

TCCTA MESSENGER

A Publication of the TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION

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Panel Probes “Unsustainable” Insurance Costs

On March 24, an important subcommittee of the Texas House of Representatives examined the rising cost of providing health insurance to government employees, including community and technical college educators under the Texas Employees Group Benefits Program.

Among the witnesses invited before a subcommittee of the Select Committee on Health Care Expenditures was Sheila Beckett, Executive Director of the Employees Retirement System, which has administered health insurance for most higher education employees and retirees since 1992. The interim subcommittee is charged with seeking “new models for the provision of health care benefits” in the state’s programs.

Ms. Beckett told the committee that the recent annual rise in health costs for ERS of 8.6 percent was below the national average of over 12 percent, but still cannot be maintained without supplemental appropriations to cover future years. During the most recent biennium, *employees* absorbed the cost increases, she said, due to mandated administrative cuts and by the subsequent passage of SB 1370 by the 78th Legislature, boosting co-payments and deductibles while trimming benefits and eligibility for thousands of Texans.

The health benefits provided by the state are comparable to those provided by large employers, Ms. Beckett testified. “Employers must consider how to take care of their employees—our biggest resource.” She reminded the panel of the state’s long-standing tacit understanding with its employees that, while pay raises may not compare

favorably with those in the private sector, benefits would remain solid.

Health Savings Accounts Draw Attention

Among the “new models” explored by the panel are health savings accounts, a novel approach gaining momentum nationwide due to recent changes in federal law. While it is far too early to speculate on whether Texas lawmakers will contemplate such a new direction, two-year college educators are urged to begin paying close attention. Subcommittee chair Rep. Myra Crownover (R-Lake Dallas) stated at the conclusion of the March 24 meeting that the current system is “unsustainable.”

The new health savings accounts are allowed “pre-tax” under the IRS Code, opening the door for a new approach—with momentous implications.

One invited witness, Barry Stokes of 1 Point Solutions Company, explained that such arrangements represent a cross between Flexible Spending Accounts (which have been offered by health care providers, including ERS, for many years) and 401(k) retirement plans. One variant is the health reimbursement account, for plans with employer-only funding.

Notwithstanding the confusing nomenclature and hybrid possibilities, such arrangements have common traits.

Most striking is *high deductible payments*, which must be exhausted before the plan pays for health care expenses. Conceptually, it would also represent a fundamental shift—from a “defined benefits” health plan to a “defined contribution” arrangement. Obviously, the *level* of the state’s contribution would always be a key factor.

Also, unlike the current Flexible Spending Accounts, there would be no “use it or lose it” provision, by which participants now must estimate costs prospectively. Participants could presumably roll over unused expenditures, to be spent in future years for approved health expenses, or added to tax-deferred retirement plans.

At this stage there are considerably more questions than answers regarding these possibilities. No state legislature has yet implemented such a plan for its employees, witnesses told the panel.

TCCTA lobbyist Beaman Floyd discusses the health insurance issue further on page 6. ☆

While it is far too early to speculate on whether Texas lawmakers will enact new models for the provision of health care benefits, two-year college educators are urged to begin paying close attention. The Group Benefits Program includes state employees, elected officials, and judges.

Consortium Agreements Benefit Colleges

TCCTA has entered into consortium agreements for considerable discounts with vendors doing business with two-year colleges in Texas. Participating companies include Adobe, Epson, Red Hat Academy, Informed Solutions, Turnitin.com, and Tangent Computer, Inc. More information about the consortium agreements and participating vendors is available at www.tccta.org.

College officials wishing to pursue such arrangements with other companies should contact the state office of TCCTA. ☆

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PRESIDENT'S MESSAGE

Ah, but a man's reach should exceed his grasp, Or what's a heaven for?

—Robert Browning, Andrea del Sarto

Even without context, I am still moved by the words of the poet. One must reach beyond what one can easily grasp or lay hands on—or there is no reason to dream or hope or believe. You may not know me; some of you may think you know me; and, there may even be some of you who may wish not to know me. But, I am honored and humbled to be your new President of the Texas Community College Teachers Association, 2004-05. I have already learned so much from so many of you that I am anxious to see what other lessons you have for me!



Aren't we glad that this is 2004 and we survived the last legislative session? I was reading Lola King's column from April 2003 when she noted the many challenges we faced around this time last year—the front page headline in the Messenger was "Colleges Grapple with Budget Cuts." Even though we made it through that ordeal, we didn't emerge unscathed and we can't rest or take a break: We must prepare for the 79th Regular Session.

It is more important than ever that you stay active in TCCTA and encourage your colleagues and associates to not only join TCCTA, but also to become active members. Make plans now to attend the annual convention, February 17-19, 2005 in Austin, and to participate in the Second Community College Day at the Capitol hosted by TCCTA.

Recently I received a set of questions from a colleague at Amarillo College who is working on his doctorate in higher education. Asking questions about finance and leadership, he posed this one: "What do you see on the horizon as critical state funding issues for Texas-based community colleges?" In part, my reply is: (a) During the last legislative session, I heard over and over in the hallways of the Capitol, in the House and Senate committee rooms and members' offices, about the great job that we in community colleges do for our students. However, when the time came for funding, our brothers and sisters at the universities were in much better shape than we were; (b) We at community colleges have a long history and tradition of making do. We are like the Bible story of the little boy with five loaves and a few fishes—we feed the multitudes. As long as we are able to accomplish our objectives, we will fail to convince anyone that we must have more money; and, (c) Finally, we need to start thinking in new and innovative ways about our colleges and how we fund our operations. Since the "formula" has

never been fully funded—and that's a whole other question—we need to be open-minded as we examine these issues: Funding is a national issue that unites all community colleges; it's not just a Texas problem.

Do you ever have one of those experiences when you're writing and suddenly you think to yourself, "Am I spelling that word correctly?" or "Am I using that word correctly?"

Today I was checking myself when I noticed I was on the page in the Second College Edition of the American Heritage Dictionary with the definition for community college. It read: "community college n. A junior college without residential facilities that is often government-funded." If many in our larger communities can give you that definition, they'll be doing well. Yet, we are so much more. We do so much in so many ways for so many. Are we ourselves well-informed? Do we have good, reliable and accurate data about who we are and what we are doing? Are we informing others? Are we communicating successfully with others?

Yes, we have lots to do and lots to learn. I invite you to join me and your many colleagues in TCCTA; like the poet said, don't settle for what's right there in your grasp—stretch and strain and reach—or what's a heaven for?

Gail M. Platt

EDITORIAL POLICY

- 1. The TCCTA Messenger provides a forum for TCCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.
2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.
3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the Messenger. Publicity accorded to a particular point of view does not imply endorsement by TCCTA, except in announcement of policy, when such endorsement is specified clearly.
4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.
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6. Manuscripts should be sent to: Chair, TCCTA Publications Committee, 5113 Southwest Parkway, Suite 185, Austin, Texas 78735. Authors should retain copies of their manuscripts for their files.



Interim Committees Examine Higher Education

Two important interim committees of the Texas Legislature have been gathering information on Texas higher education, in preparation for the Regular Session set to convene in January.

The Joint Interim Committee on Higher Education met on April 20, considering a variety of charges related exclusively to community colleges. The committee heard brief status reports from agency officials on a wide variety of other subjects, including the core curriculum, dual credit, articulation agreements, and the progress of the Closing the Gaps program.

Kay M. McClenney, director of the Community College Survey of Student Engagement in the Community College Leadership Program at the University of Texas at Austin, testified on recent research on conditions that foster success among students who come from “high risk” demographic categories. The research, which analyzes student behavior, is sponsored by the Lumina Foundation of Indianapolis, Indiana.

John Pickelman, chancellor of the North Harris Montgomery Community College District, called community colleges the “savior of the middle class,” adding, “I hope and pray that you’ll find the resources to help us.” Dr. Pickelman stated that, due to state budget cuts, many schools are approaching the grim prospect of turning students away due to lack of local revenue.

The Joint Committee also met on March 22, in response to the Governor Perry’s January 22 executive order “relating to accountability of higher education systems and institutions.” So far the focus of has been on universities, driven at least partially by dramatic increases in tuition at four-year institutions. The 78th Legislature deregulated tuition at universities, allowing them to set rates independently.

Commissioner Brown gave the committee an overview of current and prospective techniques of quantifying “accountability.” The Closing the Gaps program, for instance, contains a number of valid measurements in determining the effectiveness of the higher education system.

Dr. Brown outlined some basic components of any effective evaluation system, and expressed a preference for “additional” revenue to reward schools for success, rather than punitive measures or withholding funds if standards are not met.

Members of the panel expressed sensitivity to the wide variety of missions and demographic characteristics found within Texas higher education.

On March 29, the Senate Subcommittee on Higher Education met to examine financial assistance programs for students and to subsequently make recommendations. The charge includes an effort to encourage graduation in a shorter span of time. (This Senate inquiry is distinct from the activity of the Joint Select Committee, which includes “public members” as well as lawmakers.)

Commissioner Brown reminded the group that 60 percent of community college students attend

Transfer Issues Group Continues Work

The Coordinating Board’s Transfer Issues Advisory Committee continues to make substantial progress toward eliminating unnecessary barriers to students from community colleges attempting to transfer credit to four-year schools. Their most recent meeting was on April 2 in Austin.

The committee consists of faculty and administrators from universities, including health-related institutions, and community colleges. Two-year college faculty members include Joan Kennedy, Collin County Community College–Spring Creek Campus, and Anna Maria Mendiola, Laredo Community College.

An early draft of a proposed template to be used in college and university catalogues and Web sites, explaining to students in plain language the intricacies of successful transfer, was submitted to the committee for consideration. Many difficulties that students encounter, the committee believes, could be avoided with precise—and early—information. The draft discusses the Common Course Numbering System, fields of study, articulation agreements, “reverse transfer,” and transfer dispute resolution, among other topics.

The committee also heard progress reports on three proposed Associate of Arts in Teaching degrees to be offered at community colleges. The proposals were put forth this spring by the Teacher Certification Field of Study Advisory Committee and the Associate of Arts in Teaching Advisory Committee.

The course of study would consist of the current core curriculum, plus two courses to provide “field experience” at the freshman and sophomore levels. The degrees would facilitate career paths for subsequent transfer to universities, or toward becoming teacher aides under the recent federal No Child Left Behind Act.

The courses would not replace traditional “student teaching” but provide early practical exposure to public school instruction.

After first consideration by the Coordinating Board in April, a “comment period” will follow, with approval scheduled for fall. The Board’s Web site is available under “state agencies” at www.tccta.org. ☆

classes part time (compared with 20 percent part-timers at universities).

The Senate panel is also required to consider other areas of importance prior to the Regular Session. One assignment directs them to “study and make recommendations on the proper role, scope, and mission of community colleges.” Another charges the group to “study developmental education programs in public higher education institutions” and to “identify alternative means of assessing the need for developmental education, the effectiveness of delivery of developmental education programs, and the appropriate role of developmental education.” ☆

To stay current on recent developments, visit the TCCTA Web site at www.tccta.org.

“Your Accomplishments Amaze Me”

by
Rosalba “Rosy” Perez
Kingwood College
Texas Regional President
Phi Theta Kappa

[Editor’s Note: Following are remarks by Rosalba “Rosy” Perez, Texas Regional President of Phi Theta Kappa, at the 57th Annual Convention of the Texas Community College Teachers Association.]

It is truly an honor to be here as a representative of Texas community college students.

As we all know, the past year has been a difficult year for the state of Texas. Our state educational system and our own community colleges have been hit particularly hard by record-breaking budget cuts.

Many believe these cuts will lead to more tuition increases, property tax hikes, curtailment of services, and complete elimination of some programs.

Driven by “no new taxes” campaign promises and sinking tax collections, the 78th Legislature presented Texans with devastating prospects for social services. We all know that the budgets for our own colleges have been hurt by these changes. Texas isn’t the only state to experience these problems. According to the National Governor’s Association, state governments have not experienced such a collective catastrophe since World War II.

Texas, which has consistently ranked near the bottom in *per capita* spending and taxation, may descend even further on the scale. Needless to say, as the child of immigrants and the first person in my family to graduate from an American high school and pursue a college degree, I find the current situation more than disheartening.

However, the purpose of this speech is not to repeat everything you are already hearing on the news or even on your college campus. My purpose is to encourage you in the achievements you have reached through your hard work and dedication.

Are the challenges placed before us huge? Absolutely, they’re immense. Colleges and schools are facing difficult prospects. But I can’t help but be reminded of what Eleanor Roosevelt once said: “A woman is like a tea bag—you never know how strong she is until she gets in hot water.”

This statement can be applied to both men and women—and can also be applied to community colleges at this time. So, my question to you is this: How strong are we? In the midst of economic

obstacles, as the Texas Regional President of Phi Theta Kappa, I have had the opportunity to meet some determined students, stellar faculty members, and visionary administrators, who have decided to rise above the challenges they face in order to make a difference in the district, the region, and, eventually, the world.

Let me begin by telling you about some of the students I have met this year. Of course, there are your traditional students right out of high school who are attending community college, perhaps partly because of lower tuition. There are also those who want to complete basic courses before attending a four-year institution.

Then, there are those with a slightly different story.

I met a mother who wants to set an example for her two sons by going back to school to further her education. She juggles the responsibilities of her family, school, and work, and serves as an officer in Phi Theta Kappa—all while carrying a 4.0 Grade Point Average.

I met a young man who just lost a child to cancer and is trying to establish some element of normality to his life—so he enrolled in a community college to fill his time and divert his attention.

I met another woman, a mother of three seeking a second career. She worked as a trader on Wall Street, but the pressures of the job soon gave way to an addiction to drugs and alcohol. She has been sober since the age of 30, has home-schooled her children, and is now back in school. She wants to be a teacher.

I met a faculty member who is not only inspirational as a professor and a Phi Theta Kappa advisor, but also extends himself far beyond the classroom.

One of Dr. Tommy Thompson’s students writes, “If it were not for his encouragement, I would not now be pursuing an education. He was not only one of the most engaging instructors I have ever had, but also one with a perspective to invoke a zest for his subject.” Tommy Thompson has shared his life with students both inside and outside his classroom.

In my own college district, Chancellor John Pickelman and President Diane Troyer had the fortitude to envision Cy-Fair College, which, by the

“I can’t help but be reminded of what Eleanor Roosevelt once said: “A woman is like a tea bag—you never know how strong she is until she gets in hot water.”

way, was the only new community college campus to open in the United States last year.

The vision of the college focuses on a strong commitment to preparing students for changing the world, the removal of barriers that prevent success, and exceptional service to students.

Last spring, when it looked like the new college's startup funds might be cut, John Pickelman and Diane Troyer, along with their administrators and faculty, sprang into action. They did everything they could to convince lawmakers that Cy-Fair College was going to meet the needs of one of the fastest growing college districts in the state. Ultimately, their efforts were rewarded when the Legislature voted to restore the start-up funds.

Because of your efforts, we are learning something new every day, about history and literature, our environment and other cultures, and, perhaps most importantly, about ourselves. We have learned that we are intelligent and capable and have the power to steer our lives in any direction we wish to go.

I speak on behalf of all students when I say "thank you" to you who have taken your jobs seriously and dared to make a difference.

This reminds me of a little story of how, when you work together, you can accomplish many great things. I would like to share it with you. Of course none of you has been to Heaven or Hell, but do you know the difference between Heaven and Hell?

Well, let me tell you a little story about a man named John.

John first found himself in Hell. When he arrived, he was surprised to find a great feast laid out on a long rectangular table, with two rows of seats on each side just across from each other. John had never seen such a feast and was confused why this place was supposed to be Hell.

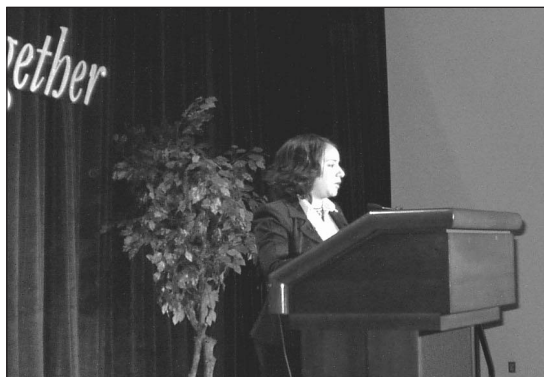
While he was wondering, people were brought to the table by demons. The people sat down on the both sides of the table filled with the luxurious feast. Everyone there looked like they were starving.

Finally, one of the demons said, "Okay, now, you may start to eat this meal. But, never eat with your hands. Use these chopsticks." The demon pointed to chopsticks on the table.

Now these were not your typical chopsticks. They were about six feet in length.

So then John and the other dinner guests tried to eat using the long, long chopsticks. But, of course it was impossible. John could pick up some food, but the chopsticks were too long to bring the food back around to his mouth. All the guests were having the same trouble. In fact, they became irritated and started shouting and fighting. Soon they were poking and stabbing the chopsticks at each other. Needless to say, this banquet in Hell greatly scared John.

Next, John visited Heaven, where he found a place very much like Hell. Again he found a table set with a lavish feast and chopsticks in the place of silverware.



Rosalba "Rosy" Perez, addressing the General Session of the TCCTA 57th Annual Convention at the Fort Worth Convention Center.

He wondered, "Is this really Heaven? It looks the same as Hell. What could be the difference?"

Again, dinner guests came to the table, but this time they were escorted by angels rather than demons. The guests sat down on both sides of the big table just the same as the people in Hell. And then, one of the angels said tenderly, "Okay, now, you may eat this meal. But, please don't eat with your hands. Please use these chopsticks."

Remembering what had happened in Hell, John became very apprehensive and concerned that these heavenly residents would also soon start fighting.

But then something interesting took place. One of the guests said to his partner sitting on the opposite side of the table, "Excuse me, which food would you like? I'll send it over to you." And, he picked up the shrimp with the long chopsticks, and then reached gently towards his partner's mouth on the other side of the table, and put the food into his mouth.

Then, the person who received the food said, "Thank you. Now, I'll feed you. Which food would you like?" And he did the same thing.

Little by little, by taking turns to help each other, these two guests were able to enjoy their food. As the other guests watched what was taking place, they soon began to imitate the same procedure, and in no time at all everyone at the table was enjoying the feast very happily and peacefully. This was Heaven indeed.

As the residents of Heaven were able to accomplish what seemed to be impossible through cooperation, you, too, have been able to accomplish many great things, in spite of the limitations placed upon you. I must share with you the pride I feel at being associated with a group so willing to take an active role in changing the world. Your accomplishments amaze me.

Through all that I've witnessed so far this year, there is no doubt in my mind that you are the best of the best. Like the tea bag Eleanor Roosevelt mentioned, this year we have been put into some very hot water, but in the process, we have discovered just how strong we can be. It is up to us to spread the word around Texas how strong and important community colleges and education are to our Lone Star State. ☆

"I must share with you the pride I feel at being associated with a group so willing to take an active role in changing the world. Your accomplishments amaze me."

“Unsustainable” Health Costs and Your Future

by Beaman Floyd
TCCTA Lobbyist



Beaman Floyd

“We remind them that benefits and compensation are tied together, and that many of you made the career decision to serve the cause of higher education for the benefits offered as much as for the modest salaries.”

As you might expect, lobbyists spend a good deal of time in the Capitol listening. Sometimes listening in a variety of offices and hearings is the best way to figure out what the strongest currents of public policy will be in future sessions—before they are published in papers or identified in speeches.

Occasionally, I hear certain words evolve from normal use to powerful political shorthand. We all know some of these terms: *Robin Hood*, *loophole*, *family values*, *tough on crime*, *hate crime*, *accountability*, etc. These words and phrases often take on a persuasive life of their own. They become a challenge from the Legislature to those who come to advocate—an assignment of the burden of proof in the face of a broadly accepted, though sometimes ill-defined, reality.

As indicated on the front page of the *Messenger*, the word of the hour for state sponsored health care is “unsustainable.” I hear this word so much it has taken on a lyrical quality in my head, like Nat King Cole’s “Unforgettable,” only depressing and ominous instead of sweet and romantic.

Yet I like *unsustainable*, at least as much as I can like an unpleasant buzzword, because this term has more public policy meaning than most others.

Are ERS Benefits Unsustainable?

Several state health care systems, including ERS, have been tagged lately as unsustainable. For the last several sessions, lawmakers have had to increase the appropriation for ERS substantially, just to maintain solvency. In recent years, they insisted that members share the burden by taking benefit cuts to offset a portion of the needed funds. As you well know, participants have suffered erosion of coverage—but without solving the chronic financial problem, unfortunately.

The culprit, of course, is medical inflation. Over the past several years, medical costs have risen 12 to 15 percent per year, with prescription drug costs rising in excess of 20 percent. At the same time, utilization of medical services has not diminished. In fact, prescription drug use has increased. This simple economic equation is sometimes obscured during lengthy, detailed meetings at the Capitol, but it lies at the heart of the problem.

The unsustainability of the benefit structure is a function of the Legislature’s responsibility of dividing limited resources. Lawmakers will not or cannot devote an ever-increasing share of state revenue, in amounts in the billions of dollars, to medical inflation at the expense of other programs. The decision not to commit open-ended resources created the situation we now know as unsustainable.

Choices

Lawmakers must now entertain *sustainable* alternatives. The following options are not all under consideration, but rather represent an academic review of possible options. Pieces of them are imbedded in various recent proposals.

- Reduce or eliminate the state’s exposure to inflation by statutorily capping its contribution

to ERS. The state has employed such a “defined contribution” technique, most recently with the active teachers’ (TRS-Care) health plan. Such a system would compel members to bear the full brunt of inflation in increased premiums or reduced benefits.

- Reduce the number of members in ERS. Such a reduction would not fix the financial problems of ERS, but would reduce the scale of the problem. This method, employed in a limited way in the last session, can create extreme hardship for those who are turned out.
- Control the cost of medical service. ERS currently attempts to reduce costs with its bargaining power and mail order drug program. Additional cost control is probably limited at best.
- Reduce the utilization of medical services. Changing behavior is hard. (I keep waiting for advertisements that say, “If you suffer these symptoms, don’t see your doctor.”) Most attempts to reduce utilization are linked to increasing the cost to the member.

Health Care Savings Accounts

Legislators are currently studying the use of health care savings accounts (HSAs) as part of a reform of ERS. HSAs are newly authorized, tax-advantaged accounts that may be used for health care expenditures without tax penalties. They are like flexible spending accounts currently in use, but carry over in value from year to year. Federal law requires that they be used only with health insurance plans with very high deductibles.

The theory of HSAs can be described as “risk sharing with yourself” over time. Young healthy Beaman (alas, a distant memory!) builds money in his account for use many years later by old sickly Beaman (alas, my current state!) to pay high deductibles. Because the premium for high deductible policies is much lower, the state can afford to contribute to both the insurance plan and the HSA. In addition, the member has an incentive to use the money in the account carefully, potentially reducing utilization. An obvious problem is the hardship for those who are never able to build money in their accounts, either because they join the system late or have significant medical costs even when young.

Framing the Debate

TCCTA is working to ensure that its members are properly informed and well represented. We continue to constructively engage policy makers, reminding them of the potentially catastrophic consequences of a poorly crafted ERS policy, to both constituents and the community college system. We remind them that benefits and compensation are tied together, and that many of you made the career decision to serve the cause of higher education for the benefits offered as much as for the modest salaries. We work to review new proposals for their strengths, weaknesses, and sustainability. Most important, we insist that policy formation and review be done openly, so that all stakeholders have a voice. ☆

News Briefs and Links

Higher Education Commissioner Appointed

At its quarterly meeting on April 22, the Texas Higher Education Coordinating Board appointed a replacement for retiring Commissioner Don Brown, who will step down at the end of May.

Raymund A. Paredes, a native of El Paso, is expected to continue the Closing the Gaps program, which was initiated during Dr. Brown's tenure at the Board.

"He's the right person at the right time to continue and build on the progress we've made in closing the gaps in student participation and success, in excellence, and research," said Jerry Farrington, chairman of the Coordinating Board.

Dr. Paredes holds a bachelor's degree in English and a doctoral degree in American civilization from the University of Texas at Austin. He also received a master's degree in American studies from the University of Southern California.

He currently serves as vice president for programs at the Hispanic Scholarship Fund. Previously he worked for the Rockefeller Foundation and was an English professor at UCLA from 1973-2001. At UCLA, Dr. Paredes also served as associate vice chancellor of academic development, overseeing outreach efforts to public school and community college students.

State of the Union Includes Colleges, Draws Critics

As reported in the March 19 *Chronicle of Higher Education*, one of the few standing ovations from both Republicans and Democrats during President Bush's State of the Union address in January was his proposal for \$250 million in job training funds for community colleges.

News reports, including one on National Public Radio, took special note of the historic inclusion of these schools in the nationally televised list of priorities.

George R. Boggs, president of the American Association of Community Colleges, released a statement the following day. "We hope that this initiative marks the beginning of a new federal commitment to community colleges and their role in promoting economic growth and individual prosperity."

However, observers of the actual budget proposal, which was issued subsequently to the speech, noticed that the administration also recommended slashing funds for existing programs that benefit community colleges, including \$300 million from the Carl D. Perkins program for workforce training. One critic labeled the Bush strategy a "shell game."

Others maintain that uncertainty can be an advantage as the appropriations process works its way through Congress. Julian L. Alssid, executive director of the Workforce Strategy Center, says the proposal represents a new opportunity to help shape the agenda in a manner that includes community colleges.

Burnside Scholar to Extend American Stay

At the 57th annual TCCTA Convention in Fort Worth, the Charles Burnside Scholarship for Academic Excellence was awarded to Nadejda "Nadia" Petrova, a student at Trinity Valley Community College-Terrell.

Ms. Petrova spent the first 16 years of her life in Moldova, a small European country that was part of the former Soviet Union. She was one of 35 students (out of approximately 10,000 entrants) who were winners of the Freedom Support Act Competition.

"I am the only child in the family," she notes. "That's why it was hard for my parents to let me go to America when I was blessed with a chance to do so."

"I was lucky to be placed in Texas, in a very kind-hearted family, the Normans," she continues. "My exchange student year was just great! By the end of the year, my host-parents invited me to go to TVCC in Terrell."

After a summer at home to visit family, Ms. Petrova came back to the United States. "Today, I am a college student at TVCC, the school I like a lot. It's small, but very comfortable. The professors are especially friendly and understandable."

She adds, "Next year I am going to TVCC at the Athens campus and the Burnside scholarship will be a great help in paying for my study there. I am extremely glad and grateful."

The scholarship is named for Charles Burnside, Executive Director of TCCTA from 1973-2001.

Colleges Offer Computer "Driver's Licenses"

A March 16 article by Mike Larose in the *Community College Times* reports on a new direction at many community colleges: testing and certification for the International Computer Driving License. Already in common use in Europe, the certification became official in the U.S. in 2002.

Unlike Information Technology certification, ICDL is a test of fundamental skills such as how to create a spreadsheet, file management, e-mail, and Internet usage. According to Grant Castle, president of ICDL-US, "For employers, it is a tool to set a standard from which they can hire and train their employees."

California currently leads the way, with the Bay Area Information Technology Consortium recently opening nine ICDL testing centers. The group hopes to license 10,000 students by 2005. In Europe, the license is a recognized standard of competency, according to the article. The United Nations also uses the certification in hiring.

The testing currently costs approximately \$100 at community colleges, while the retail price runs about \$250. Obviously community colleges have been offering such computer training for many years, and represent ideal sites for licensing.

The Web site of ICDL is www.icdlus.com.



Nadia Petrova

"The professors are especially friendly and understandable."

Should You Borrow from Your Retirement Plan?

by Cass Grange

Senior Advisor Associate

Lucien, Stirling, and Gray Advisory Group, Inc.

Austin, Texas



Cass Grange

“The flexibility of being able to borrow from retirement accounts is valuable, but like any privilege, it should be used judiciously.”

We have all been cautioned not to borrow money from relatives, but what about borrowing from yourself?

Most retirement accounts, such as 401(k), 403(b) and some 457 plans, allow you to borrow money from your own account. You even pay yourself the interest.

In general, many plans will let you borrow up to 50 percent of the vested account balance. Typically the maximum loan allowed is \$50,000 and the minimum loan allowed is \$1,000. The maximum amount of time you have to pay off your loan is five years, unless it is used for or toward the purchase of a primary residence. (Plan rules vary, so contact your benefit office about what your plan allows.)

While this may sound attractive, it is important to be aware of the risks and limitations. A major risk is that if you borrow money from your 403(b) retirement account and then leave the college, you are usually required to pay back the loan in its entirety within three months. If you cannot pay it back, the IRS views the remaining loan balance as an early distribution and you are taxed at your tax bracket for that year. Plus, you are assessed a ten percent early distribution penalty. For example, if you borrow \$50,000 out of your \$100,000 account, this could add up to \$19,000 in taxes

and penalties if you were in the 28 percent tax bracket. It could be more if you were in a higher tax bracket.

Thomas Twombly, president of Lucien, Stirling and Gray Advisory Group, says the flexibility of being able to borrow from retirement accounts is valuable, but like any privilege, it should be used judiciously. He adds, “For many people, outside of the equity they have in their homes, their retirement funds represent the vast majority of their assets. On the plus side, if people know they have access to the money in their retirement plans if they need it, it may encourage them to fund their plans at a higher level.”

Mr. Twombly says he always makes people aware of the loan provision because it can be a valuable tool—especially for a client with significant assets.

As is the case with all investment accounts, the way you decide to utilize the options should be based on your individual needs and goals. It is valuable to consider these options in the context of your overall financial plan and how they complement it. We work closely with individual clients to address these retirement plan issues. ☆

Ms. Grange can be reached by phone at (512) 458-2517 or at cgrange@lsggroup.com.

CD on Advising Now Available

by Glenda Barron

Assistant Commissioner

Community and Technical Colleges Division

Texas Higher Education Coordinating Board



Glenda Barron

“The FACTS (“Finding Answers for College: Tools for Success”) CD was developed to serve multiple purposes and will be distributed free of charge.”

The Coordinating Board’s Division of Community and Technical Colleges announces a new tool to provide information to counselors, faculty advisers, developmental educators, and financial aid staff. The FACTS (“Finding Answers for College: Tools for Success”) CD was developed to serve multiple purposes and will be distributed free of charge.

The CD is targeted to high school and college personnel for use in counseling students and addresses the following topics: choosing a college or university, admissions information, financial aid, college costs, getting through college, the Texas Success Initiative, developmental education, and students with disabilities.

First introduced at the first annual Seamless Transitions Conference in Dallas, March 8-11, the CD includes two videos. One video is a message from Martin Basaldua, a medical doctor from Kingwood and former Coordinating Board and North Harris Montgomery Community College District

board member. His topic is “How a Counselor Changed My Life.”

The second video clip is provided by Hunter Boylan, nationally known leader in developmental education. Dr. Boylan prepared a video for Texas on “best practices” in developmental education, based on his book, *What Works*.

We expect to mail the CDs in early May. If you are interested in getting a copy for your campus and have not received one by the end of May, please contact me at glenda.barron@theccb.state.tx.us. ☆

Visit “Community College Digest”
www.tccta.org
for the latest news about community
and technical colleges.



Take advantage of your TCCTA benefits

Legacy Financial Group is a trusted benefit provider offering a program called MortgageCare™ to all members of the TCCTA. This program is a *no-cost benefit* that provides discounts off of fees associated with a mortgage loan. Depending on the transaction, you could save a significant amount of money in closing cost fees that normally are paid out of your pocket.

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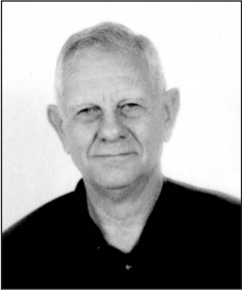
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Some Thoughts on Educational Assessment, Evaluation, and Accountability

by W.R. Schrank
Angelina College



W.R. Schrank

[Editor's Note: Educators are discussing "accountability" right now. Members are invited to submit an opinion to the "Members Speak" feature of the Messenger or to contribute to the "Forum" feature of the TCCTA Web site. Guidelines are on the following page.]

"The teacher should be held responsible for the instruction and not for the individual student's performance. The student should be held responsible for making appropriate use of that instruction and for achieving success."

Recently, I read a course orientation letter written by one of our faculty members to his freshman mathematics students, designed to assist them in adjusting to the college instructional environment. It was rather unusual in that it emphasized the *student's* responsibility for learning and for obtaining an education, instead of the currently popular philosophy that we owe and, therefore, must give each student a "learner centered" education.

We as educators are often expected to accept the basic premise that students are our "customers" and are, therefore, entitled to success because they, or someone else, paid for their access to an educational institution. To make sure they are getting their money's worth, we are frequently under pressure to assess our institutional effectiveness regarding the success of our students in terms of course completions, learning outcomes, graduation rates, and performance competencies.

One of the main purposes of such assessment is to hold the instructor and the educational institution accountable for student achievement.

I do not mean to imply that there is *never* a legitimate need for evaluating performance outcomes. For example, commercial airline pilots really ought to be required to demonstrate that they can satisfactorily land an aircraft before they are permitted to fly a plane that carries passengers.

However, when it comes to *academic* instruction, holding educational institutions and their individual faculty members responsible, or even liable, for a student's failure to achieve specified learning outcomes demonstrates a lack of understanding regarding the interrelated variables that make up the educational process.

It is important to remember that education is not a production or manufacturing process. Many educational institutions, especially open admissions institutions, do not control their "raw materials," like an industrial plant. In the college educational setting, we are required by law to provide unpre-

pared students with continuing developmental remediation, for instance, regardless of whether or not the students are sufficiently motivated or prepared to learn.

Education is not an object that can be assembled according to precise specifications. Rather, our product consists of living human beings who have free will—who think, feel, and can benefit from a large spectrum of unquantifiable initiatives that may improve the quality of their lives. To a great extent students *themselves* will determine the levels of achievement resulting from the instruction they receive.

In many cases, of course, an individual's life situation is a matter of genuine personal necessity, and any expectation that valid measurements, (especially quantitative) of individual educational success can somehow be devised is not realistic.

Furthermore, whether or not students will be successful depends significantly on their personal priorities. Families and child care, jobs, grant or loan money, sports, grades, being in love, car payments, insurance, *etc.*, are often considerably more important to students than the curriculum, or what is included in broadly defined competencies.

This is simply an aspect of the reality in which we must accomplish our important mission.

Additionally, there appears to be a considerable amount of confusion between the evaluation of teaching *ability* and the evaluation of the observable *results* of teaching. When someone takes music lessons, it is the instruction that is paid for, not the student's performance ability subsequent to the lessons. When someone joins a health club, it is the opportunity to use the facilities that is paid for, not how much flab is lost. A doctor is paid for treating the patient and not for the cure.

Similarly, education does not consist of facts a student has memorized, knowledge that has been gained, or physical and mental skills that have been acquired. Rather, *education is a process through which people become more complete or more whole human beings*, and any attempt to quantitatively measure subjective changes in human existence and to hold individuals responsible for producing such changes leads to artificial and meaningless conclusions.

Hence the teacher should be held responsible for the instruction and not for the individual

Graduation Rates Disputed as Accountability Measure

As discussed in the April 2 issue of the *Chronicle of Higher Education*, a new study by senior research analyst Clifford Adelman of the U.S. Department of Education takes aim at quantifying college “success” with timely student graduation rates.

The study’s findings are particularly noteworthy as the Bush Administration considers proposals that would take such factors into consideration for federal funding. Also, graduation rates are commonly discussed as Texas lawmakers evaluate the “accountability” of Texas higher education (see page 3 of this issue of the *Messenger* for more information).

The study found that a growing number of students simply jump from one school to another, which inevitably postpones graduation. “Love, homesickness, comfort level, change of major, change of interest—these are some of the major reasons why people change colleges,” Mr. Adelman writes. “Why should institutions be judged for choices, made by students, that are beyond their control? College students are legal adults, after all.”

The analysis surveyed the transcripts of students who graduated from high school in 1992. “Transcripts are the DNA of higher education; they don’t lie,” said Terry W. Hartle, senior vice president for government and public affairs at the American Council on Education.

Critics of the study fear that it ignores a number of factors, including family income, that make graduation rates worthy of consideration.

student’s performance. The student should be held responsible for making appropriate use of that instruction and for achieving success, as defined by the institution and society.

If worthwhile educational reform is to be achieved, the responsibilities of the student in the educational process will need to be re-emphasized. The role of the student “success” must be redefined as being only one of *several* important factors operating within an integrated instructional enterprise, rather than as the pervasive focal point of instructional activity.

By doing this, the responsibilities of teachers can be more accurately defined, and their performance can be evaluated more realistically. With such an operational philosophy, the entire educational process can be effectively related to subjectively defined concepts of student success in a meaningful way.

Dr. Schrank is director of the science and mathematics division at Angelina College. ☆

ANNOUNCEMENTS

Call for Papers.

The TCCTA Publications Committee is soliciting articles for possible publication in the *Messenger*. Articles should be of general interest to educators in Texas two-year colleges.

For further information, refer to the Editorial Policy of TCCTA on page 2. Articles should be submitted to:

TCCTA Publications Committee
5113 Southwest Parkway
Suite 185
Austin, Texas 78735

“Members Speak.”

TCCTA members are invited to send in comments, suggestions, and opinions for potential publication in the *Messenger*. Letters (or e-mails) should be under 200 words, and may be edited for space and content. Topics should be of general interest and sample letters may be chosen to avoid repetition.

Submissions must be accompanied by the author’s name, college, and telephone number or e-mail address, and sent to publications@tccta.org, or by regular mail to:

Letters to the Editor, TCCTA *Messenger*
5113 Southwest Parkway
Suite 185
Austin, Texas 78735

Forum

The TCCTA Web site “Forum” feature provides an excellent place for ongoing conversations with fellow educators on Legislative, Professional Development, and College Governance issues. Visit www.tccta.org.

Dates to Remember:

The 2005 TCCTA Annual Convention is Feb. 17-19 at the Renaissance Austin Hotel.

The Fall Conference for Faculty Leaders is Oct. 15-16 at the Austin Doubletree Hotel.

Board Recommends Formula Rates

On April 22, the Texas Higher Education Coordinating Board recommended 60.3 percent of “full formula” funding for community and technical colleges for the next biennium, plus supplements for “dramatic” and nursing growth. The board also recommended a “success supplement” based on an increase in the degrees and certificates awarded and the number of “curriculum and field of study completers.”

If the Legislature accepts the formula recommendations in 2005, it would require an increase in biennial appropriations of 17.5 percent over the current biennium. “Full formula funding” would require an increase of 95 percent.

Details are available at the Coordinating Board’s Web site by clicking on “State Agencies” at www.tccta.org. ☆

2004 CONVENTION HIGHLIGHTS



“FACING THE FUTURE... TOGETHER,” the theme for TCCTA’s 57th Annual Convention, greeted visitors to the Exhibit Hall. The annual convention was held in Fort Worth for the first time in over thirty years. Attendees experienced three days of professional development, financial planning, inspiration, and fellowship. The 2005 Convention will be at the Renaissance Austin Hotel (near the Arboretum) on Feb. 17-19.

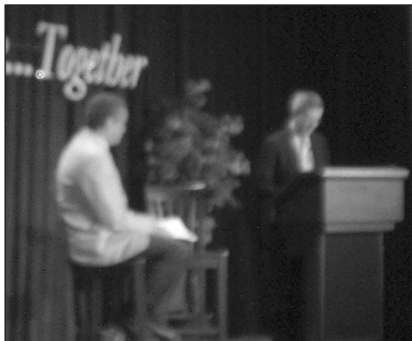
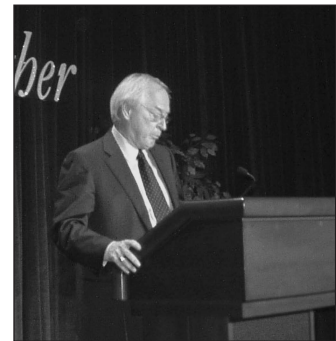


The EXHIBIT HALL was crowded and festive at the annual convention. In addition to booths featuring the latest in textbooks and technology, members were treated to a raffle with valuable prizes, including a digital camera. On Friday afternoon, refreshments were available, to the tune of Mariachi music from a live band. Many companies exhibited with the TCCTA annual convention for the first time in 2004.



TCCTA RESOLUTIONS COMMITTEE CHAIR Brian Dille (left), Odessa College, explains several proposed reforms of the election process for association officers. Among bylaw amendments approved was a provision for online voting for members of the Executive Committee. Plans are being made for the new technique to be used in absentee and on-site voting in 2005.

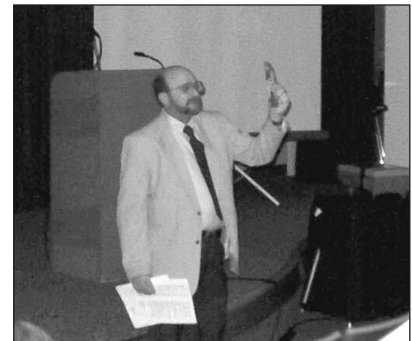
In the KEYNOTE ADDRESS, TCCTA Attorney Frank Hill (right) addressed the General Session on “Academic Freedom in a Dangerous World.”



PULITZER PRIZE winning journalist and author David M. Shribman, with Fort Worth columnist and commentator Bob Ray Sanders (seated), discuss “Lessons That Last: The Teachers Students Remember,” at the TCCTA Professional Development Seminar, a live broadcast to colleges in the U.S. and Canada via STARLINK.



TCCTA PRESIDENT Lola King, Trinity Valley Community College–Terrell, receives recognition from Immediate Past President Susan Edwards, Cy-Fair College, during the General Session at the Fort Worth Convention Center.



SOCIAL SECURITY public affairs specialist Tom Clark addresses community college educators on the Windfall Elimination Provision and Government Pension Offset, as well as Medicare and other retirement issues, during the TCCTA Financial Planning Seminar.