pay 11 percent of their income in taxes, while the top 1 percent of wage earners pay under 8 percent.

To turn this economy around, we need to invest in our neighborhood schools. President Obama’s American Jobs Act would provide California over $3 billion, giving our schools a much-needed power boost by rehiring and protecting the jobs of teachers and other educators who provide essential services to our students and help keep class sizes from growing larger. We are calling on lawmakers to support the Jobs Act, which would put 37,000 educators back to work to work and create thousands of other job opportunities through modernization projects.

The growing inequality and concentration of corporate power and executive wealth undermine the foundations of our democracy and the future of public schools and colleges. The health of California’s public schools and colleges depends on stable tax revenues. Let’s all make an effort to support those in need. It’s time to demand action to restore fairness to the system and make sure everyone is paying their fair share.

CTA President Dean E. Vogel
Breast Cancer Month raises awareness

Thousands of female public school educators have been involved in the California Teachers Study, which monitors breast cancer rates among the state’s teachers.

www.cta.org/breastcancer

Is it time to update your beneficiary?

CTA provides a Death and Dismemberment Plan to eligible CTA members at no additional cost. Check the Member Benefits section of the CTA website for details.

www.cta.org/DandD

Stand up for kids, not CEOs!
The Michigan Education Association produced this popular video calling attention to corporate tax breaks paid for by slashing school funding. youtu.be/qU4nmDTZUtU

VIRAL VIDEO
Distressed that 25 percent of the country's World War I draftees were illiterate, representatives of the NEA and the American Legion met in 1919 to brainstorm ways to generate public support for education. Together they came up with and launched American Education Week in 1921. This year marks the 90th annual celebration. The weeklong celebration features a special observance each day of the week.

- **Monday, November 14**: Kick Off Day
- **Tuesday, November 15**: Parents Day
- **Wednesday, November 16**: ESP Day
- **Thursday, November 17**: Educator for a Day
- **Friday, November 18**: Substitute Educators Day

Use NEA's online toolkit at [www.nea.org](http://www.nea.org) to join in the celebration.

**American Education Week**

**NOV 13–19**

**EVENT**

**California School Psychology Week**

Sponsored by the California Association of School Psychologists, this week recognizes the contributions of school psychologists, whose role it is to ensure that students in California have the support they need in school and in the home.

[www.casponline.org](http://www.casponline.org)

**CLMS/CLHS Annual Conference South**

**CONFERENCE**

**DEC 1–3**

**Town and Country Resort, San Diego**

The California League of Schools, encompassing the California League of Middle Schools and the California League of High Schools, presents an annual conference offering high-quality professional development. The Annual Conference South offers over 85 sessions on improving student achievement, content areas, RtI, PLCs, differentiated instruction, integrated technology, data analysis, classroom management, API/AYP strategies, and more. Featured speakers are Dr. Rita Pierson and Dr. Robert Balfanz.

[www.leagueofschools.org/events/south.htm](http://www.leagueofschools.org/events/south.htm)
Look for our “Thank you, Teacher!” feature in the November issue of California Educator, where we’ll pay tribute to members like yourself who are dedicated to making a difference in the classroom every day.
The César E. Chávez Memorial Education Awards Program provides recognition for students and their teachers who demonstrate an understanding of César E. Chávez’s vision and guiding principles. Submit written essays (no biographies) or visual arts projects. Entries must be completed by one student or a group of no more than five students in conjunction with a CTA member who is employed at the same school. A CTA member may submit up to five individual entries or one group entry. Grade levels range from pre-K (artwork only) to higher education (undergraduates only). Top prize winners will receive $1,000 for students (shared by submitters of a group entry) and CTA members.

www.cta.org/About-CTA/CTA-Foundation/Scholarships

Programs for California Educators at One of America’s Best Colleges*

Credentials and Certificates
- Multiple and Single Subject
- Administrative Credentials
- CTEL
- Education Counseling
- School Psychology
- Special Education: Mild/Moderate
- Reading and Language Arts
- Child Life Specialist

Masters
- Educational Management
- School Counseling
- School Psychology
- Special Education
- Reading
- Special Emphasis
- Child Life
- Child Development
- Advanced Teaching

Bachelors
- Liberal Studies
- Child Development

Doctoral
- Organizational Leadership (Ed.D.)

* U.S. News & World Report and Forbes Magazine

Call toll free at 877-GO-TO-ULV
degreeinfo@laverne.edu | laverne.edu

College of Education and Organizational Leadership
1950 Third Street, La Verne, California 91750

- Small classes
- Programs throughout California
- Flexible scheduling
- CCTC approved
- WASC accredited
Drexel University at the Center for Graduate Studies in Sacramento offers a solid and dynamic path of academic and technological innovation for today’s education administrators.

Programs offered include:

- **Ed.D. in Educational Leadership and Management**: A rigorous, professional practitioner’s degree in a blended delivery format that combines on campus classes with transcontinental online education.

- **M.S. in Higher Education**: Students undergo rigorous preparation to lead in complex administrative and management positions in university and college offices, national and international associations and organizations, government agencies, foundations, and corporations in the U.S. and around the world.

- **M.S. in Human Resource Development**: Students learn strategic human capital leadership with competencies to facilitate employee and organizational learning, performance and change in a variety of workplace settings.

*These programs are now available in our new Executive Weekend format (one Friday evening/Saturday each month).

For more information, call 916.325.4600 or email sacramento@drexel.edu.

sacramento.drexel.edu

Employees of California community colleges receive 40 percent tuition assistance towards Drexel’s master’s degree programs.

Visit our website for details and upcoming information sessions.

**LEADERS**

**SCHOOL OF EDUCATION**

Leading-edge Learning

**DREXEL PREPARES TOMORROW’S**

**EXPERIENCE THE DIFFERENCE**

Sprint

**For the difference you make.** Coordinate with co-workers while on the move and keep up with family near and far. Get instant savings on monthly plans from where you work. Discounts for Current California Education Employees.

**Save 18%**

Select regularly priced monthly service plans

Requires a new two-year Agreement.

**Shop Online:**

- K-12 Education: [www.sprint.com/californiak12education](http://www.sprint.com/californiak12education)
- Higher Education: [www.sprint.com/californiahighereducation](http://www.sprint.com/californiahighereducation)

**Shop at any retail Sprint Store:**

- [www.sprint.com/storelocator](http://www.sprint.com/storelocator)

Bring your employee ID or pay stub and mention code:

- K-12 Education: [GAEDU_SCA_WS_ZZZ](#)
- Higher Education: [GAUNV_SCA_WS_ZZZ](#)

Existing Sprint customers please call 1-866-853-4931 to add your discount

May require up to a $36 activation fee, credit approval and deposit. Up to $205 early termination fee applies. **Individual Employee Discount**: Available only to eligible employees of the company or organization participating in the discount program or Government agency employees participating in employee discount pricing with Sprint. May be subject to change according to organization’s agreement with Sprint. Available only on selected plans and for eligible lines. Discount applies to monthly service charges only. Discount may be subject to change over time. Offer subject to change or cancellation. **National Advertising**

- Rio Hotel, Las Vegas

**Issues Conference**

**January 13-15**

**Rio Hotel, Las Vegas**

“Standing as One — Determining the Future of Public Education.” This conference provides an opportunity for rural, urban and ESP educators with diverse interests and perspectives to reconnect with fellow educators, re-energize their skill-set and help strategize solutions to confront the challenges they face together. Incentive grants are available.

[www.cta.org/conferences](http://www.cta.org/conferences)
ABOVE: Rickie Freeman works with Jeanette Davis at Hosler Middle School in Lynwood, Los Angeles County.

With nearly 10 percent of children diagnosed with ADD, every classroom is likely to have at least one affected student.
What Educators Should Know

~ABOUT~

ADD

HE BOY DROPS his pencil every few minutes in Jeanette Davis’ special education class at Hosler Middle School in Lynwood. He twists and turns in his seat, drums his fingers on his desk, and constantly raises his hand, calling for help while his teacher is assisting other students. Midway through the math lesson, he begins writing in his journal.

“Rickie, we are not writing in our journal now. We are doing math,” says Davis, a member of the Los Angeles County Education Association. “Please put the journal away.”

Rickie Freeman has trouble sitting still and concentrating on his work because he has attention-deficit/hyperactivity disorder (ADHD), a condition that’s increasing among students.

Studies show that every classroom teacher is likely to have at least one student with attention deficit disorder (ADD) or ADHD in their classroom each year, making it the most common behavior disorder in children. According to a study by the national Centers for Disease Control and Prevention (CDC), nearly 10 percent of children between the ages of 4 and 17 have a form of the condition, compared with 8 percent reported in 2003. The rise may be due to increased awareness and diagnosis. Symptoms include having difficulty staying seated and concentrating on schoolwork, and constantly interrupting conversations and activities. To make the situation even more challenging for teachers, most students with ADD/ADHD are in general education classrooms.

Even in a special education classroom, it’s a challenge, Davis admits.

“When negative and inappropriate behavior occurs, it makes things really chaotic. Even one child with this condition in your classroom can have a very big impact. I love these children because they are smart and have a lot to offer, but sometimes people may not know it because their behavior is out of control.”
FACTS ABOUT ADD/ADHD
ADD/ADHD is a neurobiological disorder that runs in families. There is no cure, although symptoms can be managed with medication and behavior techniques.

While people may joke about having ADD, it’s a serious condition that puts students at risk of dropping out of high school or taking longer to graduate, according to a UC Davis School of Medicine report. If undiagnosed or untreated, it may cause problems in adulthood including anxiety, depression, substance abuse and difficulty in the workplace and with relationships. Individuals can also have a poor self-image — especially when it’s undiagnosed — and mistakenly think of themselves as “lazy, crazy or stupid,” according to CHADD (Children and Adults with Attention Deficit/Hyperactivity Disorder), an organization dedicated to increasing public awareness.

There are three types of people with the condition: those who have difficulty when it comes to concentration, individuals who have problems with hyperactivity and impulsivity, and those who have symptoms in both categories, which is most common. Rates of diagnosis are comparable among whites, blacks and some Hispanic groups, notes a study by the CDC.

“There are a wide range of symptoms,” says Sandra Rief, who has written several books and presented workshops at CTA’s Good Teaching Conference on the topic. “While some individuals have hyperactivity, others have the inattentive type and don’t display disruptive behaviors. Some children have a hard time with social skills, while others are socially adept. It depends on the child.”

Children with ADD/ADHD may be very bright and even gifted, says Rief, a former resource specialist in San Diego who is a nationally and internationally known speaker. But when it prevents a child from achieving success, it can cause frustration in the classroom.

We need to remember ADHD is a brain-based disorder that causes certain behaviors, and it’s not deliberate. It’s not a matter of trying harder; many of these children put forth far more effort than the average child.

Sandra Rief
Most youngsters with ADD/ADHD display symptoms by age 7 for a period of at least six months, and are often identified by second grade, says Stephen Brock, a member of the California Faculty Association who coordinates the CSU Sacramento program for future school psychologists. Teachers are usually the first to notice that a student has poor concentration and difficulty sitting still in a way that is outside the developmental norm for that age group. Then parents are consulted, and the child is assessed by a school psychologist, physician or mental health professional.

There is no single test that can determine whether a child has ADD/ADHD. Children who are fidgety or inattentive don’t always have ADD/ADHD.

“It’s important to look at the whole child,” says Brock, past president of the California Association of School Psychologists. “There may be other reasons why a child has trouble focusing or sitting still. The child may be experiencing emotional problems or worried about something.”

It’s not unusual for children to have other learning disabilities in addition to ADD/ADHD, which makes diagnosis “tricky,” adds Brock.

Only the most extreme cases enter the special education system, and 27 percent of all students in special education programs nationwide have ADD/ADHD, says Brock. Classroom interventions are the first recourse after diagnosis, and if those don’t work, families may consider medication.

**WHAT GOES WRONG IN ADD/ADHD**

Doctors aren’t sure exactly what goes wrong in ADHD. But they think that the behavior problems are linked to the way that the frontal lobe of the brain works.

- Studies suggest that this part of the brain works more slowly in children with ADHD than in other children.
- Children with ADHD may have an imbalance in the neurotransmitters in the front part of the brain. Some doctors believe they don’t have enough of a neurotransmitter called dopamine. Dopamine is a neurotransmitter, which is a chemical that helps messages pass between brain cells and other cells. Without enough dopamine, the front part of the brain cannot deal with and react to information in the way that it should.

TEACHING STUDENTS WITH ADD/ADHD

Dylan, 8, bounces a ball and throws it up in the air while his mother, Lisa Vieler, confers with teacher Rosa Coss after the final bell rings at Glen River School in San Jose. Dylan’s mother and teacher talk on a frequent basis and say that working as a team — with constant communication — is the key ingredient in helping a child with ADD/ADHD achieve academic potential. The approach is working; Dylan is above grade level.

“Rosa sends me e-mails and telephones me and lets me know if something isn’t quite working,” says Vieler, who also has a daughter with the condition. “It makes all the difference. Then if something happens in class, I can have a conversation with Dylan and figure out whether something caused him to behave in a certain way, or if we need to try a different behavior strategy, or whether we need to see the doctor and adjust his medication.”

Last year Dylan had four periods of medication modification. For weeks at a time, Dylan struggled. Coss talked with Vieler on a regular basis to let her know how changes were affecting Dylan, who has problems with impulse control, interacting with peers and focusing on tasks.

“Thank God Rosa loves him,” says Vieler. “Otherwise, he would have just been a problem kid making it difficult for her in the classroom.”

Coss laughs and says that keeping in close contact with parents makes her job easier.

“When I noticed a change in Dylan’s behavior, I would communicate that to his mother, and she would get on it right away. Sometimes the medication needed to be adjusted, and other times she just needed to talk to him. When she discussed my concerns about his behavior, he would come back to school the next day with much better behavior.”

Coss, a member of the San Jose Teachers Association, has one or two students with ADD/ADHD in her general education classroom each year. It has gotten more difficult to teach these students as class size has increased, but certain strategies have helped.

“I try to keep them close to me,” says Coss. “I do a lot of repetitive reminding for them, too. And sometimes they need a few extra rewards. I had one student who got a little stamp every time he finished his work, and if he got five stamps, he could...”

ABOVE: Lisa Vieler (center) says that her son Dylan is doing well academically because she and his teacher Rosa Coss work as a team to manage his ADHD.

3 TYPES OF ADD

01 People with difficulty concentrating

02 People exhibiting hyperactivity and impulsivity

03 People with symptoms in both areas (most common)
LIVING WITH ADD/ADHD

Individuals can have the condition and be very successful in life. Just ask Marshall Zaun, former Teacher of the Year at Endeavor Middle School in Lancaster.

The 42-year-old computer teacher was not diagnosed or treated as a child because the condition was not recognized in those days. Students were considered to be "fidgety" or behaving badly.

“I didn't sit through class well, and I don't sit through meetings well now, because I'm tapping my fingers and fidgety,” says Zaun, a member of the Teachers Association of Lancaster. “I can hold my own now, but as a kid I was on the hyperactive side. I had to keep busy or I became a royal pain. My teachers were always telling me to go run a lap and sending me on errands. Somewhere along the way I became the computer repair guy in school. It became a hobby of mine, and now I’m teaching it.”

He still has problems focusing, and his students realize that it may take more than one attempt to get their teacher's attention.

What does it feel like to have ADHD?

“There’s a point where I’m done,” Zaun explains. “There’s a point where there’s all I can take. There’s a point where I can’t focus, and I have to get up and do something. Sometimes you don’t feel like your brain is functioning the way you want it to, and your brain and mouth are working faster than they should be working.”

Zaun had poor attendance in regular school and was sent to a continuation high school, where he not only graduated but became the valedictorian. He credits his high school English teacher with being the one who “reached” him and influenced him to become a teacher.

“When I was really fidgety, she allowed me to get up and to move and do-things. She did things with song lyrics to help me understand material, and that held my interest. And she allowed me to work at my own pace.”

Zaun worries about students today with ADD/ADHD. With the pressure of testing, teachers seldom tell students to go run a lap or move around if they have excess energy. Recess has been cut or eliminated at many schools, along with physical education classes. Struggling students are given “double periods” of math and English in lieu of electives. Hands-on learning has been replaced with rote memorization and test prep. There may be no opportunity to let off steam, he says.

“I don't know if I would have survived that,” says Zaun. “You have to allow these kids to get up and move around.”

As a student, Zaun was constantly reprimanded for talking and walking around the class.

“Today, as a teacher, I’m also talking and walking around the class.”

CTAEd_Oct2011-v5.6.indd 15 10/19/11 7:39 AM
Even if a child is bouncing off the walls, a teacher should never recommend or insist that parents put their child on medication, says Sandra Rief. “Teachers can get into serious trouble with their school district by doing so,” she says. “We are educators, not medical experts, and medication decisions are strictly between parents and their physician.”

What teachers can do if they suspect undiagnosed ADD/ADHD is suggest a “team” meeting with teachers, parents, a school administrator, school psychologist, counselor and others to share concerns, discuss strategies that have been tried, and plan “next steps” to help the student. “If the recommendation to parents is to have their child evaluated, it is best coming from the team rather than an individual teacher,” says Rief.

The CDC reported in 2005 that 2.5 million children are being medicated for ADD/ADHD in the U.S., and that the rate of medication among students with a reported diagnosis is about 40.6 percent in California. A 2007 study by the Mayo Clinic in Minnesota states that medication has “long-term academic benefits” and that students taking medication show improved reading scores compared with those with the condition who do not receive medication. They also have better attendance and are less likely to be held back. But side effects steer some parents away, including lack of appetite, headaches, queasiness and insomnia.

A National Institute of Mental Health study states that children who are treated with medication alone do not do as well academically as children who receive both medication and adjustments to the classroom environment.

Short-term stimulants such as Ritalin are typically prescribed when a child is first diagnosed, says school nurse Dawn Fox, a member of the Sacramento City Teachers Association. Because the medication is short-acting, parents and doctors must submit authorization forms for it to be dispensed at school. New forms must be submitted every time the dosage changes. Students may take longer-acting doses after it is determined they have no adverse reactions. “Teachers may be under a misconception that these medications will decrease hyperactivity in a child,” says Fox. “But these medications are stimulants that are prescribed to improve a child’s ability to focus. Sometimes it will help with hyperactivity and children will become less impulsive, but not always. So teachers may think the medication isn’t doing its job and the child needs a higher dose because the child is bouncing all over the place, but that isn’t true.”

Teachers can judge the effectiveness of medication, says Fox, by answering the following questions: Are students completing homework more often? Are they more attentive in class and able to answer questions? Are they keeping up with the rest of the class and on the right page?

One of the most difficult things for school staff is making sure that students actually take their medication, adds Fox. Teachers can walk students to the office at lunchtime to make sure they get their pill. School nurses try to keep an eye on students to make sure they are taking medication properly and not having adverse effects, but that is difficult in districts with very few school nurses or none at all.

There are other ADD/ADHD medications that students can take that are non-stimulants and have a calming effect, such as Strattera, but they may take as long as six weeks to have an impact.

Medication is not a cure for ADD/ADHD, but it can help those with the condition manage their symptoms. While some health care professionals such as Dr. Dean Edell believe children are overmedicated, others maintain that is not the case.

CHADD supports the use of stimulant medications, with behavioral modification and counseling. “That may include things like social skills training. It may include family counseling, individual counseling, behavioral therapies, behavior modification,” notes Evelyn Green, president of CHADD, in a CNN interview. “Medication is a piece of the picture, it works for lots of kids, it certainly worked for my child, and it works for a lot of adults. But it doesn’t work for everybody, and it’s not a magic bullet.”

Visit WebMD at www.webmd.com/add-adhd/guide/adhd-medical-treatment to find more information about the control of ADD/ADHD symptoms using medications.
go to the prize box. The other kids weren’t jealous; they understood he had difficulties.”

Davis constantly uses positive feedback with ADD/ADHD students. “I say ‘thank you for sitting in your seat’ and ‘good job’ and ‘keep it up.’”

It helps to also have empathy, says Davis. “I understand they have to fidget to focus. Sometimes I am like that, doodling in a lecture. As long as they are not disturbing the other kids, it’s OK.”

It helps to keep them busy, she adds, so they have a positive way to channel excess energy.

“I make them my little assistant. I will have them pass out papers, write assignments on the board, and I give them lots of responsibilities. It makes them feel like a leader, and they love it.”

Rief suggests breaking up instruction to include activities with movement and talking. She also recommends structuring larger assignments by dividing them into short, manageable increments with separate due dates and monitoring points along the way.

“Provide visual cues and reminders on cards or pictures in strategic locations,” she advises. “And provide more frequent monitoring, feedback on performance and reinforcement for students with ADD/ADHD. Anticipate problems that can arise from lack of structure, unclear expectations or environmental triggers in the classroom and adjust accordingly.”

The use of technology and multimedia is especially engaging for students who have trouble concentrating, she adds.

Students with ADD/ADHD can sometimes work well with student partners or “buddies” who are supportive, tolerant and well-focused, she adds. “They can assist with clarifying directions, make sure assignments are recorded in planners, remind students to turn in work, and help with other tasks or activities.”

Brock suggests that teachers use mornings for more rigorous academic instruction, since studies show that on-task behavior of students with ADD/ADHD worsens progressively throughout the day. Auditory cues are also helpful, such as playing a tone at irregular intervals to remind students to monitor their on-task behavior.

“It’s essential to give much encouragement and praise, because these students are easily discouraged,” he says. “And teachers should keep in mind that rewards used with these students lose their reinforcing power quickly and must be changed or rotated frequently.”

To learn more about ADD/ADHD, please visit the Children and Adults with Attention Deficit/Hyperactivity Disorder website at www.chadd.org or the Centers for Disease Control and Prevention at www.cdc.gov/ncbddd/adhd.
ABOVE: Tammie Malvin, Fernando Carbajal and Crystal Bello listen to 9/11 heroism stories in Monica Stewart’s class, Los Amigos Elementary School, Palmdale.

>>8:19 AM  FLIGHT ATTENDANTS ABOARD FLIGHT 11 ALERT GROUND PERSONNEL THAT THE PLANE HAS BEEN HIJACKED. AMERICAN AIRLINES NOTIFIES THE FBI.

>>8:46 AM  HIJACKER MOHAMMED ATTA AND OTHER HIJACKERS ABOARD FLIGHT 11 CRASH THE PLANE INTO THE NORTH TOWER OF THE WORLD TRADE CENTER (WTC), KILLING EVERYONE ON BOARD AND HUNDREDS INSIDE THE BUILDING.

>>9:02 AM  AFTER INITIALLY INSTRUCTING TENANTS OF THE WTC’S SOUTH TOWER TO REMAIN IN THE BUILDING, PORT AUTHORITY OFFICIALS BROADCAST ORDERS TO EVACUATE BOTH TOWERS VIA THE PUBLIC ADDRESS SYSTEM.
DO YOU REMEMBER where you were and what you were doing on Sept. 11, 2001 — the day the world changed forever?

Monica Stewart, a sixth-grade teacher in Palmdale, Los Angeles County, will never forget receiving a phone call from a friend telling her to turn on the television.

“I was pregnant with my oldest son and my friend said, ‘You have to turn on the TV right now, the Twin Towers have been attacked!’ And I said, ‘What?’ And I turned on the TV and watched one of them fall and said, ‘Oh my God.’ It gives me goose bumps now. I was 24 years old. Many older people have compared it to when they heard about the assassination of President Kennedy as a defining moment of their generation where they can remember exactly where they were and what they were doing when they heard the news. For my generation, it was that moment.”

Stewart's students were just babies when the U.S. suffered the terrorist attack, but as the 10th anniversary approached, she decided to conduct a history lesson on the subject, as did other CTA members around the state.

Conveying the enormity of the attacks on the World Trade Center and the Pentagon without traumatizing youngsters or making them feel unsafe was a challenge. So was making students connect with a tragedy that occurred when they were babies or before they were born.

“History has a way of repeating itself, and we have to know what happened in the past so we don’t make the same mistakes in the future,” says Stewart, a member of the Palmdale Elementary Teachers Association. “I want them to feel a sense of being an American and to feel American pride at the way we came together.”

The events of 9/11 — which killed approximately 3,000 civilians, sparked wars in the Middle East, changed civil rights in America, and impacted foreign policy, travel and a presidential election — are not included in California’s state standards, although that will likely change during the next revision. Nonetheless, some CTA members felt that, standards or not, the milestone anniversary could not be overlooked.
A glimpse at the victims
Sixth-graders in Monica Stewart’s class at Los Amigos Elementary School have seen stories about the 9/11 anniversary on TV and know people died, but are hazy about details. After being provided with a synopsis of what occurred from their teacher, they still find it hard to fathom that terrorists would intentionally kill thousands of people.

Their teacher doesn’t sugarcoat what happened, but she doesn’t dwell on the gory details, either. Her goal is to teach about 9/11 in a historical, factual way, and then segue into stories of heroism that she hopes will be inspirational to her students, who were babies when 9/11 happened.

The children look at the faces of five “ordinary” people who became heroes that day. All of them died while rescuing others. They include a police officer and a firefighter, workers in the Twin Towers, and a passenger on Flight 93 who tried to retake the plane that many believe was headed for the White House, but instead was brought down in a Pennsylvania field.

“They were just five heroes out of many,” Stewart tells her students. “Their stories are sad, but they are also courageous and inspirational. I’d like you to describe the emotions that come to mind after hearing their stories.”

The youngsters speak in somber voices.

“I feel sad for people who risked their lives to help others,” says Fernando Carbajal. “They wanted to live.”

Isabel Dorn tells classmates that she feels bad for the children whose parents walked into the Towers to rescue others, but never returned.

“Imagine your mom or dad walking in there,” she says. “People risked their lives and died. I would have wanted to help, too.”

Other students tell Stewart they are sad thinking about how difficult it must have been for passengers on the plane to call loved ones and say goodbye, knowing they were about to die.

“We must be thankful and cherish our families every single day,” says Stewart, who asks students whether they also felt inspired to help others after hearing these stories.

Students raise their hands and say yes, they are.

Resources for teaching about 9/11

- National Museum of American History: In collaboration with other organizations, the museum hosted a conference titled “September 11: Teaching Contemporary History.” It is available online along with links to teaching materials from the Smithsonian Institution and others. smithsonianconference.org/september11
- National September 11 Memorial and Museum: The website offers educational materials and a teacher’s guide for teaching about 9/11 along with webcasts with experts discussing the event. www.911memorial.org
- September 11 Education Trust: This site, founded by families of 9/11 victims, has curriculum and materials that can be purchased online with units created to help students understand the event. www.learnabout9-11.org

9:30 AM

SPRING FROM FLORIDA, PRESIDENT GEORGE W. BUSH CALLS THE EVENTS IN NEW YORK CITY AN “APPEARENT TERRORIST ATTACK ON OUR COUNTRY.”

9:37 AM

HIJACKERS ABOARD FLIGHT 77 CRASH THE PLANE INTO THE PENTAGON IN WASHINGTON, D.C., KILLING 59 ABOARD THE PLANE AND 125 MILITARY AND CIVILIAN PERSONNEL INSIDE THE BUILDING.

9:42 AM

FOR THE FIRST TIME IN HISTORY, THE FAA GROUNDS ALL FLIGHTS OVER OR BOUND FOR THE CONTINENTAL UNITED STATES.
One student, speaking in a soft voice, says that she would like to cook for people in the military. Another says she wants to work with homeless in town. And one student says that despite the danger, learning about 9/11 has reinforced her desire to become a police officer when she grows up so that she can help others.

Next, students write letters to those who are putting their lives on the line to save others, including soldiers at Edwards Air Force Base and rescue workers in the local fire department and sheriff’s station.

“In your letters, please thank them for their service and willingness to risk their lives for our continued freedom and safety,” says Stewart. “Let them know you appreciate the sacrifices they have made.”

As the youngsters write their letters of appreciation, Stewart says she is glad she made the decision to teach her students about the events of 9/11.

“I was surprised at how engaged they were in the lesson and how much they understood and related to what happened,” she says. “I don’t think it will be a lesson they forget.”

For Pete Simoncini, teaching about 9/11 is not just another lesson. The topic is deeply personal, this AP history teacher tells students at Oakdale High School during a PowerPoint presentation.

Simoncini served in the U.S. Army for 23 years, and worked at the Pentagon. One of the hijacked planes smashed right into his former office, which he vacated in 1996.

Two summers ago he accompanied students on a field trip to Washington and visited the Pentagon. He saw the name Sergeant Major Larry Strickland on the memorial and realized that his former work buddy died that day.

“When it first happened years ago and I looked at the casualty list, I didn’t notice his name,” says Simoncini, displaying a picture of his friend to students. “I broke down in tears when I saw his name. He was a great guy.”

After 9/11, the U.S. waged war in Afghanistan and Iraq, which also affected him personally.

“My daughter and her husband are soldiers in the U.S. Army. She has served in Iraq, and her husband is now in his second tour in the Middle East. My son is in the Marines and just got back from serving seven months in Afghanistan, where he was shot at every day.”

Simoncini tells his 11th-graders that 9/11 happened a decade ago, but legislative and political ramifications continue. The Homeland Security Act of 2002 resulted in the largest restructuring of U.S. government in contemporary history. The Patriot Act was passed to detect and prosecute terrorism, which some believe poses a threat to American civil liberties and privacy.

“Do you know what a ‘flashbulb memory’ is?” asks the Oakdale Teachers Association member. Students shake their heads no.

“A flashbulb memory is something that always stays with you as a defining moment in your life,” Simoncini says. “I remember Friday, Nov. 22, 1963, when I was on problem 11 of a spelling test. There was a knock on the door, and someone told the teacher President Kennedy was dead. For me, that’s a flashbulb memory.”

His students were in first grade 10 years ago and have their own flashbulb memories of 9/11.

“I remember waking up, and my mom came in and sat on my bed crying,” recalls Austin Jones, 16. “I had to go to school, but she was too upset to go to work that day. She had close friends working in Washington and was really worried about them.”

Liz Erwin, also 16, says she had been to New York shortly before 9/11, and was told that the building with the two towers she had just visited was destroyed.

“I was 6 years old and didn’t understand the repercussions of what was happening,” says Erwin. “I had no idea how important that event was then and how important it would be years later. But now I do understand. I guess you could say that I feel lots of emotions today.”

“A passenger on Flight 93, which was hijacked as it approached Pittsburgh, was killed when the plane crashed into a field in Somerset County, Pennsylvania, near the town of Shanksville. The passenger had been the subject of an FBI investigation, and was suspected of being a terrorist."
FILMS ABOUT TEACHERS often tend to be stereotypical in nature. Waiting for Superman blamed “bad teachers” for being complacent and ineffective. Other movies — Freedom Writers, Stand and Deliver, Dangerous Minds — portray teachers as self-sacrificing saints eager to take a vow of poverty. American Teacher is more realistic. The documentary shows that the majority of teachers are smart, resourceful, hardworking, and doing the best they can in challenging circumstances. Instead of playing the blame game, the film makes a strong case that our teachers — who are responsible for educating America’s future generations — deserve to be valued, supported, and paid what they are worth.

The documentary is based on the book Teachers Have It Easy: The Big Sacrifices and Small Salaries of America’s Teachers (New Press 2005) authored by journalist and teacher Daniel Moulthrop, writer Dave Eggers, and Ninive Calegari, a former teacher and co-founder of 826 National, a student writing center.

The film is narrated by actor and outspoken public school supporter Matt Damon and profiles several American teachers, including Jonathan Dearman of California. The teachers love what they do, but struggle financially. They teach different grade levels and subjects in various states, but wrestle with a common question: Can I afford to continue to teach?

Some live frugally while others make the gut-wrenching decision to leave the profession and take jobs they are not passionate about so they can earn a livable wage, which is devastating to their students. Others take secondary jobs in retail or elsewhere and suffer the effects of having too little time for their families.

The movie attributes low pay for teachers to the fact that teaching was one of the few careers available to women in past decades. While that is no longer the case, salary remains low. We also learn that the average starting salary is $39,000 and grows to $67,000 after 25 years in the profession, excluding educators from the housing market in many areas.

According to the film, a teacher’s starting salary is not that much lower than entry-level salaries in other professions. It’s the ending salary that is mostly to blame for the fact that 46 percent of teachers quit before their fifth year of teaching. And it’s difficult to attract talented college graduates to the profession with the promise of low pay, long hours, and little support. One of the teachers profiled, a Harvard graduate, is asked by friends and family why she would choose to go into a profession so lacking in money and prestige when she could have her pick of better-paying jobs.

The movie offers a realistic portrayal of teachers who work long hours, buy supplies out of their own pockets, strive to do their best for students, and sometimes neglect themselves and their own families in the

<table>
<thead>
<tr>
<th>DID YOU KNOW?</th>
</tr>
</thead>
<tbody>
<tr>
<td>High turnover of American teachers costs our country over $7 billion every year.</td>
</tr>
<tr>
<td>Teachers are priced out of home ownership in 32 metropolitan areas.</td>
</tr>
<tr>
<td>Teachers work an average of ten hours per day.</td>
</tr>
<tr>
<td>92.4 percent of teachers spent their own money on their students or classrooms during the 2007-08 school year.</td>
</tr>
<tr>
<td>82 percent of teachers have second jobs outside of the classroom.</td>
</tr>
</tbody>
</table>

We have to help Americans see how unbelievably intertwined our democracy and our economy are with the teaching profession.

Ninive Calegari
process. At times it’s painful to watch such hardworking, idealistic, energetic individuals become increasingly worn down as pressure mounts to raise student achievement while money dwindles to provide even the basics in many classrooms. While depressing, it’s also uplifting to see these teachers do so much with so little as they meet challenges that include pregnancy, raising children, and marital problems.

The 81-minute film, directed by award-winning filmmaker Vanessa Roth, was screened for media in New York and Los Angeles in September, and will soon be available for viewing in select theaters.

By Sherry Posnick-Goodwin

Copies of American Teacher will be available upon request for those who wish to schedule showings in community venues and school auditoriums via the website www.theteachersalaryproject.org.

MORE INFO

Q&A

READ OUR Q&A WITH AMERICAN TEACHER PRODUCER AND WRITER NINIVE CALEGARI ON THE FOLLOWING PAGE.
**FILM: ‘AMERICAN TEACHER’**

**Q&A**

A teacher/producer speaks from experience

**WE CAUGHT UP** with co-writer and co-producer Ninive Calegari, a former teacher and CTA member who now lives in San Francisco with her husband and two young children. Here’s what she had to say about the movie, teachers, and public education in general.

What do you want viewers to take away from American Teacher?
When I taught public school, I didn’t believe the public at large really understood how important my work was. I’m hoping that after seeing this movie, viewers will gain a much deeper appreciation of how sophisticated and complex being a teacher is. I’m hoping they will have a deeper appreciation and greater respect for the profession.

Do you think the public is aware of how difficult it is to support a family on a teacher’s salary?
When people learn that 62 percent of teachers have second jobs and 92 percent of teachers buy their own supplies, they tend to be pretty surprised. A lot of people believe teaching is a “cush” job and that teachers are off work at 3. They don’t understand that delivering a good lesson plan requires meaningful preparation time and that teachers work incredibly hard grading papers, giving students feedback, offering extra help and working after hours.

How did you obtain funding for this movie?
We had an incredibly hard time finding funding for this movie. You have no idea! When we told people that we needed to change American culture around how we value this profession, we had a hard time getting support. A lot of foundations turned us down and believed the project did not have merit. At the end of the day, most of our funding came from individuals who gave what they could. Many contributed just $200. We did receive support from the Isabel Allende Foundation, the Fledgling Fund, the Reveas Foundation, Hellman Fund and other philanthropists who believed in our movie and pushed for it to be made and were generous.

How can we, as a society, change things so that teachers are valued and compensated fairly for their expertise and hard work?
I think the first step is having a more sophisticated understanding of what the profession is. We have to help Americans see how unbelievably intertwined our democracy and our economy are with the teaching profession. I believe our future relies on the strength of our teaching force. We have to make teachers a priority. Some people said it was too expensive, but this country worked hard to become disabled accessible. America did it because it was the right thing to do. The same has to go for education. There will always be people who say it’s too expensive to fully fund education, but we need to say, “We’re Americans, and we need to do it anyway.” We need to make a compelling argument to make people understand this. I firmly believe that Americans have the capacity for doing the right thing. It’s not about being liberal or conservative — it’s about everyone wanting a positive and healthy future.

Can teachers unions play a role in this?
Yes, and they already are. I have seen lots of positive leadership in teachers unions when it comes to exploring recipes for how we can pay teachers more. Teachers within the structure of their unions need to go out in front of their communities and say “This is what excellent teaching looks like” and“This is why we need to pay teachers more.”

What would you like the film to accomplish?
I hope American Teacher sparks discussions among those who teach and people who don’t teach. It is worth seeing, and I believe that people won’t regret having made the effort. We are organizing community screenings of American Teacher all over the country for organizations, union members and others. And educators can stay up-to-date by following our project on Facebook and Twitter, or by signing up for our newsletter via our website. It is our hope that American Teacher will engage, challenge, and inspire audiences to be part of an urgently needed positive social movement, resulting in a real and lasting impact on the lives of our nation’s children.

Interview by Sherry Posnick-Goodwin

**MORE INFO**

Follow the American Teacher project online via Twitter at www.twitter.com/teachersalary and on Facebook at www.facebook.com/TeacherSalaryProject.
Protect what's important with Disability Insurance from The Standard.

Your loved ones depend on you. Find peace of mind in knowing you’ve taken steps to protect their way of life. CTA-endorsed Disability Insurance from The Standard helps safeguard against loss of income due to an unexpected illness or injury. Learn how The Standard can protect what’s important to you at cta.org/thestandard.
Start protecting what’s important through this special opportunity. Newly-hired CTA members, and those new to their district, have an exclusive opportunity to protect their income and loved ones. If you apply for coverage in the first 120 days after your hire date, you have a special opportunity to get CTA-endorsed Disability and Life Insurance from The Standard.

This is a great time to get Disability Insurance. You can also get up to $200,000 of Life Insurance without proof of good health. Plus, there are family Life Insurance coverage options with your Life Insurance. This offer is only available for a limited time. Protect what’s important to you by enrolling today.

For more information, call 800.522.0406. To apply online, visit cta.org/thestandard.

For costs and further details of the coverage and this enrollment opportunity, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800-522-0406 (TTY). Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204

MAKING A DIFFERENCE

WANT THE LATEST NEWS about your school district right on your smartphone? Now there’s an "app" for that — at least in one Bay Area school district, thanks to the inventiveness of two high school students.

The Fremont Unified School District students have created the first iPhone application for a school district in California. Andrew Han and Sumukh Sridhara, both seniors at Mission San Jose High School in Fremont, came up with the idea and ran with it, says Han’s journalism teacher at the high school, Sandra Cohen.

“I think it’s fabulous,” she says. “I was so impressed.”

The free app was launched with great fanfare — the two boys wore suits and ties and spoke in front of TV news cameras — at a school board meeting on Sept. 14. An official from Apple attended as well. More than 400 people downloaded the app, called "iFUSD," in the first two weeks.

The story really began earlier this year when Han approached Cohen about creating an app for the campus newspaper, The Smoke Signal, where Han is co-editor in chief. He teamed up with his friend Sridhara and soon, Cohen says, the app was being used "to send push notifications of breaking news and Web stories."

But Han wanted to expand his app to serve the entire school district. “He decided it would just be a cool thing to do,” Cohen marveled.

As in any Silicon Valley start-up, they divided their duties based on their strengths: Han served as product manager and Sridhara as developer. They pitched Superintendent James Morris, who put them in touch with his people — Director of Technology John Krull and Horner Junior

The Road Calls, And So Do The Savings.

Take advantage of your NEA membership and enjoy a discount on our everyday low rates.

When you’re ready to go, we make it easy with great cars and great deals. And, pick-up is free.

Visit neamb.com or call 1 866 876-2372 to make a reservation.
Start protecting what’s important through this special opportunity.

Newly-hired CTA members, and those new to their district, have an exclusive opportunity to protect their income and loved ones. If you apply for coverage in the first 120 days after your hire date, you have a special opportunity to get CTA-endorsed Disability and Life Insurance from The Standard.

This is a great time to get Disability Insurance. You can also get up to $200,000 of Life Insurance without proof of good health. Plus, there are family Life Insurance coverage options with your Life Insurance. This offer is only available for a limited time. Protect what’s important to you by enrolling today.

For more information, call 800.522.0406. To apply online, visit cta.org/thestandard.

For costs and further details of the coverage and this enrollment opportunity, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800-522-0406 (TTY). Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204

GP 190-LTD/S399/CTA.3  GP 190-LIFE/S399/CTA.3  SI 15887-CTAvol
AMERICANS ARE ANGRY. Grassroots protests supporting the Occupy Wall Street movement have spread from coast to coast. It’s not just college kids; mainstream Americans who have lost their homes, jobs and optimism about the future are taking to the streets and demanding change in massive numbers. And when it comes to California, there’s plenty that needs changing.

California has the second-highest foreclosure rate and the second-highest unemployment rate in the nation behind Nevada. There are 2.2 million unemployed people in California — 12.1 percent of the population — many of whom have exhausted their 99 weeks of unemployment benefits months ago. Due to the housing crisis and unemployment, California has the highest rate of small business failures, ranks 40th in the nation in child homelessness, and has 2.2 million children living in poverty. According to a report from the Center for American Progress, California is among the three top states seeing an increase in hunger due to the recession. Our state has the eighth-largest economy in the world, but ranks 43rd in per-pupil education spending. Our schools have undergone unprecedented cuts and layoffs in recent years.

“Enough is enough,” says CTA President Dean Vogel. “We must take back America before we become a nation of only the rich and the poor, without a middle class.”

Joining a groundswell of support from fellow unions, community leaders and students throughout the country, CTA proudly supports the Occupy Wall Street movement, which is in favor of tax fairness and against corporate greed.

“Teachers and many union members are joining protests around the state because we have seen our schools and colleges cut by millions,” says Vogel. “We have seen class sizes grow, college tuitions increase and job opportunities vanish at the same time that banks have received bailouts and large corporations and millionaires have received tax cuts. We are the 99 percent. It’s time to put Main Street before Wall Street. It’s time for corporations to pay their fair share.”

TIME FOR TAX FAIRNESS

Fixing the problems plaguing California means fixing the state’s tax structure to fund our schools, colleges and essential social services, says Vogel.

“For too long, California has relied on mostly short-term solutions to our budget problems,” he explains. “The health of California’s future depends on stable tax revenues. It’s time to demand action to restore fairness to the system and make sure everyone is paying their fair share.”

The current system is anything but fair: The bottom 20 percent of wage earners in California pay 11 percent of their income in taxes, while the top 1 percent of wage earners pay under 8 percent. And corporate income has grown over 400 percent in seven years, while personal income for most people has grown just 28 percent.

“This growing inequality of wealth and income is not a random occurrence; it is by design,” says Vogel. “The consequences of this growing inequality and the concen-
tration of corporate power and executive wealth undermine the foundations of our democracy. It’s not about Democrats or Republicans; it’s about doing what’s right for everybody.”

Former U.S. Labor Secretary Robert Reich points out in a Christian Science Monitor article that it is not a partisan protest; in fact, President Obama’s unwillingness to place conditions on the bailout of Wall Street contributed to what Reich describes as the “new populist revolt.”

LOCAL ASSOCIATIONS SHOW THEIR SUPPORT

As the Occupy Wall Street movement spreads, local associations are joining forces with protesters and speaking out publicly.

Members of United Educators of San Francisco joined forces with the Occupy movement earlier this month outside a San Francisco hotel to protest an education conference sponsored by those in the conservative education reform movement. The conference was sponsored by the so-called Foundation for Excellence in Education, a group headed by Jeb Bush, the former governor of Florida. Media baron Rupert Murdoch was a keynote speaker at the event.

UESF President Dennis Kelly and about 100 members picketed with Occupy movement citizens to protest “the selling of public education,” said Kelly in an interview with the San Francisco Chronicle. UESF members carried signs reading “Teachers are the 99 percent” and “The 1 percent ruined our economy: Why should we trust them with our schools?”

An Occupy Los Angeles protest at City Hall was well attended by members of United Teachers Los Angeles, who stood shoulder to shoulder with other union members, city employees and citizens who are dissatisfied with the status quo.

“A lot of Los Angeles area teachers are very excited about this movement because many of the students and communities being starved of resources are here in L.A.,” says Warren Fletcher, UTLA president. Other protests have been reported in Sacramento and in Redding, Shasta County.

MORE INFO

To find an Occupy Wall Street protest near you and download placards and posters, visit CTA’s webpage at www.cta.org/occupywallstreet. For more information about the Wall Street protests across the nation, visit www.occupytogether.org.
**A NEW DAY** is dawning in Capistrano. As a result of the hard work and unity of more than 2,000 members of the Capistrano Unified Education Association (CUEA) over a three-day strike in April 2010, positive change is occurring for students and teachers in the school district.

Their bold action, bolstered by parent and community support, forced the board’s negotiating team to back off their imposed contract and accept language promising to restore salary and benefits cuts should new revenue accrue to the district. Now, over a year and a half later, CUEA members say their strike was definitely worth the discomfort and disruption, and has brought positive, better-than-anticipated results to their entire community. “CUEA and the district office are working together in the best interest of our learning community. We have a new superintendent who is willing to support and collaborate with teachers,” says fifth-grade teacher Steve Ciolek. “I have a renewed sense of pride in working for the Capistrano school district and in belonging to CUEA.”

CUEA advocacy action didn’t stop at the end of the strike. Working within a broad coalition of educators, parents and community members in a petition recall campaign, CUEA members helped elect two new board members who support teachers. In addition, the CUEA-backed Measure H, which requires school board candidates to run from the areas where they reside, passed overwhelmingly. Supporters believe that the new voting method forces future school candidates to connect with their neighborhood constituencies instead of with potential political cabals.

“Without turning over those two school board members, key restoration language achieved in the settlement would never have been honored,” says CUEA President Vicki Soderberg. “Teachers received approximately 3.5 percent back into their pockets in 2010-11 from previously unanticipated revenue, allowing them to remain comparable in salary and benefits with their colleagues teaching throughout Orange County.” Teachers also received additional planning time to help improve student learning, as well as changes regarding annual transfer and leave time.

“While it’s definitely true that adequate salary and benefits help retain quality teachers, and that ultimately benefits our students, I’m most proud of a renewed sense of hope and collaboration that had been missing for years in our district,” says Joy Kelly, third-grade teacher and member of the CUEA bargaining team, which helped achieve the contract settlement.

“I came back to school after the strike with renewed enthusiasm to provide the best education possible for the community that stood behind me and my colleagues,” says 27-year CUSD veteran and second-grade teacher Debbie Jungwirth. “We are...
American Jobs Act benefits schools and colleges

CALIFORNIA COULD SAVE 37,000 teaching jobs as well as obtain millions of dollars in federal funding to modernize dilapidated schools and colleges if President Obama’s American Jobs Act is approved.

The Jobs Act, introduced by the president in September, is designed to jump-start economic growth and job creation. The bill includes resources to prevent educator layoffs and rebuild public schools and colleges. Calling for $30 billion to help prevent up to 280,000 teacher layoffs nationwide, the Jobs Act could save 37,000 educator jobs in California.

Despite an uphill battle that is expected in Congress, representatives from California’s congressional delegation joined CTA, the superintendent of public instruction and several community organizations at a number of events in San Jose, Sacramento, Modesto and Los Angeles in support of the act.

The bill received a setback on Oct. 11 when the Senate blocked consideration of the $447 billion bill. However, portions of the bill may still come before the body later this month.

In addition to helping prevent teacher layoffs, the American Jobs Act would provide funds to modernize at least 35,000 public schools and colleges across the country, supporting new science labs, Internet-ready classrooms, and renovations in rural and urban schools. The president also proposed a $5 billion investment in modernizing community colleges.

Speaking at a Modesto news conference at Mark Twain Junior High School with state Superintendent Tom Torlakson, Modesto Teachers Association Association President Dana Filippi spoke to the need for modernization funds.

“Mark Twain Junior High School, like many of our schools in Modesto, is now 60 years old. It’s got good bones, but the years have taken their toll,” Filippi said. “President Obama’s plan to set aside money to renovate public school facilities and build or update science and computer labs would go a long way in offsetting the cuts we’ve had in education funding here in Modesto and throughout California.”

In San Jose, Marisa Hanson, president of the East Side Teachers Association, talked about how the federal funds could prevent further layoffs.

“Our high school counselors each have caseloads of about 1,000 students, an impossible ratio. Library cuts mean our students get two choices: only one day a week of library access, or only one hour a day,” Hanson said. “Restoring more teachers to the classroom will help protect the future workforce of Silicon Valley, and the future of our state.”

The president pushed the bill at a White House news conference on Oct. 5, and he castigated Republicans for putting Wall Street before Main Street. “It’s now up to all the senators and hopefully all the members of the House to explain to their constituencies why they would be opposed to commonsense ideas that historically have been supported by Democrats and Republicans in the past,” he said, adding that Wall Street protests are “giving voice to a more broad-based frustration about how our financial system works.”

By Bill Guy

CUEA President Vicki Soderberg speaks to a television reporter during the three-day strike in April 2010.

Calling for $30 billion to help prevent up to 280,000 teacher layoffs nationwide, the Jobs Act could save 37,000 educator jobs in California.

By Dina Martin
THE FOLLOWING ARE RECENT BILLS IN THE STATE LEGISLATURE THAT DIRECTLY AFFECT YOUR SCHOOL AND YOUR STUDENTS. FOR MORE INFORMATION ABOUT CURRENT LEGISLATION, VISIT WWW.CTA.ORG/LEGISLATION.

## IMPORTANT LEGISLATION YOU SHOULD KNOW ABOUT

<table>
<thead>
<tr>
<th>Bill / Description</th>
<th>CTA's position</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AB 25 HEAD AND NECK INJURIES (Hayashi)</strong></td>
<td>SUPPORT: This bill addresses several key concerns. Parents must be aware of potential medical repercussions when their children participate in physical activities. Only licensed medical personnel should give an injured student clearance to return to sports activities, and they should have the most up-to-date information related to head injuries.</td>
<td>Signed into law</td>
</tr>
<tr>
<td><strong>AB 124 ALIGNING ELD STANDARDS (Fuentes)</strong></td>
<td>SUPPORT: This bill helps to ensure that English learners have an equal opportunity to succeed in school.</td>
<td>Signed into law</td>
</tr>
<tr>
<td><strong>AB 446 RESTORATIVE JUSTICE PROGRAMS (Carter)</strong></td>
<td>SUPPORT: CTA believes that restorative justice programs provide opportunities to repair injuries caused by crime by enabling the victim, the offender and the affected members of the community to be directly involved in responding to the crime.</td>
<td>Vetoed by governor</td>
</tr>
<tr>
<td><strong>AB 1034 CHARTER SCHOOL ACCESS (Gatto)</strong></td>
<td>SUPPORT: CTA believes discrimination is incompatible with quality education and that all forms of discrimination must be eliminated.</td>
<td>Vetoed by governor</td>
</tr>
<tr>
<td><strong>SB 126 UNION ELECTIONS (Steinberg)</strong></td>
<td>SUPPORT: CTA supports collective bargaining and unionizing, and believes that the exploitation of workers is inhumane and unjust.</td>
<td>Vetoed by governor</td>
</tr>
<tr>
<td><strong>SB 140 ALIGNING INSTRUCTIONAL MATERIALS (Lowenthal)</strong></td>
<td>SUPPORT:</td>
<td>Signed into law</td>
</tr>
<tr>
<td><strong>SB 161 ADMINISTERING DIASTAT (Huff)</strong></td>
<td>OPPOSE: CTA believes specialized health care should be provided by qualified designated personnel as defined in the Education Code and recommended by the credentialed school nurse.</td>
<td>Signed into law</td>
</tr>
</tbody>
</table>
Anti-bullying bills signed into law

WITH GOV. JERRY BROWN’S signing of two new laws aimed at the prevention of bullying, California schools have taken a step closer to providing a safe environment for all students.

The governor signed both AB 1156 by Assembly Member Mike Eng (D-Monterey Park) and AB 9 (Seth’s Law) by Assembly Member Tom Ammiano (D-San Francisco).

AB 1156, sponsored by the California State PTA, requires training of school site personnel in the prevention of bullying and gives victims of bullying priority for transferring out of a school, if requested. AB 1156 encourages school districts to include policies and procedures on the prevention of bullying in their comprehensive school safety plans; authorizes alternative attendance for students who have been the victims of bullying; and provides the opportunity to develop training in the prevention of bullying.

“Educators felt that students tend to avoid victimization by staying home from school, which adversely affects their academic progress and a loss of revenue for the district,” says C. Scott Miller, co-chair of CTA’s Gay, Lesbian, Bisexual and Transgender Caucus. “We’re looking at a whole new movement at what we are doing at school.”

Miller notes that bullying incidents go beyond the tragic incidents that have resulted in the deaths of several teen-agers.

“We’re looking at a whole new movement of bullying,” Miller says.

The California Endowment, which partners with CTA on several projects, praised the governor for signing the two bills. The Endowment will be dedicating time, attention and resources to working with school officials, parents, and young people to thoughtfully address bullying and responses to bullying.

“At The California Endowment, we believe that there are healthier and smarter ways for dealing with bullies that don’t create long-term problems. We need to recognize that while bullying and intolerance are indeed unacceptable, a kid who bullies may be frantically waving a red flag for help and support. He must be accepted even as his behavior is rejected,” says Tessie Guillermo, chair of The California Endowment’s board of directors.

By Dina Martin

Enjoy the rewards.

Get something back for your everyday purchases. Use your California Teachers Association Visa® Card with WorldPoints® rewards from Bank of America, and you’ll earn points you can redeem for cash, travel, merchandise, even unique adventures. Rewards for the things you buy anyway. Plus ongoing support for the California Teachers Association.

1.866.867.6323
Use Priority Code VAARK4 when calling.

For information about the rates, fees, and other costs and benefits associated with the use of this Rewards card, or to apply, call the toll free number above, or write to P.O. Box 15020, Wilmington, DE 19850.

Terms apply to program features and Credit Card account benefits. For more information about the program, visit bankofamerica.com/worldpoints. Details accompany new account materials.

This credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890285); Washington (6011237430) and other states, as required. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. WorldPoints, the WorldPoints design and PlanetPlus are registered trademarks of Bank of America Corporation. All other company and product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program. ©2008 Bank of America Corporation T-709149-092107 BAD-02-08-10988

Anti-bullying materials and trainings

CTA has developed a number of materials and trainings to help teachers intervene when bullying behavior occurs.

Gay, Lesbian, Bisexual and Transgender Youth: Breaking the Silence
This training provides participants with strategies for reducing hostility toward GLBT students and teaches ways to create a safe, free learning environment for all students.

www.cta.org/breaking-the-silence

Bullying 101 and 102
Offered through the CTA Human Rights Department, this training helps teachers to recognize bullying, examine its characteristics and find out what they can do as educators to prevent bullying. Contact your primary staff person to arrange for this training.

“Bully Free: It Starts With Me!”
A campaign by NEA to identify caring adults in our schools and communities who are willing to stand out as someone pledged to help bullied students.

www.nea.org/bullyfree
SEPTEMBER AND OCTOBER saw a flurry of activity around the federal Elementary and Secondary Education Act (ESEA) — also referred to as No Child Left Behind (NCLB) — as the Obama administration announced a new waiver process for states to opt out of key provisions of the act, and as lawmakers introduced reauthorization legislation that would significantly change the version of the law that has burdened schools for nearly a decade.

On Sept. 23, President Obama presented a much-anticipated plan for relief from NCLB, which would allow states to opt out of provisions of the law in “exchange for serious state-led efforts to close achievement gaps, promote rigorous accountability, and ensure that all students are on track to graduate college and career ready.” However, while waiving some of the more onerous provisions of NCLB, the program in large part replaced one top-down test-driven accountability system with another. The waiver system requires student progress to be measured by test scores and requires those scores to be significant factors in teacher evaluation.

KC Walsh, chair of the ESEA Workgroup, which has helped develop CTA policy recommendations around the reauthorization of the law, was in the White House along with other CTA leaders when the new waiver policy was announced. “We were excited to hear it was coming and grateful for the promise of flexibility,” she says, “but ultimately we were very disappointed in the unfunded top-down approach the Administration continues to push forward.”

As the Educator went to press, 39 states had sent letters of intent indicating they would apply for an NCLB waiver. California was not yet among them. When the program was first announced, state Superintendent of Public Instruction Tom Torlakson issued a statement praising the White House’s recognition of the need for a waiver process, but voicing concern about the potential cost to California to implement the alternatives called for in the new program. Likewise expressing concerns, the CTA Board of Directors voted unanimously to oppose California’s seeking a waiver.

Rumors had circulated during the summer that Congress might make efforts to get the ESEA reauthorization done before the next campaign season knocked the issue once again to the back burner, and on Oct. 11 Sen. Tom Harkin (D-Iowa) introduced legislation that would represent a significant overhaul of the law. The 865-page draft bill would make major changes to what was renamed No Child Left Behind under President Bush in 2001.

Sen. Harkin says he’ll work in a bipartisan manner to come up with a final bill. Sen. Lamar Alexander (R-Tenn.), a former secretary of education under George H.W. Bush, has also introduced his own set of bills that would change ESEA. Meanwhile, in the House, Rep. John Kline (R-Minn.) is trying a piecemeal approach. One of his bills promoting charter schools has already passed, but four others, including one dealing with teacher evaluation, appear less certain.

At press time, NEA, CTA, and other state affiliates were launching a massive lobbying effort, with dozens flying back to Washington to make sure what ultimately makes it to the floors of Congress will be the best possible law for students and educators. “This has been 10 years in the making,” says CTA President Dean E. Vogel. “We have to make sure they get it right.”

By Frank Wells
A closer look at the NCLB/ESEA waivers

The waiver process announced by President Obama in September would exempt schools in participating states from the 2014 “100 percent proficiency” target of No Child Left Behind. Instead, states would establish their own ambitious but achievable goals for all schools and students in math and reading/language arts.

The fine print: The waivers require states to develop a teacher (and principal) support and evaluation system heavily based on student progress, measured by test scores. Observations, portfolios and other methods may be used, but progress of all students, including those with disabilities and English language learners, will be the major factor. While the existing four turnaround models (turnaround, transformation, restart, closure) for struggling schools would be expanded or replaced, School Improvement Grant (SIG) schools would still operate under the four original options. The waiver process applies to the current rules under NCLB/ESEA; a reauthorization of ESEA would probably make the waivers obsolete. There is no option for individual local district or county requests; the applications must be made on behalf of entire states. No new funding will be provided to states to implement the waiver program.

Our take: Unfortunately, this waiver proposal process swaps one federal top-down mandate for another and continues to hold states and local schools hostage to the same “reforms” of the Race to the Top competition. We need thoughtful discussions about what our kids need to succeed. We know that one-size-fits-all federal mandates don’t work and that parents and educators in local communities must be involved in determining what works best for their students. We look forward to working with the administration and Congress on real long-term solutions built on reforms proven to help students and schools.

Deadlines: The first round of waiver requests and state plans are due by Nov. 14, 2011, although for review planning purposes states were asked to notify their intent by Oct. 12 (California made no notification of intent by this deadline). Submissions will be reviewed in December, and the U.S. Department of Education is expected to announce approvals by January 2012.

A second round of submissions will take place in February 2012, with review and approval notifications taking place by late spring. Some implementations may take place as early as spring 2012, but the majority will be targeted toward the 2012-13 school year.

Detailed information, forms, etc. can be found at www.ed.gov/esea/flexibility.
NEED HELP WITH YOUR 403(b) or 457 PLAN?

If you need help understanding your 403(b) or 457 plan, CTAinvest.org can help. We’ve developed four new, brief videos – none longer than 6 1/2 minutes – that can provide a wealth of information about planning for retirement and your 403(b) or 457 plan.

✔ What Educators Need to Know about Social Security
✔ The Impact of Fees on Your 403(b) or 457 Plan
✔ Finding a Trustworthy 403(b) or 457 Plan Advisor
✔ The Truth about Variable Annuities

Don't be sold – be informed at CTAinvest.org!

This is your resource for retirement planning. No login is required, so visit today.

How the world changed

A drawing hangs inside Billy Gene Coffey’s eighth-grade social studies class at Glick Middle School in Modesto showing the Statue of Liberty, tears streaming down her face, in the aftermath of 9/11.

Over the loudspeaker, the principal asks everyone in their classroom to take a moment of silence, to remember the victims of that fateful day. The students and teacher bow their heads. Most were toddlers in 2001 and have no memory of what transpired.

Coffey, a member of the Empire Teachers Association, tells students the disaster happened in New York, but had a worldwide impact, killing citizens of 92 other countries who happened to be working at the World Trade Center.

The events of 9/11 changed the entire world in terms of the way people interact, says Coffey, noting that afterward, Muslims and Middle Easterners were targeted by hate crimes, and they still face discrimination for the actions of a few terrorists. The events of 9/11 also intensified a search for alternative energy sources to lessen dependence on Middle Eastern oil and affected the way people travel throughout the world.

“9/11 was a terrible day, but it was also a day of strangers helping strangers,” concludes Coffey. “I would like each of you to take the opportunity to be courageous, selfless and loving. This day is an opportunity for us to reflect on the things that are really important in our lives.”

continued from page 21

continued from page 26

High School parent Rajan Barma, who has tech background.

Once downloaded, the application allows anyone with an iPhone, iPad or iPod Touch to quickly get special Fremont Unified alerts, school board agendas, maps with locations of all schools, school budget data, community event schedules and emergency information. It smoothly interfaces with the district’s website.

“They worked all summer on it,” Cohen says of the boys’ ambition. “It’s really very impressive work.”

By Mike Myslinski
Take the ‘California Educator’ Readership Survey Online

In our continued effort to bring you the best membership magazine possible, we need to hear from you! We invite CTA members to fill out our readership survey online and be entered into a drawing to win an iPad 2. Only CTA members are eligible to win.


American Public University

You are 1 degree away from changing your world. Which 1 will it be?

You are one degree away from achieving more. American Public University has 87 online degrees. Our tuition is far less than other top online universities so you can further your education without breaking the bank. You are one click away from making it happen.

Graduate level courses start monthly at only $325 per semester hour.

Learn more about one of the best values in online education at studyatAPU.com/cal-ed

APU was recognized in 2009 and 2010 for best practices in online education by the prestigious Sloan Consortium.

Text “APU” to 44144 for more info. Message and data rates may apply.
**Take Two**

As children, teachers had trouble telling them apart. Now that they’re teachers, it’s students and colleagues who do a double take.

“**MOST OF THE STAFF** at our school thought we were one person who was very, very busy,” laughs Joan Smith.

Janet Merriam and Joan Smith are identical twins with identical careers. Both are K-6 special education teachers in Oak Grove School District in San Jose. And no, they don’t switch classes for fun — and never did as children while attending school in San Jose Unified School District, either.

Pose a question to Joan and Janet, and one speaks for both.

“We went into teaching because we love kids and always have,” says Joan, who is two minutes older and an RSP (Resource Specialist Program) teacher at Alex Anderson Elementary School.

“Kids are the best thing that God ever made, and we’re blessed to work with them every day,” says Janet, an RSP teacher at Del Roble Elementary School.

They decided to attend San Jose State University together, earning bachelor’s degrees in liberal studies, elementary education credentials and learning handicap credentials, and went on to earn certificates in CLAD (Cross-Cultural Language and Academic Development), RSP and Project Optimal, an online study program for students on the autism spectrum. Their teaching styles are nearly identical, with an emphasis on hands-on instruction geared to individual students and groups. They consult each other on an almost daily basis about challenges they face at school.

They also have the same hairstyle and the same glasses, and often wear the same clothing, which is coincidentally purchased on separate shopping expeditions, since they share the same taste. They finish each other’s sentences most of the time, and then they nod together in agreement. They live six blocks away from each other. The only difference they can think of is that Joan likes lima beans, and Janet thinks they are a “waste of space” in the garden.

Janet has been a teacher for 22 years and has one child. Joan, a mother of two, was a stay-at-home mom for several years and has been teaching for nine years. Ten years ago, at Frost Elementary School in San Jose, Joan was an instructional assistant in the class Janet was teaching.

“The kids figured it out right away, but it took the staff a little longer,” says Janet. “We could never get used to calling each other Mrs. Smith and Mrs. Merriam, so we just called each other Joan and Janet. We told the kids that we could do that, but they could not.”

The duo, both members of the Oak Grove Education Association, admit that colleagues are still surprised to learn that there are two of them teaching the same subject in the same district at the same grade levels with the same credentials. But they wouldn’t have it any other way.

“We are best friends, and the fact that we are teaching the same subject is just icing on the cake,” says Joan. “We are truly lucky to have such a strong bond.”

Joan Smith, Oak Grove Education Association

By Sherry Posnick-Goodwin

Photo by Scott Buschman
Independent Study, Online and Scheduled Classes REGISTERING NOW!

Teaching & Coaching
In a Diverse Society Series
- Managing Behavior
- Battling Drugs
- Nutrition and a Healthy Body
- Character Development
- Diversity and its Educational Challenges
- Unconditional Acceptance

The Basic Elements of Athletic Coaching Series
- Motivation
- Teaching Athletic Skills
- Developing Effective Communication Skills
- Team Management
- Principles of Athletic Training
- Developing a Coaching Philosophy
- Risk Management

Science Series
Teaching Elementary Science
EDU 560SA & SB
3 Semester Units
Planning & Implementation Science
EDU 550ZA-ZF
1 and 2 Semester Units
Real World Science
3, 2 or 1 Semester Units
- Building and Lauching Your Own Rocket EDU 560AD
- Electromagnetic Waves: Visible Light, 
  X-Rays and UV Radiation EDU 560DA
- Mechanical Waves: Sound, Seismic Waves and Water 
  Waves EDU 560DB
- USA's Build a Demo: A LED Audio Transmitter 
  and Receiver EDU 560DC

INTERACTIVE MULTIPLICATION ACTIVITIES
EDU 560SM
3 Semester Units • $275
Get your students involved in activities that construct understanding of multiplication concepts, particularly: equal additions, arrays, and factor trees.

Teaching the Digital Brain
EDU 577TA
3 Semester Units • $275
This course will help teachers understand how technology is changing the way our students' brains are developing and will provide insight into how to educate the whole child to promote success in the digital age. You will learn the skills necessary to teach the students of today while utilizing both “high-tech” and “low-tech” strategies.

Technology Courses
Increase your ability to keep records, design lessons, do research and communicate effectively by enhancing your technology knowledge!

NEW! Google Docs for Educators
EDU 581CH
Google Docs is a free, web-based set of tools that allows you to create and edit documents from anywhere at any time and to collaborate on documents when convenient or in real time.

Google Docs for Educators
EDU 581CH
- The Tech Savvy Teacher
  EDU 508ZF
- Information Literacy
  EDU 508ZG
- Internet Projects for the Classroom
  EDU 508ZH
- All About WebQuests
  EDU 508ZI
- Going Public:
  Writing & Publishing on the Web
  EDU 508ZJ
- Stop, Look & Listen:
  Digital Audio-Visual Resources
  EDU 508ZK

INTERNET SAFETY
EDU 508ZL
Digital Storytelling
EDU 508ZM
Web Design for the Educator
EDU 580WD
WebQuest Publication
EDU 580WH

Microsoft Office for the Educator:
Level I - EDU 581BC
Level II - EDU 581CC
PowerPoint for Educators
EDU 581CF
Microsoft Office 2007
for the Educator
EDU 581CE
Office 2010 for the Educator
EDU 581CG

PROJECT INFORM
EDU 599
Our most popular course... on SALE once again!

Just in time for your holiday reading! Many NEW non-fiction bestsellers just added to our official booklist!

3 Units for the Price of 2!
From November 1, 2011 through February 28, 2012, purchase two registrations for Project Inform online and receive a third one at no charge. (see website for details)

Historian Barbara Tuchman once described books as being the carriers of civilization. Project Inform encourages educators to view reading as a worthwhile activity and to see it as a potent avenue for professional growth. The cost is minimal; the rewards are endless.

www.usd-online.org
Drive into Savings with a First Financial Auto Loan!

WITH A FIRST FINANCIAL AUTO LOAN, YOU CAN BENEFIT FROM:

♦ Great Low Rates—New and used auto loan rates as low as 3.99% APR¹

♦ Additional Discounts—Member-exclusive discounts up to 1.00% APR

♦ Summer Skips²—“Skip” up to 2 payments during the summer months

♦ No Payment for the First 90 Days³

♦ And much more!

Ask Us How We Can Beat 0% Financing Too!

First Financial Credit Union
(800) 537-8491 ♦ www.ffcu.org

Endorsed by:

Proudly Serving CTA Members for Over 77 Years!

Save Even More with our Exclusive Auto Buying Service!

When you let PALM take the wheel, you can save:

♦ Time—just give our Auto Buying experts the make/model and all the extras you want and they’ll do all the rest

♦ Money—on average, members save up to $1,800 on the purchase price of the vehicle⁴

♦ And much more!

Our Auto Buying specialists have over 70 years of experience! Call us today!

All loans are subject to credit approval and all FF CU policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan. Other terms and conditions subject to change without notice. APR=Annual Percentage Rate. FFCU is an equal opportunity lender. ¹3.99% APR is for new and used auto loans up to 48 months. Representative example: A $20,000 new auto loan at a fixed rate of 3.99% APR for 48 months would require 48 monthly payments of $451.49. The rate reflects a 1.00% APR discount for automatic auto loan payments from a FFCU checking account. ²Requires application and Loan Department approval, and is not available on loans secured by real estate. Call for complete details. ³Loan Department approval required; deferrals may be affected by your credit and other criteria. Interest still accrues. ⁴Savings may vary based on make/model, extras, among other variables. Call for complete details.

Proudly Serving CTA Members for Over 77 Years!