

# Education Matters

March 2010

A publication of the Association of American Educators Foundation

"NEA shall oppose any initiative to greatly expand the growth of charter schools."



## THE WAR ON PROGRESS

By Larry Sand

### Why the National Education Association battles against promising reforms

**A**t the National Education Association's annual convention in San Diego last July, Bob Chanin, its outgoing general counsel of 41 years, gave a farewell-to-the-troops speech that will live on in infamy. For the first part of his 25-minute speech, Mr. Chanin was engaging, self-deprecating, and humorous. But after fifteen minutes, his tone darkened, and he launched into a rant that will not be forgotten soon by anyone involved with education reform.

Referring to NEA's detractors as "conservative and right-wing bastards," he lit into groups such as the Landmark Legal Foundation, the National Right to Work Committee, as well as Fox News, the *Wall Street Journal*, and *Forbes* magazine. He claimed that these entities pick on the NEA and its affiliates "because they have been the most successful unions in the United States and the nation's leading advocates for public education and the type of liberal social and economic agenda that these groups find objectionable."

While Mr. Chanin openly and proudly admits that the NEA has a liberal social and economic agenda, that agenda unfortunately does not include improving education. As an example, the NEA has consistently fought against the expansion of charter schools. Why? What is it about charter schools that causes such concern? After all, charter schools are public schools. Could it be that most charter schools are not controlled by union contracts?

Charter schools are public schools that are allowed to operate with less red tape and fewer suffocating union rules than other public schools have to deal with and do it with far less money than traditional public schools. Over 4,000 of these schools in the U.S. (almost all are nonunionized) cater to a higher percentage of minorities and poor students than public schools do. In California, twelve of the top fifteen performing schools are charters. Of these, three are in Oakland and cater to very poor children. In Los Angeles, the second largest school district in America, charters had a median API score of 728 as compared to 663 for regular public schools in 2008, motivating the liberal-leaning school board to vote 6-1 to open competitive bidding on 200 new charters for its lowest performing schools.

What is the NEA's official line on charters? A resolution that won approval at its latest convention spells it out:

NEA shall oppose any initiative to greatly expand the growth of charter schools and assist its state affiliates in identifying any effective practices incubated therein that could subsequently be implemented in our traditional public schools. By no means should this effort conflict with the ongoing and necessary work of organizing charter school teachers, nor should it conflict with charter schools that meet NEA guidelines. (*New Business Item 16—2009*)

So charters are fine as long as they meet NEA guidelines. That means, of course, as long as the NEA can collect dues from charter teachers. But maybe it's deeper than that. Maybe the NEA's real concern is in the interest of self-preservation. Charters are being promoted by the far right as a tool to bring down unions. Isn't that right?

Well, just who are the right wing bastards who support the proliferation of charter schools? One is Steve Barr who operates seventeen (and counting) successful Green Dot charter schools in Los Angeles. A card-carrying Democrat, Barr served on the presidential campaigns of President Clinton and Governor Michael Dukakis.

The Democrats for Education Reform are strong believers in charter schools; the group's statement of principles includes the following:

These systems (public education), once viewed romantically as avenues of opportunity for all, have become captive to powerful, entrenched interests that too often put the demands of adults before the educational needs of children.

The "entrenched interests" mentioned here is a thinly veiled reference to the teachers unions.

Perhaps Ground Zero for charter school reform is Washington, D.C., whose public schools are a national embarrassment: tops in spending, last in achievement. Democratic Mayor Adrian Fenty took action. He brought in a high-powered teacher recruiter, Michelle Rhee, to turn things around. Ms. Rhee, also a Democrat, inaugurated many reforms and pushed for many others, joining President Obama in supporting merit pay.

## The Second Front of the War

Around the same time, another ongoing reform effort in D.C. drew NEA's ire. As fierce opponents of any voucher program (in 2008-2009 there was some form of school choice in ten states), it set its sights on the district's Opportunity Scholarship Program. This tiny but successful voucher program was designed to give 1,700 financially strapped parents (mostly poor African-Americans in D.C.) the opportunity to spring their children from horrendous public schools, getting back a few thousand of their tax dollars to help pay the tuition at a private school of their choosing. A number of the 1,700 lucky lottery winners were able to attend Sidwell Friends, the same school attended by President Obama's children.

How did the union take on D.C.'s school choice program? Perhaps all we need to know is what NEA President Dennis Van Roekel wrote to legislators on March 5, 2009.

Dear Senator:

The National Education Association strongly opposes any extension of the District of Columbia private school voucher ... program. We expect that Members of Congress who support public education, and whom we have supported, will stand firm against any proposal to extend the pilot program. Actions associated with these issues WILL be included in the NEA Legislative Report Card for the 111th Congress.

So, we had a powerful union warning legislators that they would be taking names of anyone who dared to stray from the

NEA party line and continue funding the voucher program.

Three months later, Congress dutifully voted to eliminate it.

The African-American parents and their children who benefited from it are heartbroken. I wonder if Mr. Chanin thinks these folks qualify as "right-wing bastards."

## Citizens' Commission on Civil Rights

On July 4th, just two days before Mr. Chanin made his speech, a report called "National Teachers' Unions and the Struggle over School Reform" was released by the Citizens' Commission on Civil Rights. The authors, including former senators Bill Bradley and Birch Bayh, D.C. Congresswoman Eleanor Holmes Norton, and civil rights leader Roger Wilkins—all liberals—maintain that the teachers unions consistently block any and every meaningful education reform effort. Their well-documented report concludes:

In their attack on education reform, the national unions have often been unconstrained by:

considerations of propriety and fairness. They have sought to inject weakening amendments in appropriations bill.... They have used the courts to launch an attack on education reform, employing arguments that could imperil many federal assistance programs going back to the New Deal. They have failed to inform their own members of the content of federal reform laws. Worse yet, the NEA has on more than one occasion counseled disobedience to the law....

Later in the study, David Kilpatrick, who spent twelve years as a top union officer, stated:

The unions do everything possible to maintain [the status quo]...rather than (backing) reforms that mean real changes. Not coincidentally they also almost uniformly call for the spending of more money and the creation of more teaching positions, which, of course, result in an increase in union membership, union income, and union power.

Mr. Chanin's claims of NEA's "success" are specious to concerned citizens across the political spectrum who realize that educating our children is far more important than advancing the union's political agenda. The fact that Democrat leaders, the *Wall Street Journal*, Fox News, and poor African-Americans in Washington, D.C. all agree on the critical need for education reform—reform that Mr. Chanin and the NEA oppose—leaves the union naked before us all as nothing more than an entrenched, powerful organization whose many goals have nothing to do with providing our kids with a quality public school education. ■



Larry Sand, a classroom teacher in Los Angeles public schools for more than 28 years, is the president of the California Teachers Empowerment Network ([ctenhome.org](http://ctenhome.org)).

A different version of this article appeared in the Winter 2010 edition of *City Journal*.



## Head Start Lags Behind

### Long-Overdue Head Start Evaluation Shows No Lasting Benefit for Children

By Lindsay Burke

The Obama administration released the long-overdue first-grade evaluation of the federal Head Start program. As many suspected, the results show that the \$7 billion-per-year program provides little benefit to children—and great expense to taxpayers.

#### Few Sustained Benefits

The evaluation, which was mandated by Congress during the 1998 reauthorization of the program, found little impact on student well-being. After collecting data on more than 5,000 three and four-year-old children randomly assigned to either a Head Start or a non-Head Start control group, the Department of Health and Human Services (HHS) found “few sustained benefits.” From the report:

In sum, this report finds that providing access to Head Start has benefits

for both 3-year-olds and 4-year-olds in the cognitive, health, and parenting domains, and for 3-year-olds in the social-emotional domain. However, the benefits of access to Head Start at age four are largely absent by 1st grade for the program population as a whole. For 3-year-olds, there are few sustained benefits, although access to the program may lead to improved parent-child relationships through 1st grade...

While these results are uninspiring, they become even less impressive when more closely examined.

#### Questionable Statistics

The Heritage Institute’s David Muhlenhausen calls into question the less-than-rigorous statistical methods employed by HHS:

In some cases, HHS reports statistically significant impacts based on a standard of statistical significance is  $p < 0.10$  which is not the norm for most social scientists. The 0.05 level is the norm. With a sample of 4,667 children, there is no reason to use the easier 0.10 level. The larger your sample size, the easier it is to find statistically significant findings, so using 0.10 as the standard for statistical significance is unwarranted with

such a large sample size... For example, if they used the standard level of significance for the 1st grade year language and literacy measures, then the study would report no statistically measurable impact on all eleven measures. Instead, the lower standard used by HHS allows for them to report that Head Start had at least one positive impact on raised language and literacy.

In essence, had HHS not used a less-rigorous method of evaluating Head Start, the report would have shown no

impact on the language and literacy outcomes for the four-year-old cohort.

#### \$100 Billion

Taxpayers have been funding more than \$100 billion for the Head Start program since 1965. This federal evaluation, which effectively shows no lasting impact on children after first grade and no difference between those children who attended Head Start and those who did not, should call into question the merits of increasing funding for the program, which the Obama administration recently did as part of the so-called “stimulus” bill.

Head Start is the federal government’s largest early education program. As Congress considers expanding the federal government’s role in early childhood education, the new Head Start evaluation should clearly signal to policymakers the necessity of reforming existing programs. ■



Lindsay Burke is a research assistant at The Heritage Foundation (<http://blog.heritage.org>)

# Blockbuster Educational Reforms Coming to Tennessee

Reforms are so significant some teachers may already be packing their bags. We say that's a good thing.

By J.E. Stone, Ed.D.

Tennessee can take justifiable pride in its Race to the Top (RTTT) application. It is a bold plan, and it succeeds by ensuring that the key elements of schooling enterprise—governance, hiring, compensation, and training—all treat student achievement gains as schooling's top priority. Even retention for tenured teachers is subject to job performance requirements.

In years of looking at similar proposals, I see the Tennessee plan as one that goes to the heart of schooling's seemingly intractable problems: a lack of clear priorities. Going forward, good schooling in Tennessee will be known by the student achievement gains that it produces. It may produce additional benefits—as good schooling almost always does—but it must enhance student knowledge and skills.

## Student Learning

Under the plan, virtually all organizational decisions must be sensitive to their impact on student learning. If fully embraced and implemented, Tennessee's plan will both advance the state educationally and serve as a model for educational improvement nationally. Its reliance on the Sanders model value-added data is especially important.

Despite its many virtues, the RTTT plan may not be well received by all—especially those teachers, administrators, and professors whose approach to education will have to become far more results-oriented and accountable. For nearly three decades, Tennessee (and most states) has been working to convince the educational community that improved



student achievement must be schooling's top priority. Far too often, however, that message has been ignored.

**Going forward, good schooling in Tennessee will be known by the student achievement gains that it produces.**

Tennessee's Value-Added Assessment System (TVAAS) was created in the late eighties by Dr. William Sanders, then of the University of Tennessee. Yet, as of January 1, 2010, eighteen years after TVAAS was adopted, only 14 percent of Tennessee teachers had opened the online account necessary for teachers to access their students' data. Unfortunately, many school districts and the great majority of teacher training institutions have simply acted as though TVAAS did not exist.

Now that the mandate has been made clear and TVAAS data is being made still more accessible, Tennesseans can expect to see a much clearer alignment between public policy and classroom-level practice.

The statutory and policy elements are in place, and Tennessee's 136 school districts have all signed memorandums of understanding committing them to the planned reforms regardless of whether

the state's RTTT proposal is funded. If fully implemented, the changed policies are likely to have a dramatic effect on student achievement in Tennessee:

- Promotion, compensation, and retention will now be based on student learning gains as measured largely by TVAAS. So will tenure and retention of all teachers.
- Teachers will be categorized annually on a 5-point scale ranging from "highly effective" to "ineffective."
- Approximately 30 percent of Tennessee's teachers are now producing less than one year of academic growth per year. The state's goal is to reduce that percentage to 10 percent in four years and to zero thereafter.
- Teacher performance improvement will primarily be achieved through customized professional development; however, teachers who fail to improve with mentoring and assistance will be subject to dismissal for "ineffectiveness" or "incompetence." Only those professional development programs with demonstrated effectiveness will be eligible for continued funding.
- University-based and alternative teacher preparation programs will be evaluated on the basis of their graduates' ability to produce student achievement gains. Program-by-program results will be tracked and publicly reported in Tennessee's online teacher preparation report card. Successful university programs will be expanded and unsuccessful ones given a specified amount of time to improve or undergo decertification.

The challenge of implementation lies ahead but Tennessee is clearly on the right path. ■



*J.E. Stone, Ed.D. is president of Education Consumers Foundation. Visit [www.education-consumers.org](http://www.education-consumers.org). The Education Consumers Foundation has created a list of policy highlights with links to relevant passages of Tennessee's 1100+ page RTTT document.*

# History Relevant to Them

## NC debates the role of history in schools

by Will Fitzhugh

North Carolina is considering dropping the teaching of United States History before 1877 for its public high school students. Quite a number of U.S. History teachers have argued for years that they should have two years for the subject, but North Carolina has just dropped year one.

One argument they advance for doing this is that it will make our history “more relevant” to their students because it will be “closer” to their own lives.

The logical end of this approach will be, I suppose, to constrict the teaching of U.S. History to the latest results for *American Idol*.

This is just one more egregious consequence of the flight from academic knowledge in our schools.

One of the authors published in *The Concord Review* wrote more than 13,000 words on Anne Hutchinson, who not only lived before the student did, but also lived and died more than two centuries before 1877. How was this possible? That public high school student (who later graduated *summa cum laude* from Yale and won a Rhodes Scholarship) read enough about Anne Hutchinson so that her life became relevant enough to the student to let her write a long serious term paper about her.

For students who don't read history, and don't know any history from any other source, of course anything that happened “back then” seems not too relevant to their own lives, whether it is or not.

It is the job of the history teacher to encourage and require students to learn enough history so that what happened in the past is understood to be relevant, whether it is Roman Law or Greek Philosophy or the Han Dynasty or the Glorious Revolution or our own.

If the student (and the teacher) has never read *The Federalist Papers*, then the whole process by which we formed a strong constitutional government will remain something of a mystery to him, and

may indeed seem to be irrelevant to his own life.

Kieran Egan quotes Bertrand Russell as saying: “The first task of education is to destroy the tyranny of the local and immediate over the child's imagination.”

Now, the folks in North Carolina have not completely abandoned their high school history students to *American Idol* or to only those things that are local and immediate in North Carolina. After all, President Rutherford B. Hayes rarely appears on either local television or MTV, so it will be a job for teachers to make Hayes seem relevant to their lives. Students will indeed have to learn something about the 1870s and even the 1860s, perhaps, before that time will come to seem at all connected to their own.

But the task of academic work is not to appeal to a student's comfortable confinement to his own town, friends, school, and historical time.

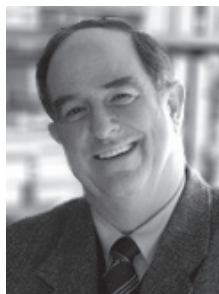
Academic work, most especially history, opens the student to the wonderful and terrible events and the notable human beings of the ages. To confine him to what is relevant to him before he does academic work is to attempt to shrink his awareness of the world to an unforgivable degree.

North Carolina has not done that, of course. If they had made an effort to teach United States History in two years, or

perhaps, if they decided to allow only one year, many will feel that they should have chosen Year One, instead of starting with Rutherford B. Hayes. These are curricular arguments worth having.

But in no case should educators be justified in supporting academic work that requires less effort on the part of students to understand what is different from them, whether it is Cepheid variable stars or Chinese characters or the basics of molecular biology or calculus or the proceedings of an American meeting in Philadelphia in 1787.

Our job as educators is to open the whole world of learning to them, to see that they make serious efforts in it, and not to allow them to confine themselves to the ignorance with which they arrive into our care. ■



*Will Fitzhugh is a Harvard graduate who taught for ten years at Concord-Carlisle Regional High School and is founder of The Concord Review in 1987. For more information visit [www.tcr.org](http://www.tcr.org).*

### Rebuttal



***In response to the media attention to proposed changes, State Superintendent June Atkinson issued a press release, portions of which are excerpted below.***

National media coverage of the state's initial draft revision of the social studies standards this week included an incomplete description of the new standards, which are slated for several rounds of revision before being finalized.

North Carolina's social studies standards are being revised to provide students more time to study United States History by providing a full year of U.S. History in both elementary school and middle school. Currently, students do not have a full year of U.S. History in elementary school, and they do not study U.S. history in middle school. The process of revising the curriculum standards has just begun, and the current draft is expected to undergo several revisions in coming months.

Students would build on that study in high school civics and economics and in U.S. History. The high school civics course includes learning about our nation's development and foundation. The high school U.S. History course would begin with 1877, the end of Reconstruction, in order to give students and teachers time to study our nation's history in more depth. The years prior to Reconstruction would have been covered with students three times before—in fourth grade (as part of North Carolina history), in fifth grade, and in seventh grade.

## AFT Gave Almost \$5.3 Million to Advocacy Groups

If this month's lead article on the NEA seems a little harsh, here is some news about the "other union." An

Education Intelligence Agency (EIA) analysis of the American Federation Teachers (AFT) financial disclosure report for the 2008-09 fiscal year reveals the national union contributed almost \$5.3 million to advocacy groups and charities. Although AFT contributed to many of the same groups as NEA, the bulk of its spending reflects its differences with the larger union more than its similarities.

AFT's expenditures were far more oriented to the larger labor movement. One might think that its affiliation with the AFL-CIO would preclude such a concentration, but many recipients of AFT's donations have little connection to education. AFT's charitable contributions are more diverse than NEA's, with recipients such as Freedom House, the United Way, and the Vietnam Veterans Assistance Fund.

Some of the larger amounts went into Colorado to support the organizing of Colorado WINS, a coalition of labor organizations formed to take advantage of Gov. Bill Ritter's 2007 executive order to allow union representation of state workers.



Here are some of the recipients of AFT's contributions. All of these were paid for with members' dues money (the union's federal PAC is a separate entity funded through voluntary means):

ACORN (Maryland) - \$21,894  
 ACORN (national) - \$25,000  
 American Rights at Work - \$1,510,000  
 Citizens for Tax Justice - \$15,000  
 Coalition of Black Trade Unionists - \$12,035  
 Coalition of Labor Union Women - \$5,000  
 Congressional Black Caucus Foundation, Inc. - \$45,000  
 Congressional Hispanic Caucus Institute - \$55,000  
 Economic Policy Institute - \$407,208  
 Edward M. Kennedy Institute for the US Senate - \$500,000  
 Health Care for America Now! - \$125,000  
 National Conference of State Legislatures - \$36,938  
 National Public Pension Coalition - \$90,000  
 Rainbow PUSH Coalition - \$25,000  
 Working America - \$595,000

Source—The Education Intelligence Agency's Communiqué. Visit [www.eiaonline.com](http://www.eiaonline.com) for more information.

## Grading on a Curve

### A state-by-state look at teacher quality

On the heels of the State of the Union address, National Council on Teacher Quality (NCTQ) recently released the *2009 State Teacher Policy Yearbook*, its third annual review of what states are doing to help, and hinder, teacher quality. This year's report is a comprehensive analysis of the full range of each state's teacher policies, measured, as always, against a realistic blueprint for reform.

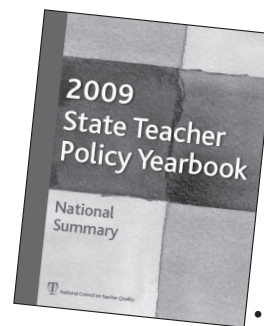
The release is particularly timely in light of last month's deadline for the first round of Race to the Top funding. While the national focus on teacher quality has never been greater, the *Yearbook* shines a light on the current status of state laws, rules, and regulations that govern the teaching profession.

And the findings are bleak.

States have tremendous ground to make up in areas such as teacher preparation, evaluation, tenure and dismissal; alternative certification; and compensation after years of policy neglect.

The *Yearbook* finds that:

1. States' poor and misdirected oversight contributes to the low quality of many of the nation's teacher preparation programs
2. The burdensome requirements of states' so-called alternate routes to certification block talented individuals from entering the profession
3. The impact of teachers on students' learning, the single most important job of a teacher, gets almost no consideration in either teachers' evaluations or decisions about tenure
4. States are not doing enough to make it possible for districts to move away from anachronistic compensation schemes
5. State laws make it too difficult and too costly for districts to remove ineffective teachers



The average overall grade awarded this year is a D, with forty states earning a grade in the D range. Florida earned the highest overall grade, a C.

Here are a few examples of what's in the report:

- States are complicit in keeping ineffective teachers in the classroom.
- Few states' alternate routes to certification provide a genuine alternative pathway into the teaching profession.
- States fail to exercise appropriate oversight of their teacher preparation programs.

The *Yearbook* reports and the national summary are available for download at: [www.nctq.org/stpy](http://www.nctq.org/stpy).

Source—TQBulletin, a publication of National Council on Teacher Quality. Visit [www.nctq.org](http://www.nctq.org).

# NCLB II

## Secretary Duncan's "Turnaround" plan is eerily reminiscent

By Andy Smarick

Here's what we know about previous attempts to fix America's most persistently failing schools. Turnarounds in other fields seldom work. Turnarounds in education have even lower success rates. Despite decades of effort, we still don't have a reliable playbook for turning a very low-performing school into a good school, much less a great school. Even if we did have a playbook, no one believes we have sufficient human capital currently available to drastically improve a large number of schools.

Given this, it's hard to conceive of an area less suited for an unprecedented amount of funding that must be spent quickly with grand expectations for swift results.

Nevertheless, we have the federal government's behemoth School Improvement Fund (SIF).

Early in his tenure, Secretary Duncan's rhetoric got ahead of the evidence, and he charged the nation with turning around 5,000 failing schools within five years. Falling into the same trap that had ensnared countless previous reformers, the administration contended that generations of failed turnaround efforts were the consequence of insufficient funding and the wrong strategies.

### Money

They moved to solve the first problem by allocating an astonishing amount of federal money to the cause. Combined, the stimulus and the 2009 budget appropriated more than \$3.5 billion to turnarounds through the SIF, which had once been a relatively modest Title I carve-out. That figure deserves lingering attention; it's in the same atmospheric level as the ubiquitous and more closely scrutinized Race to the Top (RTTT).

### Intervention

The second problem can be cured, the administration believes, by finally applying the right interventions. Countless studies and reports, including one by the Department's own Institute for Education Sciences (IES), have concluded that we still haven't figured out what works. But just as states once thought "takeovers" were the answer, districts thought "reconstitutions" were the answer, and NCLB thought "restructuring" was the answer, today's Department believes its "turnaround" options will do the trick.

But while the verbiage is new, many of the details are remarkably similar to tactics tried in the past—replacing staff, improving professional development, providing more site-based control, changing curriculum, etc. In many ways the total package is eerily reminiscent of the interventions under NCLB's corrective action and restructuring.

For example, under the "Restart" option, districts can either convert the school to charter status or farm out its operation to another entity. But those were options (i) and (iii) under NCLB's restructuring. Under "Turnaround," changes in staff are key. But that's virtually identical to restructuring's option (ii), which reads "Replacing all or most of the school staff (which may include the principal) who are relevant to the failure to make adequate yearly progress."

Moreover, there's no guarantee that a school's new staff in a turnaround school would be able to extricate itself from the most inhibiting district rules or constraining union contracts. The administration's "Closure" option is certainly the most promising. But districts had this opportunity under NCLB's "other" option (v) and almost never took advantage of it. We would be unwise to assume it would be widely embraced now.

**This alternative will allow lukewarm reforms to pass for meaningful change...and results will parallel those from previous decades: the vast majority of low-performing schools will remain low performing.**

NCLB provides a final critically important lesson. Districts, finding the other options too troublesome or challenging, did take advantage of the "other" option—to implement meek interventions, like professional development or turnaround specialists. With the "Transformation" option, this administration has provided an equivalent shortcut. Apart from requiring the principal's removal, this alternative will allow lukewarm reforms to pass for meaningful change.

So, if experience is any guide, how will this all play out? Expect districts to max out their use of the "Transformation" model. Most remaining schools will opt for a weak version of the "Turnaround" option. The closure and restart options will scarcely be used. And results will parallel those from previous decades: the vast majority of low-performing schools will remain low performing.

We should all pause to consider that, if the administration gets its way with the 2011 budget—meaning another \$900 million for turnarounds—the federal government, in just a few years, will have invested approximately \$5 billion in an area with consistently poor results via previously ineffectual strategies. If we include the significant portion of RTTT funding that will be used for the same purposes (such efforts make up one of four program priorities), the figure swells to over \$6 billion.

Congress may not have yet passed the 2011 budget, but the turnaround train has already left the station. And it may have a new name, more cargo aboard, and a fresh coat of paint, but the tracks are leading to the same sad destination. ■



Andy Smarick is a Distinguished Visiting Fellow at the Thomas B. Fordham Institute. He served at the U.S. Department of Education during the Bush administration as Deputy Assistant Secretary in the Office of Planning, Evaluation, and Policy Development. (asmarick@edexcellence.net)



Education Matters is a publication of  
the Association of American Educators  
Foundation (AAEF)  
27405 Puerta Real, Suite 230  
Mission Viejo, CA 92691-6388

Presorted Standard  
US Postage Paid  
#400  
Laguna Niguel, CA

www.aeteachers.org; (800) 704-7799  
E-mail: info@aeteachers.org  
Gary Beckner, Managing Editor  
Kelley Prause, Associate Editor & Researcher  
Diane Meyer, Editorial Assistant  
Bobette Craycraft, Editorial Assistant

# ASSURANCE INSURANCE



**In addition to \$2,000,000 of liability protection, professional members of the Association of American Educators get access to optional insurance policies at a discount, including:**

✓ **ID Theft Assist Protection**

AAE has arranged to provide ID theft assist through a partnership between a leading credit bureau and a respected 24/7 crisis response team providing a comprehensive identity recovery system.

✓ **Term life**

You can request up to \$750,000 of outstanding coverage at special rates for Association members.

✓ **\$1 and \$3 Million Private Practice Professional Liability**

This plan is designed to meet the needs of private practice educators who are not directly employed by a school district.

✓ **Disability Income Protection**

If you can't work due to a covered disability, you can receive up to two-thirds of your salary to age 65.

✓ **Personal Auto**

Mention your association and you may receive an additional 8 percent discount from Geico (in most states) on your auto insurance.

✓ **Free Long-term Care Insurance Evaluation Service**

You and your loved ones can receive a personalized, no-obligation benefit and price comparison of plans from several top-rated insurance companies (for members, parents, and grandparents).

✓ **Accidental Death or Dismemberment**

Pays up to \$300,000 for death from any covered accident.

✓ **Life after 50**

A guaranteed issue, modified whole-life plan for members and spouses.

✓ **\$500,000 New Cancer Plan**

This plan pays you cash benefits in addition to any other insurance you may have. Your entire family can be covered with individual lifetime benefits of up to \$500,000.

✓ **Comprehensive Health Insurance**

You may save hundreds or even thousands of dollars with several major medical options available to you today.

For more information, visit  
[www.aeteachers.org/optional.shtml](http://www.aeteachers.org/optional.shtml)

