

Low Attendance is Costing Detroit Schools

The district lost almost \$26 million last year for 46 days when student attendance was too low. The state takes back funds when a district's attendance dips below 75 percent.

In Detroit that happened the first two weeks of the year and almost every day after Memorial Day. Student attendance is hurting Detroit. It costs the same amount to run the schools, have teachers in place, and heat and clean the buildings, despite how many students attend on a daily basis.

That \$26 million would go a long way. All employees could get back 8 percent of the 10 percent pay cut if we recaptured that money. Given this unfair rule, why do we have kids not coming to school? At 77 percent daily attendance, the average Detroit child misses one day of school a week.

How can the average Detroit child learn when he misses one of every five days? Clearly the district has a long way to go to improve attendance.

Some of this is preventable. The district lost at least \$5 million from just four days: the half day scheduled on Veteran's Day, half days on two comp days, and a day that every other district – except Detroit – closed because of snowfall. Traditionally, lots of parents don't send their children on half days.

Instead of having four half days, the DFT suggested combining them into two

full days. This move could save \$5 million.

"For that money they could have given everyone their salary steps, lost prep and oversize class pay," said Mark O'Keefe, DFT executive vice president. "Eliminating half days is a painless way to restore some of the recent cuts."

Some schools don't make AYP simply because of low attendance. By making this simple change, improved attendance may help some schools make AYP.

DFT officials said the district should look seriously at ways to boost attendance and recapture lost state aid. "Requiring parents to call in for an absence," O'Keefe said, "would be a good start."

Breithaupt Buffett Serves the Community

For \$15 west side Detroiters near Schaefer and W. Chicago can dine at a buffet of carved meats, homemade soups, salads, desserts and more. Breithaupt Career & Technical Center opened the year with a full service buffet serving the community twice a month on alternating Fridays.

"The same people have been coming for years," said Chef Larry Randall looking over a crowd of more than 100 at an Oct. 21 luncheon. The vocational school also opened a full-service meat shop. The restaurant and meat shop is run by vocational education students and teachers.

Community members got white linen service at Breithaupt's Oct. 21 grand opening that featured a cosmetology department hair show, a classic car show, and a technology swap.

Breithaupt, at 9300 Hubbell, will host a Thanksgiving buffet on Nov. 18 and a Winter Wonderland buffet on Dec. 2. The buffets run from 11:30 a.m. to 1:30 p.m., are \$15 plus tax and open to the public.



Same Stuff, Different Day

By William Weir and Victor Gibson

e start this semester with yet another EM breathing fire and brimstone about the changes his almighty hand will bring to DPS. What have the previous EFMS and CEOs brought to the district over the last 12 years? Detroit is ranked among the worst performing districts. Our graduation rate is only 62%. The Dan Rather special made DPS look like a circus and the list goes on.

Now we have Roy Roberts.

Roberts put on quite a show at the Detroit Athletic Club shortly after being appointed by Gov. Rick Snyder. It was telling that Roberts chose the elite D.A.C. to introduce himself instead of a venue more appropriate to the parents and students he supposedly serves. He started off disrespectfully and indignantly with the announcement that he doesn't have to talk to anyone there. Some attendees of these meetings say they did not feel they found someone truly interested in our students and the front-line people who serve them.

It is easy to find fault with Roberts. After all, he was appointed by a governor who thinks it is humane to cut welfare benefits to people in a state with a 13 percent unemployment rate and 14 percent of its children living in poverty. The poor make up a large portion of our students and parents. What is the change our new EM is bringing to our students? What plan will the highly compensated Roberts team bring that is going to improve the quality of education? There is not one teacher worth his salt who is not familiar with Maslow's Hierarchy Theory. We know that a lot of our students come to us lacking Maslow's foundation of needs: food, shelter and safety.

We know these conditions contribute to the disconnect students have toward school. No curriculum in DPS can meet these needs alone. Most EMs and politicians know nothing of Maslow's Theory and therefore blame the low-test scores solely on teacher failure to correctly deliver instruction. The culture and environment in which children are raised plays a role in their achievement. This is not to say that our children cannot learn. But it takes an honest, collective, committed effort.

The politically aware in our profession are fully cognizant that all transition does not lead to change. The pattern of the previous CEOs and EFMs appears to be starting the same. A \$40,00 vehicle was purchased for Roberts, even though some of us will have to keep our cars a little longer after we took a 10 percent pay cut. Some appointees will be paid handsomely



All meetings will be held at 2875 W. Grand Blvd., Detroit, unless otherwise noted. Dates and times are subject to change.

NOVEMBER

- **3** Executive Board Meeting, 4:30 p.m.
- **10** General Membership Meeting, 4:30 p.m.
- 11 Half Day, Veterans Day
- **14** Special Education Chapter Meeting, 4:30 p.m.
- **15** Retirees Chapter Meeting, 11:30 a.m.
- 15 School Social Workers Chapter, 4:00 p.m.

DECEMBER

- 1 Executive Board Meeting, 4:30 p.m.
- 8 General Membership Meeting, 4:30 p.m.
- **12** Special Education Chapter Meeting, 4:30 p.m.
- **13** Retirees Chapter Meeting, 11:30 a.m.
- **13** School Social Workers Chapter, 4:00 p.m.
- 26 Schools Closed, Winter Break

without any clearly defined solutions to the academic woes.

From Adamany to Bobb, they all left with their friends, constituents and individual pockets full. Burnley had his expensive taste in office furniture and questionable experience in real estate matters. Bobb had his cross-country commuting and consultants, one of whom secured a \$40 million contract for her former employer. The "Story Town" curriculum purchased by Bobb's people lasted a year and is now being re-replaced by the over-supplemented "Open Court." Teachers understand that there is too little difference in the two curricula to justify scrapping it only after one year.

The majority of classroom teachers understand that teaching is an act of love, not opportunity. Outside the classroom our love loses its strength. We cower at the prospects of losing our jobs, as if education could go on without us. We do not speak Truth to Power. Teachers are never asked to analyze data about the social conditions that adversely affect our students' learning. We are left to analyze the cold impersonal data of test scores.

This is not about Roberts, our pay cut, or pointing fingers. It is about our collective lack of real reform that is condemning our most vulnerable children to a life of poverty, despair, hopelessness and death. We read about a crime spree that resulted in a mother being shot while holding her child in her arms, children dying at the hands of ex-students we let slip through the cracks. We have witnessed the plug being pulled on a student who, despite his brilliance, succumbed to the allure of the streets only to end up a vegetable after crashing a stolen car. I have watched a young girl not more than four to five years removed from my seventh-grade class registering her child in my school.

This is why we have no more time for EMs, CEOs, self-serving politicians, or anyone else to pimp our children for a check, enrich former employers and constituents, or use our children as stepping stones to further their careers. This is a crisis. God help those who do more harm than good to our children for thirty pieces of silver.

Updates...

COPE Sells Dogs at DFT Meetings

Hot dogs that is! The COPE Committee sold hotdogs, chili and pop at the October meeting. It was a pleasant surprise for members to have hot food served up by COPE chair Ivy Bailey. The COPE Committee will continue to serve food at DFT membership meetings. Come in from the cold. Get updated on the issues. And help build the COPE fund — to get labor minded people elected in Lansing!

Host a Foreign Exchange Student?

Foreign exchange students want to experience pure Michigan. Every year high school students from around the world visit U.S. schools. They come for a school year or a semester. This year, metro Detroit has an opportunity to host some of these students. Families desiring to host a foreign exchange student can apply online.

International Experience (iE-USA) is looking for families to host foreign nationals, ages 14–18, during the 2012 school year. Volunteer host families are being asked to share their homes with high school exchange students and give them a view of America that will make a profound difference in who they are and how they relate to Americans. In return, host families will get a glimpse into the students' various cultures and customs, creating a lifetime experience for the entire family. And that's just the beginning of the extraordinary benefits that come with hosting a foreign exchange student.

International Experience USA is recruiting families to house high school aged students from 20 countries. Host families are asked to provide room and board in a loving, stable environment to foreign exchange students for six to 10 months. What better way to explore other cultures and help raise the U.S. profile overseas? And it's tax deductible!

Though most students come to the U.S. from Germany, many are from over 20 countries (e.g. China, Thailand, Austria, Switzerland, Iceland, Finland, Turkey, Colombia, Poland, Spain, and Serbia, etc.). Their desire is to experience American culture and, along the way, make lifelong friends. After an extensive application process and intensive preparation and orientation in their home country, the students arrive hoping to sharpen their language skills and be a part of American life.

For more info on this cultural exchange program, and to apply online, visit the Web site at www.ie-USA.com. They're looking to place 30 students into U.S. homes in January of 2012. To learn more, contact K. A. Fields, Local Coordinator, at (313) 930-0103 or k.fields@international-experience.net.



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Competition for Schools:

More Choice or No Choice?

By Mark O'Keefe, Executive Vice President DFT Executive Vice President

The state legislature is passing school reform bills at a record pace. While some reformers would focus on mandatory kindergarten, state-wide maximum class sizes, and improving conditions so that we will be able to attract and retain good teachers, legislators have other priorities.

One of their favorites is school choice. They are eliminating the caps on charter schools so that parents will have more choice. Choice

leads to competition, which forces providers of goods and services to raise their quality or go out of business. We are told that this model has worked well in the free enterprise system, and should work equally well in education. The record does not support this.

In the past, DPS was responsible for providing a school for every child in every neighborhood. For a long time, we had little competition. However, Detroit's declining population has all but guaranteed the need for annual school closures. Open enrollment policies have forced every DPS school to compete with



Mark O'Keefe

every other DPS school. More than 100 DPS schools have closed due to this unprecedented competition. Whatever the benefits of competition are, we already experienced them before Lansing's latest round of reforms.

The governor and the legislature believe that "a system of schools" is preferable to a "school system." The problem is, this collection of private schools, charter schools, traditional public schools and the new state-run EAA district is not a system. Each entity will be responsible for its part of the Detroit market, but nobody is responsible for the whole "system of schools."

How will this work out for the city? Let's look at how the free enterprise system provided groceries to the city of Detroit. In the 1950s and early 1960s, Detroit was a thriving city with a large middle class and the large chains had many grocery stores within the city limits. Whether it was Kroger, A & P, Chatham, Wrigley, Farmer Jack, or Great Scot consumers had choices. But so did the chains.

Gradually, each chain decided that it was not profitable to run a large grocery store in Detroit. By the late 1980s, the large chains did not have a single grocery store in Detroit. Each chain did what was in its best interest, but nobody was responsible for doing what was in the citizens' best interest.

What will happen now that this is the model for education? When DPS abandons a neighborhood, and then the charters decide they cannot get high test scores and make money in that neighborhood, who will step in? Under this "system of schools," everyone is responsible for educating Detroit's children. And when everyone is responsible, no one is responsible.

Lifting caps on charters and creating a new EAA district may sound like a way to give parents more choice, but if the school operators are motivated by the same factors that affect free market decisions in the grocery business, parents may find themselves with no choice.

DFT Financial Report for 2010-11

The DFT is Changing to Stay Viable

By Vito Peraino, DFT Controller

nce again, despite declining revenues of \$580,000 and the loss of our second-floor lease income, the DFT managed to record a profit of \$191,000 for the 2011 fiscal year. This exceeded our budgeted profit of \$150,000.

We accomplished this by reducing office, administrative, legal, accounting, and printing expenses.



We remained current with our vendors and affiliation dues. But we are still faced with declining student enrollment and membership. This results in continued revenue loss while fixed costs remain.

Vito Peraino

to reduce our outstanding long term debt obligation of \$1.4

Furthermore, we were unable

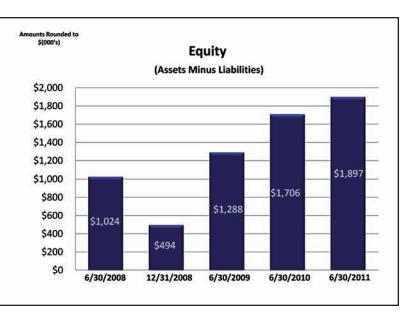
million owed to AFT National for affiliation dues collected but not remitted prior to 2008.

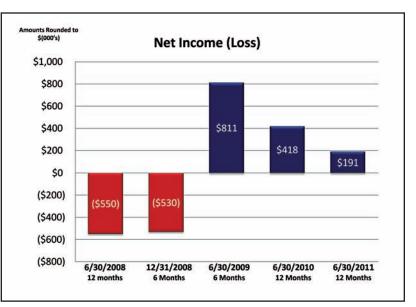
We have budgeted for a profit of \$201,000 for fiscal year 2012. This includes the profit we will generate from the sale of a portion of our parking lot to McDonald's. We also have had to look for more efficient ways to conduct our business. One of these initiatives was to go green on the publication of *The Detroit Teacher* and communicate with our membership through the DFT website and email as opposed to hard copy mailings.

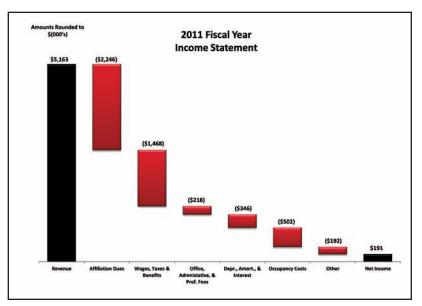
In addition, we have signed an agreement to list the DFT building and land for sale. Although this was a difficult decision, it is necessary to ensure the financial stability of the union.

Even though these may not be popular decisions, the DFT must embrace change and constantly reinvent itself, as does any business that wants to remain viable.

As JFK once said, "Change is the law of life. And those who look only to the past or present are certain to miss the future."









Detroit teachers Ann Crowley and Andrew Rodgers went to New York in September to support the Occupy Wall Street movement. The crowds in Zuccotti Park are protesting the consolidation of power and wealth in the top one percent of Americans. The protesters want the government to represent all Americans, instead of the heavy tilt toward Wall Street bankers influencing Congress and the White House for policies in their favor. The protests have grown and expanded to other cities around the country.

"It was awe-inspiring," Crowley said. "We had our DFT sign and people flocked to us, asking 'What is happening in Detroit?" Crowley, a persistent protester, said she is used to seeing gray-haired people at protests. This was a new movement entirely.

"We finally have something that is an antidote to the Tea Party," Rodgers said, adding that current workers have experienced good times and steady wages. But that is not true for younger people.

"We at least had our day," he said. "These young people haven't had a chance."

Midnight Golf at Breithaupt

By Regina Cosey

The Midnight Golf Program is a 30-week empowering and mentoring experience that teaches life skills including financial literacy, college preparation, community activism, and learning to play golf. It is a program that makes a difference in the lives of the participants. The mission is to improve young adults' personal development, educational preparedness, and appreciation of the game of golf.

There are 172 participants, 140 in Detroit, and 32 in Miami, Florida. Through the training and experiences, the participants become empowered, socially responsible and prepared to maximize their potential.

On Sept. 19, 33 students at Breithaupt Career and Technical Center participated in an informative session presented by Sommer Woods and David Gamlin on the benefits of the Midnight Golf Program. Regina Cosey, Workforce Readiness Coordinator at Breithaupt, has been a supporter of the Midnight Golf Program for five years.

"I wish more students would take ad-

vantage of this wonderful opportunity," she said.

After a tedious application process and interview process, Breithaupt congratulates three

students who made the cut and are members of the class of 2012: Shantell Stewart, second-year cosmetology student; Robert Butts, second year automotive student; and Raven Henderson, second year welding student.



DETROIT NEWSMAKERS

Spain School Goes Pink!

By Charlene Uresy

From the campus of Spain School in Midtown, one could see General Motors World Headquarters glowing in pink to recognize October as Breast Cancer Awareness Month. The disease has touched so many in our country. Spain, General Motors and other institutions understand how important it is to eradicate this disease and are working hard to do that.



Wearing pink was one of the ways Spain computer

teacher and eighth-grade sponsor Debra Blocker brought awareness to Spain about this disease. The eighth-grade class partnered with the American Cancer Society as aservice project to raise money.

Walking in Spain School one is greeted in the Kidd Common area with the color pink, facts about Breast Cancer, and the names of students and teachers who have given money to help. This was a win-win situation for every one. The student body got excited about participating in the many activities Blocker organized to raise money. One day everyone was encouraged to wear pink and make a donation.

It was great to see Principal Ronald Alexander and the male teachers, along with so many boys, proudly wearing pink. Spain also participated in the 14th annual American Cancer Society Breast Cancer Walk on Belle Isle Oct. 15. Over 50 students, teachers, and parents were there on that cold and rainy morning to proudly represent Detroit Public Schools.

Spain's dance team performed for the thousands of participates. Best of all, Blocker presented a check of \$500 to the American Cancer Society, showing all of Metro Detroit that a Detroit Public School is concerned about issues that affect our community and country.



This service project was wonderful not only for the money collected for the American Cancer Society (with more coming; fundraising will go until December), but for what the students learned. This was the first time many of them had ever heard of breast cancer. Blocker has brought this disease to their attention. This was the first time that many students learned how to raise money for a cause. And this was the first time some students ever walked five miles. They learned walking five miles is not that hard and it's a good way to exercise.

What a way to educate caring citizens for the future of our city and country.

Randolph's DETROIT "Real Men Wear Pink" NEWSMAKERS



Front row: K. Lumpkin, M. Gaston, B. Martin, C. Gaudy, L. Taylor, A. Branch, G. gibbs; (Back row) J. Clark, M. Jenkins, A. McLean, R. smith, L. Akinfenwa, E. Hull, W. Banks, M. Bracey, M. Karaim.

Randolph Career & Technical Center usually build homes, but for the month of October they were building support for Breast Cancer research. Tonya Hood-Brown, a counselor, coordinated activities, which included guest speakers and fundraisers. Phyllis Nelson, from the Barbara Ann Karmanos Cancer Institute, spoke to female students on women's health care. The staff ordered T-shirts and gave monetary donations. Students supported weekly fundraisers by purchasing pink cupcakes and pink lemonade. In all, Randolph raised more than \$1,000.

"The staff was so excited about the activities," Brown said. "They showed their support by wearing the pink T-shirts every Friday."

Jump Shoes Debut at Detroit School of Arts

Miles Whitley took to the Kangoo Jump sport shoes so well he started dancing in them.

"I was just having so much fun, it felt like skates but taller," the



15-year-old said in his personal fitness class at the Detroit School of the Arts. The \$229 aerobic shoes have been a hit in New York and on the West Coast for the past five years. In Detroit they are slow to catch on.

The shoes, invented 15 years ago in Sweden by Denis Naville, are helpful for older fitness enthusiasts because they mitigate knee and hip injuries.

They also build the core because of

the weight of the 4 pound shoes.

DSA physical education teacher Dimitri Demetral invited the Michigan distributor of Kangoo Jumps to introduce them to his students. They were instant fans.

"It's an exercise but it's a fun way to do it," said Brock Taylor, 14. "It's work but when you put the shoes on it's exciting."

Demetral is always introducing ways

for the teenagers to get fit. Taylor appreciates the effort.

"He really shows us different ways to get good exercise," Taylor says. "Like lifting weights, running around, doing sprints. He helps us create our own exercise plan." Now if Demetral could just get them a free pair of Kangoo Jumps.

fitness enthusiasts tigate knee and hip

Mumford Students Learn History with Swag

By Kecia Smith, Mumford Journalism Teacher

umford High School teacher Marsha Lewis is teaching her students about America – with swag. The students

were given the task of creating their own nations based on America's democratic principles. Lewis's four U.S. history classes built their own nations based on values she taught them. The nations in the competition were Swag District, Swagtopia and Swag Nation.

"The Nation Project helped me understand if you want something you have to work for it," said ninth-grader Antonia Miller. The students learned how this nation



tonia Miller. The Mumford U.S. history student India Lawrence students learned with teacher Marsha Lewis.

was built and why it was founded. "Americans wanted freedom to make their own rules, to call something their own, so they created a nation and they made it what they wanted it to be just like we did in class," she said.

The lessons the students learned were priceless.

"The thing I liked about our nation is we could not just print everything on the computer. We created things ourselves," said Lillimae McGarr.

"What I learned from the project is that making a nation is hard," said ninth-grader Robert Phillips. The students used the project to show what they learned in the class about the different political parties and the three branches of our government.

Mumford staff, students and parents voted on the projects during their open house on Oct. 20. Swagtopia won as the best nation, created by the students in Lewis's fourth-hour class. The open house also previewed Mumford's award winning choir and band.

Piston Visits Mark Twain to Promote Healthy Lifestyles

B randon Knight, point guard for the Detroit Pistons, visited Mark Twain School in southwest Detroit Oct. 7 to promote healthy eating and regular exercise. Despite his clear advantages as an athlete, Knight said his parents stressed school work.

Nutritious food, strenuous exercise and lots of sleep helped him in his studies and his path to becoming a pro athlete.

"It meant a lot for me growing up to have physical fitness and healthy habits," he said. There wasn't a lot of junk food in his home.

"My parents had a lot of fruits and vegetables," he said. "We didn't have lot of gummy bears. As a professional athlete, it was very important for me to maintain healthy eating habits. That's why I was excited to come here."

Your Children's Education

Your Family's Health Care

> Your Job Your Housing Costs



Your Taxes

YOUR VOTE IS YOUR VOICE

Politicians don't listen to your opinion when you're not registered to vote.

Don't miss the opportunity to make **your** voice heard through the most basic of political rights, the right to vote!



The 19-year-old weighs 183 pounds and does a lot of running and lifting weights. He said eating well and exercising gives him more energy and focus as an athlete.

"That translates to the classroom because you have a lot more energy," he told Mark Twain students. "You stay a lot more focused."

Mark Twain is a member of the Alliance for a Healthier Generation's Healthy Schools Program and is working to make changes in the areas of school meals, physical activity and staff wellness.

The alliance was founded in 2005 by the American Heart Association and the William J. Clinton Foundation to reverse the trend of childhood obesity by 2015. The alliance recently collaborated with the Wasserman Foundation, a Los Angeles-based foundation, to provide outreach to professional athletes to support these initiatives. Knight's appearance was the first athlete outreach between the two organizations.

Getting by With Fewer Teachers At What Cost?

Detroit students came back to DPS in September. But the district wasn't prepared.

After laying off every employee in the Detroit Public Schools this summer, the district went through the cumbersome task of recalling most of them. DPS laid off another 87 teachers in mid-October, then recalled nearly 100 two weeks later. Going into November, several Detroit schools are scrambling to alleviate overcrowded classrooms.

A poll conducted by the DFT found 437 classrooms over the maximum.

Some 145 classrooms in kindergarten through third grade had more than 25 students. In some cases, classes could be split in three.

Another 44 fourth- and fifth-grade classrooms had over 30 pupils. While news reports showed kindergarten classrooms of 50 and more, there were 234 oversized classrooms at the middle and high school level.

"This is a disgrace for a district trying to win over parents," DFT President Keith Johnson said. "The best and brightest kindergarten teacher can't do justice in a class with 50 kids."

Parents and union officials continue to pressure the district to correct these situations. By November we hope to see these 437 classroom situations remedied.

Grants.

AARP Certificates

To participate in the 2011 Equipped to Learn random drawing for a \$20 gift card for school supplies, provide your name, mailing address, phone number and email address. Deadline: Nov. 11, 2011. Online forms may be submitted to http://bit.ly.NRTA_Drawing.

Pets in the Classroom

According to the Pet Care Trust, studies show that children who have pets are better able to fight infections than those from nonpet households. Studies also show children turn to pets for their emotional wellbeing. The Pet Care Trust believes in supporting teachers in pre-K through sixth grade who wish to have small pets or aquariums in their classrooms by providing grants to help purchase new pets, pet environments, or food and supplies for existing classroom pets. Grants up to \$150 are available by applying to www.petsintheclassroom.org.

PepsiCo Funds

PepsiCo Contributions supports programs related to health and wellness, education, diversity and inclusion, and thought leadership. Grant seekers must submit a letter, and wait for a request from PepsiCo for a formal proposal. Grants up to \$100,000 are available. Consideration generally takes several months. For info, go to pepsico.foundation@pepsico.com.

Jimmy Buffett

Jimmy Buffett's nonprofit philanthropy organization, Singing for Change, offers grants for the purpose of addressing the root causes of social and environmental problems. Grants of \$500 to \$10,000 go to programs that further education and awareness of environmental preservation and teach people methods of conservation, protection, and the responsible use of natural resources. For info, go to info@singingforchange.com.

Math and Science

The National Science Teachers Association will recognize three full-time science teachers of grades K-12 through the Delta Education/CPO Science Awards for Excellence for their successful use of inquiry-based science to enhance learning in the classroom. The award is a \$1,500 cash prize and up to \$1,500 for expenses to attend NSTA National Conference on Science Education. Deadline: Nov. 30, 2011. For info, visit awards@nsta.org.

Junior ROTC

The Air Force Association's Junior ROTC supports aerospace education in school classrooms. Grants of up to \$250 are available to teach aerospace science. Deadline is ongoing. Apply at www.afa.org/aef/aid/rotc.asp.

Athletics

Nike makes product donations to schools on an ongoing basis. For info, go to www.nikebiz.com/responsibility/nike_giving _guidelines.html.

School Gardens

A collaboration of Whole Kids Foundation, Whole Foods Markets, and FoodCorps is providing grants for school garden projects. The goal is to support gardens as a valuable educational tool. Teaching children to garden educates them in complex topics such as sustainability, conservation, food systems, and community awareness. Funds up to \$2,000 are available. Deadline is Dec. 31, 2011. For info, go to info@gardengrants.com.

Service Learning

The National Youth Leadership Council's Project Ignition offers grants that give youth and teachers an opportunity to participate in service-learning projects that address the problem of teen driver safety. Students develop campaigns and become leaders to spread awareness about teen driver safety. Grants of \$2,000 are available for winning projects created by student teams. Deadline is Nov. 15, 2011. For info, visit www.sfprojectignition.com.

Educator Awards

Writer Dr. C. Moorer offers educators, schools and libraries a grant to help move students "From Failure to Promise." Moorer wrote his book of the same name reflecting on his own life and went from flunking out of college to becoming an engineer, consultant and, finally, a university professor. Now, Dr. Moorer offers a grant to educators who use his book in motivating students to succeed. Winners will receive grants of \$1,000. Deadline is July 31, 2012. For info, visit www.fromfailuretopromise.com.



Re-Thinking Your Retirement Timeline

By Patrick Falcusan DFT Retirement Counselor

Ithough hundreds of our members have retired in the last two years, some 1,600 folks are still eligible to retire including approximately 500 DFT members over age 55 but under 60 with more than 15 years of service credit but less than 30. They could be eligible for an early reduced pension. There also are hundreds more with 25 years of service but less than 30 who could buy up to five years so as to have 30 years and then be eligible for an unreduced pension.

All of these folks should have been pro-

ceeding toward retirement with not a care in the world. However, the plans of the state and EM Roy Roberts possibly could force hundreds of folks to retire by July 1 – years ahead of schedule.

The problem we have now is that some schools will be spun off into a new district next year and some may turn into charter schools. We do not know who will remain in DPS, who will go to the new state-run district, and who will go to a charter school.

• Those who remain with DPS will still be part of the retirement system.

• Those who go to the new state-run district (the EAA) may or may not be part of the retirement system.

• Those who end up at a charter school will almost certainly not be part of the retirement system.

Timeline to Retirement

Once folks make the decision that they wish to retire, they usually ask: What do I do next? Following the countdown below should ensure a smooth transition from work to retirement.

• 4 months ahead – Call the State (1-800-381-5111) to get your retirement packet and retirement forms.

• 3 months ahead — Fill out the paper retirement forms (or go online — michigan.gov/orsmiaccount to apply). In addition, you will need to send to the retirement office copies of birth certificates or passports; an HMO application (if taking an HMO); a marriage license (if married). For children over 19, provide proof of being a full-time student and page one of federal tax form. If over 62, apply for Social Security at a Social Security office.

• 2 months ahead – If sheltering pay-out money (TIP monies, any pay still owing, etc.), discuss with TSA agent. If buying time (TDP account), call the Union (313-875-3500 ext. 783) for forms.

• 1 month ahead — File your Separation from Service form. To file your Separation from Service form:

- * Go to the fourth floor of the Kahn Building (7430 Second Ave.).
- * Get two Separation from Service forms.
- * Fill our both copies.
- * Check the retirement box.
- * Have both copies date-stamped.
- * Take one copy with you for your records.

When notifying the District of your interest to retire using the Separation from Service (SFS) form, always put the same date as your retirement date. Example: if your retirement date is July 1, 2012, also put July 1, 2012 as your retirement date on your SFS form that you file with HR (fourth floor Kahn Building). Do not put a retirement date in June. Make sure to file two SFS forms, get both forms date-stamped, and take one SFS form with you for your records.

* Note: Once submitted, a Separation from Service form is irrevocable.

Not being part of the retirement system (like folks in a charter school or perhaps the EAA district) after July 1, 2012 could result in a deferred pension and have major negative consequences regarding members' pensions and the cost of their health insurance.

Folks will need to make retirement plans based on where they end up working next year, but at this point nothing is certain which schools will be a part of DPS and which staff will be part of DPS. (Once seniority is disallowed for purposes of layoffs and recalls — see related story — the principals will probably be major players in deciding who is to remain and who is not to remain.)

The folks who can retire by July 1, 2012 need to be ready to retire by July 1, 2012 if need be.

Health Care Insurance in Retirement

• A regular unreduced pension includes health, dental and vision insurance.

• An early reduced pension includes health, dental and vision insurance.

• A deferred pension (a deferred pension is when there is a gap between working for a district that participates in the retirement system and the actual retirement date) may not include health, dental and vision insurance.

When one receives a deferred pension based on 20 years or less, there is no premium subsidy (the premium subsidy is the amount the retirement system pays). Your subsidy will be 10 percent for each year of credited service you have over 20 years.

With 25 years the subsidy increases to 50 percent. With 30 years of service, you will be entitled to the full subsidy.

The Detroit Teacher

Who is Eligible to Retire?

If you have Basic and are under age 60, you must be at least 55 and have 30 years of service in order to get an unreduced pension.

If you have MIP and are under age 60, you must be at least 46 and have at least 30 years of service in order to get an unreduced pension.

If you are at least 55 but less than 60, you are eligible for an early reduced pension if you have 15 years but less than 30 years of service.

If you are over 60, you are eligible for a pension if you have 10 years or more of service (Basic) or 5 years or more of service (MIP).

If you are over 55 but under 60 with more than 15 years but less than 30 years of service credit, you may decide to retire by July 1 to preserve your right to health care along with your early reduced pension.

If you are over 55 with 10 actual years worked, you might be able to buy five years to get you to the 15-year threshold.

If you are under age 55 and have more than 10 years of service, you are vested with the state retirement system and would be eligible for a pension at age 60 even if you never returned to teaching in a public school that was part of the pension system. The pension would be based on your years worked.

If you leave DPS and you have less than 10 years of service and are not vested, you could get a refund of your MIP contributions or leave your MIP contributions with the state in case you took employment with another public school in Michigan that was part of the retirement system. Your years in Detroit would then count toward the 10 years you needed in order to get vested.

Applying for Medicare

If you or your spouse are over 65 when you retire and want health care through the retirement system, you will need Medicare parts A and B. Almost all members over 65 already have Medicare part A, but not part B. Here is what you need to do to have part B in place by the time you retire.

• On your retirement insurance form, put the date from your Medicare card when Medicare part A started. Put your retirement date for the date Medicare part B started. (If you don't yet have part A, also put your retirement date for when part A started).

• Three months before you retire, go to Social Security and notify them of your retirement date and tell them you want your Medicare part B to be effective the same day as your retirement date (and part A if you don't already have part A).

• If Social Security gives you a Medicare form to be filled out by your employer (they almost always do), take that form to the fourth floor of the Kahn Building (Human Resources). (Make an extra copy of the form in case the first copy gets lost and you have to repeat this process).

• Submit the form from Social Security to the District along with a copy of your Separation from Service form. If this is the first time you have submitted your Separation from Service form, submit two copies, get them date-stamped and take one copy with you for your records.

• The District will fill out your form from Social Security and return it to you. (Usually you will have to leave the form and come back later to pick it up).

• Take the completed form back to Social Security. (Make a copy for your records).

After You Retire

Several questions always pop up when folks retire: What happens to my health care? When does the payment for TIP come? When does my pension start, etc.? Below are many of the answers.

Q: What happens to my health care?

A: Your district insurance will stop the last day of the month you retire (June 30 for those retiring July 1). Your new retirement insurance will start the first day of the month you retire (July 1 for those retiring July 1).

Q: What happens to my pay?

A: For those retiring July 1, one more regular check will come in July (both for 22 pays and 26 pays).

Q: I have 26 pays and retired July 1. What happens to the four checks that normally come in the summer?

A: Those four checks will come along with other monies owed you in one big final check.

Q: When will I get my final check for TIP monies, last four checks, etc.?

A: In most cases, the final payment will come in mid to late August for folks retiring July 1. If you are sheltering or buying time with any of this money, you must have notified the district ahead of time.

Q: When will my pension begin?

A: For most folks retiring July 1 the first pension payment will come July 25.

Q: Can I work after I retire?

A: You can not work for a school district that is part of the retirement system for one month after you retire.

Q: If I get a job after I retire, will I have a limit on how much I can earn?

A: New rules about working after retirement became effective July 1, 2010.

1. If you work for a school district that is part of the state retirement system and you become an employee of that school district and are paid directly by that school district, you will have an earnings cap of one-third of your final salary average — \$20,000-\$24,000 for most folks.

2. If you work for a school district that accepts state aid — all charter and public schools — but that district uses a third party to pay your wages, your pension and health care will stop as long as you are receiving wages from the third party.

3. If you become a consultant for a school district and are paid as a consultant and not an employee, your pension and health care will stop as long as you are receiving wages from that district.

4. If you work somewhere that is not accepting state aid — a private school, in private industry or a public school in another state beside Michigan — you can earn as much as you want.

Q: Will collecting Social Security impact how much I can earn?

A: Yes, between 62 and 66 (or your full Social Security age) there is a Social Security annual limit of approximately \$14,000 on how much can be earned without impacting your Social Security. After 66 (or your full Social Security age), Social Security does not have an earnings cap. The pension system's earnings cap will remain in place the rest of your life.