

\$11,000 in loans at 8.25 percent interest under a standard plan would pay \$135 a month. The same loan in a graduated plan would be \$76 a month in interest-only payments at the outset, increasing to as much as \$194, according to Sallie Mae. Of course, smaller payments at the start mean higher finance costs later.

Some lenders reward borrowers who make the first 48 payments on time by knocking as much as 2 percentage points off the interest rate on the rest of the loan. Sallie Mae reduces its rates by a quarter of a percentage point for borrowers who have their payments automatically deducted from a bank account.

Another way to ease monthly loan costs is to pool debts together and lengthen the repayment terms.

Matthew Robertson, 38, graduated from the University of Chicago's business school 10 years ago with about \$20,000 in debt from more than one lender. Consolidating the loans enabled him to make a single, lower monthly payment.

"By refinancing I got a great interest rate and was able to make lower payments when I was just starting out," said Robertson, a money manager at Neuberger & Berman in New York.

Through the consolidation plan offered by Sallie Mae, a borrower can reduce monthly payments by as much as 40 percent by extending the repayment term on some loans to up to 30 years.

While lower monthly payments are appealing, longer terms translate to more interest paid out to lenders - a price many borrowers aren't willing to pay. For them, accelerated payments, whenever possible, is key.

Barbara Poskanzer, 28, works as a marketing analyst at the Ford Motor Co. in Detroit. Her annual income - close to \$75,000 - enables her to aggressively pay back the \$35,000 in loans she took on while earning an MBA at North Carolina's Duke University.

"I steeply stepped up payments," she said. "Between rent and monthly bills and loan payments, I'm really not saving any money. In the short term I'm taking a hit, but in the long run I'm going to

owe less money."

Before her loan payments began, Poskanzer opened an IRA and saved up enough to tide her over for emergencies. And when her debts came due, she began paying back \$2,000 a month on one loan, more than five times the standard amount, and about \$300 on the other, more than seven times the basic payment.

Poskanzer estimates she'll have the balances paid in two years, saving more than \$20,000 in interest payments.

Many advisers recommend that borrowers looking to invest as they pay down college debts set aside an emergency fund and take advantage of an employer's 401(k) retirement plan, then look for investments that yield more than the interest on loans.

"It all comes down to relative interest rates," said Raymond Loewe, president of College Money, a financial planning firm in Marlton, N.J. "The conservative thing is to take whatever you've got and pay off your loans, or you could take the opportunity to make a profit in a growth mutual fund." See Sidebar: "Coalition aims pitch at kids" ■

77. The Seattle Times

05/18/97; Edition: FINAL; Section: EDITORIAL; Page B6

MINDY CAMERON PROVIDING POSITIVE CHOICES AFTER THE SCHOOL BELL RINGS

By MINDY CAMERON
TIMES EDITORIAL PAGE EDITOR

Learn more: Information about Seattle's MOST Initiative is available at 1118 Fifth Ave., Seattle, WA 98101; (206) 461-3602; e-mail: <http://www.wolfe.net/most>

MANY years ago, my boys were latchkey kids.

Of the many foolish things I did - or did not do - during those years as a young, working mother, allowing my kids to be home alone after school was the dumbest.

Remarkably, my sons have grown into quite capable young men. I try not to think much about that risky period, but it all came back recently as I sat in a room with child-care experts, advocates and policy-makers.

The meeting was two weeks ago at Wingspread Conference Center near Racine, Wis. Delegations from three

cities - Seattle, Chicago and Boston - were gathered to strategize ways to make out-of-school time safe and enriching for children who might otherwise be unsupervised or in poor-quality care.

Although more options exist today than 20 years ago when my boys were young, the problem persists. Millions of working mothers are haunted by the uncertainties of what their 10-year-old is up to after the school bell rings.

The U.S. Census Bureau estimates that 24 million children between 5 and 14 have working parents. Child-care experts say 5 million of those children regularly spend time without adult supervision during a typical week.

No wonder then, that the seeds - literally - of teenage pregnancies often are sown in the anything-goes hours after school. Juvenile crimes are most likely to be committed between 3 and 6 p.m.

Most unsupervised or poorly

supervised youngsters, however, aren't having sex or committing crimes while Mom's at work. They are watching television. Children spend only a fifth of their waking hours in school. According to Wellesley College child-care researchers, children spend more of their non-school time watching television than in any other single activity.

TV may be a convenient baby-sitter, but increasingly, studies show that more time in front of the television equals lower reading skills and greater likelihood of behavior problems.

Say "child care" and the image that comes to mind is of infants and toddlers, the wee ones that simply cannot be left to fend for themselves.

We know childhood doesn't end at 6, but how long does it last?

That question framed the session at Wingspread and drives the work of those gathered there. They represent the people

75. The New York Times

05/17/97; Edition: Late Edition - Final; Section: Section I; Editorial Desk: Page 18, Column 4

Letters to the Editor

When Standardized Tests Cheat Students

To the Editor:

Micah C. Lasher's May 10 Op-Ed article asks, "What's Fairer Than a Test?", in defending the use of standardized tests to determine admission to New York's gifted and specialized high schools. The answer is: A lot.

Standardized multiple-choice tests measure only certain kinds of achievement. They are useless at identifying students who are creative and divergent thinkers, imaginative writers or talented in the science lab. These

qualities are better measured by careful, extended observation by teachers.

Mr. Lasher contends that standardized exams are "objective." But the only thing objective about them is that they are scored by machines. Everything else, from the selection of the test format to the wording of questions and answers is subjective and reflects the background and biases of the test developer.

Mr. Lasher accepts the notion that standardized tests provide the most accurate way to predict academic

performance. But high school grades, as "subjective" as they are, predict performance more accurately.

Finally, Mr. Lasher is correct that education for disadvantaged students must be improved. In the meantime, relying on standardized tests too heavily keeps many talented students — who don't happen to have a gift for multiple-choice exams — from achieving their full potential. LAURA S. BARRETT Exec. Director, Fairtest Cambridge, Mass., May 14, 1997■

76. The Arizona Republic

05/17/97; Edition: Final Chaser; Section: Business; Page E1

SAVVY GRADS PAYING OFF DEBT: AS BILLS DECREASE, MANY LOOK TO INVEST

By Tom Giles, Bloomberg News

As graduation season proceeds and many students prepare to repay their education loans, innovative grads are taking steps to lower their college debt and invest for the future.

Amanda Barton, who earned a graduate degree in nursing from the University of Pennsylvania two years ago, is among them.

"We hate debt," Barton, 24, said of the \$18,000 she amassed in college loans. Her husband, Adam, shares the distaste. "We're trying to pay it off as quickly as we can," she said.

College students borrowed \$25.5 billion last year, according to the U.S. Department of Education, up from \$16.5 billion in 1993.

Undergraduates who take out loans leave school with an average \$11,500 in debt, according to the Student Loan Marketing Association, or Sallie Mae, a government-chartered purchaser of one in three federal student loans.

While most grads entering the workforce have limited resources for anything beyond basic expenses, there are several ways to pay down their debt, including tailored refinancing, consolidating loans and, even, investing.

"We looked at paying off loans in

terms of where we could get the most bang for the dollar," said Barton, who opened an individual retirement account after graduation and invested in a income growth fund.

About 4.5 million students took out federal loans last year, the Department of Education said. While about 45 percent of students in four-year programs are borrowers, that figure rises to more than 50 percent for graduate students, said attorney Robin Leonard, author of Take Control of Your Student Loans, to be published in July.

That fact notwithstanding, most financial planners agree recent grads should first focus attention on another financial thorn affecting many of them - credit card debt.

When Tad Benson earned his graduate degree at the University of Southern California's School of Public Administration, he had close to \$19,000 in outstanding loans. The 28-year-old fund-raising consultant in Pasadena, Calif., also had several thousand dollars in credit card debts, which he must repay at twice the 8.25 percent interest rate he carries on his college debt.

Paying back the student loans is easy, Benson said. "It's the credit cards that are the problem."

Benson is not alone.

"Right now we're seeing students with \$10,000 to \$20,000 in student loans and matching amounts on plastic," said Jennifer Reihm, a school relations representative at Chela Financial, a San Francisco-based lender that holds about \$1.3 billion in loans. "You can be eaten alive by interest rates."

While making minimum monthly loan payments on an entry-level salary can be very taxing, it's not impossible. People who can't afford standard minimum payments - typically \$120 for each \$10,000 borrowed on a 10-year term - can arrange a plan to fit their budget constraints.

"Figure out what your comfortable level is," said Scott Miller, director of government relations at Sallie Mae. "You probably can find a repayment plan to meet that amount."

An income-dependent plan lets the borrower pay a percentage of income. Chela's plan lets borrowers pay as little as 4 percent of monthly gross income or the monthly interest due on the loan, whichever is greater.

In a graduated-payment plan, a borrower can begin with smaller payments that increase in size as income grows. For instance, a borrower with

in public, nonprofit and private sectors, including parents, who work the shadowy side of child-care, what they call school-age care or, increasingly, out-of-school time.

Because their work doesn't have a governmental policy focus, it remains out of the spotlight. A goal of the conference was to find ways to sustain out-of-school care initiatives now under way in Seattle, Chicago and Boston.

There is some urgency.

First, federal welfare reform does not exempt mothers with children over age 6 from the work requirement if child care is not available.

Second, seed money to create quality services for low-income children is about to run out. In 1994, the DeWitt Wallace-Reader's Digest Fund committed \$6.4 million over four years to improving the supply and quality of programs for low-income school-age children during out-of-school time. The initiative is called MOST (Making the Most of Out-of-School Time) and went to Seattle,

Chicago and Boston.

Grant money disappears next year. If the MOST initiative is to continue in the three cities, and spawn better programs elsewhere, new revenue sources must be found.

That won't happen without a broader base of support, a base that must have as its core parents, and include business and education-reform advocates.

There's plenty to work with. A growing body of research links in-class achievement to quality of experiences out of school. Many businesses are savvy about the issue because of employees who struggle to balance work and home responsibilities.

Cities are recognizing that local government has a role to play in creating positive choices for kids and parents. Seattle has been a leader with its Family and Education levy, some of which pays for out-of-school programs.

Although fallout of welfare reform may help to magnify the issue for

low-income parents, this is not a class issue. Middle-class parents stretch to pay for out-of-school care, but concerns about availability, quality and transportation are common to all parents.

A participant from Georgia had good advice for getting parents involved: Don't scare them.

Parents already have private fears about their children's safety. None of us likes to admit our child was - or is - a latchkey kid.

Quality out-of-school programs that expand on common sense and traditions developed in old-fashioned scouting and Boys and Girls clubs - meaningful experiences with caring adults - hold great promise for enriching children's lives.

Let the crusade begin.

Mindy Cameron's column appears Sunday on editorial pages of *The Times*. Her e-mail address is mcam-new@seattimes.com. ■

78. Chicago Tribune

05/18/97; Edition: CHICAGOLAND FINAL; C; Section: COMMENTARY; Page 23

CONGRESS MISSES POINT ON HELPING DISABLED CHILDREN

By Joan Beck.

Congress voted overwhelmingly this week (Senate 98-1, House 420-3) for a revised and updated bill that provides education for all children with disabilities from the ages of 3 to 21. President Clinton says he will sign it.

But members of Congress neglected to deal with the most important questions involved:

Why are 5.4 million American children "disabled"?

Why has the number increased by almost 1 million in the last 10 years?

Why do 13 percent of all public school kids need special education that now costs state, local and federal taxpayers at least \$39 billion a year?

Surely, if the nation faces a growing epidemic of childhood disabilities, we should be looking harder for the causes as well as legislating how the schools must cope. And surely it would be easier, kinder and less expensive to prevent as many disabilities as possible from occurring rather than just providing years of special education that may not help

enough.

The law Congress has just revised was first passed in 1975. Called the Individuals with Disabilities Education Act—neatly shortened to IDEA—it requires school districts to provide schooling for all children, regardless of physical or mental handicaps. Earlier, some school districts turned away severely handicapped youngsters or expelled some emotionally disturbed kids with the excuse they could not fit into regular classes.

The law provides that disabled children be taught in the "least restrictive setting"—usually meaning a regular classroom. To keep schools from expelling emotionally disturbed or disabled youngsters who disrupt classes, it has limited the ways school officials can discipline such students for unacceptable conduct.

The revised bill Congress passed does make it somewhat easier for schools to deal with disabled children who, for example, bring weapons or drugs to class, attack a teacher or other student or

commit sex offenses, robbery or other acts for which non-disabled kids would be suspended or expelled. But teachers and education associations complain that the new legislation still doesn't give schools enough power to cope with disruptive or dangerous youngsters.

That still doesn't get at the central problem: Why are so many American children "disabled"?

Fewer than 20 percent of the children covered by the disabilities education act are handicapped in the traditional use of the term. About 570,000 are mentally retarded, 70,000 are hearing impaired, 60,000 are orthopedically crippled and 90,000 have multiple handicaps.

In addition, about 430,000 youngsters are diagnosed as being emotionally disturbed. More than 1 million kids have speech or language impairments.

More than half of the 5.4 million "disabled" children in public schools covered by the law have what is loosely defined as "learning disabilities"—a broad term that covers everything from dyslexia to attention problems,

hyperactivity, differences in learning style and chronic fatigue syndrome.

Many of these youngsters can be helped by medications such as Ritalin, suggesting that their learning problems have a physical basis in brain chemistry. Some have family members with similar difficulties, indicating a possible genetic factor. Those with dyslexia usually benefit from special education techniques and from developing alternative strategies for learning.

But it is too easy for Congress just to throw money at the problem of disabled kids, especially when most of the funds must come from the states and local school districts. It should also be pushing research into why 13 percent of our children are so disabled by definition that they cannot cope with a normal public school education.

The need for answers is urgent—not only because the problem of disabled kids adds so much to the costs of schooling. The disruptive behavior of some of these youngsters—as testimony during the debate in Congress about

revising the bill made clear—can interfere significantly with the education of their classmates in mainstreamed classes.

We already know many things that can disable children. Since the early 1960s, for example, research has shown that babies can be damaged before birth by infectious diseases experienced by their mother, by radiation to the mother's abdomen, by some medications, street drugs, alcohol and tobacco used by their mother.

Much progress has been made to eliminate these risks. The development of an effective vaccine for rubella, for example, has greatly reduced the number of children born with mental retardation and hearing impairment because of prenatal exposure to the virus. Several metabolic disorders can be diagnosed shortly after birth, so the damage they do to the brain can be minimized.

Good prenatal care from early pregnancy on should help educate pregnant women about how to care for their unborn children before they are

born and can help prevent premature birth, with all of its subsequent risks of developmental problems.

Advances in neonatology, however, have increased the number of low birthweight babies who survive, some of whom may have learning problems. And many pregnant women ignore—or don't understand—the hazards they impose on their unborn children by using crack cocaine, heroin, alcohol and tobacco.

None of these factors, however, can account for the rapidly growth in the number of children officially labeled as "disabled." (Some increase is undoubtedly due to better diagnosis of learning disabilities and hyperactivity and a few parents reportedly push to have their children covered by the IDEA because that excuses problem behavior and gets them extra teaching attention.)

Congress would have served the nation's kids far better if it had provided a big chunk of money for research on childhood disabilities instead of just mandating that local school districts must cope with the problem. ■

79. The Columbus Dispatch

05/18/97; Edition: Home Final; Section: NEWS LOCAL & NATIONAL; Page 01G

TIME PASSES, BUT SCHOOLS STAY THE SAME

By Barbara Carmen

A decade ago, the Columbus Board of Education accused teachers union President John Grossman of trying to run the district.

He laughed.

"Well," he said, pausing to sharpen his sarcasm, "somebody has to."

The good news then was that Grossman was the smartest man in the district. The bad news today: He still is.

This is the great thing about Columbus Public Schools: You can go away for months - or, in my case, a decade - and, when you get back, they'll still be talking about the same problems, the same proposals and the same people.

What's old is new.

Back then, principals phoned to say Superintendent Ronald Etheridge wasn't up to the job.

Recently, current Superintendent Larry Mixon held a news conference to announce he wasn't up to the job. He's leaving in July.

"It really is a watershed year for the district," school board President Mark Hatch said Friday. "We're trying to turn

around a freighter."

I heard those words a decade ago.

What's old is new.

Some things have changed, though. This board has managed to end busing and begin bussing; courtesy has united a once-fractious board.

But crucial choices await, rekindling old fears and resurrecting old names.

The Columbus Education Association - angered over proposals to cut sick leave and remove its say over alternative schools and reform - is beginning to whisper "strike."

"Our question is, 'Would you trust that board on anything?'" Grossman said last week.

What's old is new.

The school board faces hiring a new superintendent at a time when it's getting heat from the teachers union and parents.

The board has backed out of a promise to close seven schools. The administrative staff is being swelled by a reorganization orchestrated by Mixon.

No wonder a national search consultant has turned up only 25 willing candidates. Now the consultant is on a

head hunt.

Nominations include three former top administrators: Tim Ilg, superintendent of Oakwood, Ohio, schools; Damon Asbury, superintendent of Worthington schools; and Gene T. Harris, chief program officer for the Ohio Department of Education.

Asbury, happy in Worthington, is not interested. Harris reportedly is but isn't commenting. Ilg, retiring after next year from Oakwood, had a good laugh.

"Oh, that's more than I can handle," he quipped. "But you always listen when they call up."

"It's always hard to find a superintendent to come in from the outside who will understand the politics, the bureaucracy."

What's old is new.

Meanwhile, parents are mobilizing as the board prepares a list of school closing guidelines.

Hatch said he's committed to closing schools by December, before the new board takes over.

"This board started this," he said. "We should finish it."

Parents make the difference at innovative summer school

By Mary Beth Marklein
USA TODAY

LA JOLLA, Calif. — They're blowing horns in physics class, doing card tricks on school time and lunging at each other in the high school cafeteria — right in front of the teacher.

Not to worry, parents. Serious learning is going on here.

Such is the creative chaos that is Gateways, a summer school where curious kids in grades 1-12 can stretch their minds and let their imaginations roam. It's proof that parents can make a difference in their children's education. And organizers say any community with vision and commitment could do it.

Gateways was created in 1982 to fill a void left when California's Proposition 13 wiped out funding for summer enrichment. Carolyn Wood, mother of four gifted children, panicked. Museums and college programs weren't enough to satisfy her kids' nonstop hunger for learning.

"I was hard-pressed to meet the demand," Wood says. When she raised the idea of a summer school to other parents of gifted children, "Everyone's eyes lit up," she says. "I knew if we all did a little bit of work we could do this."

Her hunch was right. More than 600 students from 300 families enrolled that first summer. This year, approximately 2,000 kids from 1,500 families registered for more than 5,000 class spots, offered during two three-week sessions ending Aug. 1. Kids can take up to eight courses, primarily in science and the arts.

Matthew Reese, 17, who has taken stained glass design, computer programming, fencing and rocketry and is now a teacher's aide, says the program "gives you exposure to things you wouldn't normally have in school. Fun things."

But with a purpose. Blowing a horn made from a garden hose and plastic funnel demonstrates the physics of sound. Performing magic tricks helps students learn to per-

form (and speak) in public. The practice of 18th century fencing — "chess at 70 miles an hour," says fencing master Edwin Hurst — helps kids learn to think on their feet.

Wood, her youngest child in college, still runs the program. With her, parents set the policies, approve courses, hire teachers, register students, award scholarships, distribute schedules, buy supplies, and pack and unpack equipment — two 25-

foot truckloads worth.

"It makes you feel like part of the school when someone asks you to help," says mom April Micotina, who supervises one of two campuses where classes are held.

For teachers, Gateways is like paradise. Classes are limited to 20 kids (the local district aims for 32), no grade reports are due, and "the kids want to be there (so) there's no hassle with discipline," says science

How Gateways opens doors to kids

If Gateways looks effortless, it's because the parents who run it know how to plan. How it works:

► The first year, organizers asked kids and parents what subjects they'd like covered. Then they asked older students which teachers were best and invited those teachers to work for Gateways.

► Gateways is usually in the black, though director Carolyn Wood advanced \$10,000 last year from her own account to meet a shortfall. About 90% of Gateways' budget, \$425,000 last year, comes from tuition. The rest is from T-shirt sales — Gateways' only advertising — and donations. Most of the budget goes for salaries for 75 teachers, who earn \$386 per course; 66 students, paid \$6 an hour; four adult supervisors and Wood.

► Cost is \$75 per course. Most students take the maximum eight courses. Some scholarships are awarded, and some parents pay by working at Gateways.

More...

Parents make the difference

continued...

teacher Martin Teachworth. He offers woodworking at Gateways so students can learn basic techniques — something "they get very little of in regular school," he says. "Funding has basically dried up."

Gateways' funding appears more liberal: "Anything you want," says

physics teacher Lynn Howard, who ran up a \$400 bill for making horns and kaleidoscopes in physics class.

Well, not exactly. Wood guards the \$30,000 supplies budget carefully, sometimes suggesting cheaper alternatives or asking students to bring certain items from home.

Still, the contrasts between Gateways and the San Diego City Schools are hard to ignore. Almost from the start, there has been tension. Wood says "unreasonable" fees to rent classrooms is but one example of the district's failure to support gifted kids. The superintendent's office insists rates are "fair and appropriate."

"It's been hard for parents to face school bureaucracy," says school board member John de Beck, a retired teacher. He calls Gateways "very innovative" but adds, "We're limited in how much we can give."

That doesn't satisfy Wood, who notes that public schools provide summer remedial courses. She says all children deserve to have their particular needs met.

Some Gateways supporters suspect the district is embarrassed because Gateways has won such praise from parents, teachers and kids. Even de Beck acknowledges a "turf war" and says Gateways has "some things they're able to do better."

All of which puzzles Dave Hermanson, a Gateways supporter who just retired as head of the district program for gifted students.

"I saw a lot of activity-based learning, and it was all child-centered," he says after a tour of Gateways. "Why can't this be assimilated by the district? Why can't they see this and be excited?"

But we know that kids can use more school time for their minds—in Japan and Germany, kids go to school 220-243 days—and we know that kids need more school time for our peace of mind.

The most important factor in education is what happens in school. The most important factoids are what's happening out of school. When do most juvenile crimes take place? In the late afternoon. When do most teenage conceptions occur? In the late afternoon and during school vacations.

And what are we doing? Building jails and scratching our heads about teen pregnancy.

As Yale's Edward Zigler—a founder of Head Start and designer of the year-round, all-day School of the 21st Century now operating on 400 sites—says, "It's what grandma always told us. If you leave kids to take care of themselves on the streets, they'll get in trouble. Now the social scientists say [to grandma], 'You're right.'"

Any sensible public policy would begin using the \$3 trillion investment in schools more than nine months a year, six hours a day. Yet the movement to extend the school day and year inches along, hindered largely by costs, by skepticism about the schools and some resistance by employers who depend on teen labor. While the president talks about truancy.

In fairness to Clinton, most of the funding for schools is local, not federal. But this is a man who personally installed computers in a classroom last winter. He has a whole lot less to say about updating the school year.

This inveterate traveler is visiting around the edges of the family problems. One week he talks about extending the Family and Medical Leave Act—by 24 hours a year. The next week he talks about keeping kids in school—by curtailing truancy.

Travel is supposed to be broadening. If the man is taking his bully pulpit on the road, let's get to what's important. Otherwise, he's just a tourist.

©1996, The Boston Globe Newspaper Co.

Ellen Goodman

Out of School and Into Trouble

BOSTON—Am I the only one getting a mild case of jet lag following the president on his Grand Tour of American Values? If this is Thursday, it must be Curfews. If this is Friday, it must be School Uniforms. V-chips on Monday. Smoking on Tuesday. Twenty-One Family Issues in Twenty-One Days.

He's starting to sound like the quintessential American in Paris: "Quick, quick, I'm double-parked. Where's the Mona Lisa?" Or in this case, where's the pro-family vote?

It's not that I am opposed to this trip. I've been looking forward to it for years. Until now these travelogues always featured the far right. They owned all the tickets marked family and values. Now at long last, this White House Frequent Flier is covering the territory, claiming it as his own, and the right wing has been left sputtering on the tarmac. My hat's off to the political travel agent.

But I do get the feeling, frankly, that the president's itinerary is just a little lite. Four years ago, family policies were about national health care and welfare reform. Now they're about curfews and school uniforms.

In his speech last week to the National Education Association—if this was Wednesday, it was Washington—Clinton talked about kids out of school. "The difference between success and failure in life for our children," he said, "is whether they're learning on the streets or in the school where they belong. The street is not an acceptable alternative to the classroom."

Well, I'll join the teachers who applauded that line. But the president was talking up a plan to deal with truancy. And while that's a problem, if he steps onto the city streets today, the kids he'll see hanging out aren't truants. They're out of school and on the street because school is out! In most communities, school is in only 180 days a year, six hours a day—two facts that drive working parents absolutely crazy.

For much of American history, the school year was arranged around family needs. Now what the family needs is for kids to be supervised while parents are working out of the home. And yet most of the school doors are shut.

There is much to be said for time spent at camp—if families can afford it—and something to be said for time spent at work—if teens can find it. What's more, if I were the god of corporate policy, I'd subtract hours from parents' work schedules so they could do more of the supervising themselves.

Kids Queue Up for 'LA's BEST'

Popular after-school program keeps students in class, out of trouble, and having fun

By David Holmstrom

Staff writer of The Christian Science Monitor

LOS ANGELES

FOR eight-year-old Samuel Lafa, it's a waiting game. Standing to one side on the playground at Logan Street School, with a basketball under his arm, he finds the after-school program known as LA's BEST is just out of reach to him.

"Samuel has been on the waiting list for a few months," says Martha Flores, LA's BEST site coordinator at the Los Angeles school, "but we can only take 238 children in the program here, and we've got 70 on the waiting list."

Former Los Angeles Mayor Tom Bradley must be both frowning and smiling. In 1988 he wanted 100,000 idle LA schoolchildren from ages 5 to 12 to be involved in activities after school, not hanging around or becoming gangster wannabes.

Nine years later, his innovative LA's BEST (Better Educated Students for Tomorrow) program has bloomed into a national after-school model for low-income, high-crime neighborhoods. About 34,500 children have gone through the program.

It's the kind of activity that President Clinton wants to see at more schools around the nation. The Carnegie Corporation praises it. UCLA's Center for the Study of Evaluation says the program makes children like school, improves their grades, decreases school crime, and eases parents' worries about the lure of gangs and drugs.

More than 180 other cities have expressed interest in the program. San Diego and Sacramento are close to launching their own versions.

But burgeoning success has an unexpected flip side: waiting lists at 10 of the 24 elementary schools that have adopted LA's BEST. "It's a cool program," says Samuel, who has friends in the program. "It has a lot of sports and trips, and you can meet people from different cultures."

LA's BEST community board of directors is split over the issue of growth. Grow too big, say some members, and the quality will diminish. Others want expansion to meet the needs of children and end the waiting lists. "I'm inclined to think we can control the quality if we get the right people," says Carla Sanger, president and CEO of the program.

A 'cool' program

What has kept LA's BEST "cool," from a child's perspective, is a host of activities that continually engage children, along with a daily routine, and trained leadership and volunteers at each school site.

"These kids vote with their feet," Ms. Sanger says. "If they didn't like what was going on, they wouldn't be here. One parent told me that before this program, her child had a chip on his shoulder, and now he doesn't have a chip. We are in the business of knocking off those chips."

LA's BEST board of directors and staff, using a combination of public and private funds, provide each school with a generous budget averaging about \$125,000 a year. A site coordinator and the school principal hire on-site staff, design a program with input from LA's BEST program director, and encourage parental involvement.

Every afternoon, each child does homework for an hour (with tutoring if needed) and has a snack. After that, depending on the school, activities include dance, sports, arts and crafts, music, computer instruction, math and science projects, and reading. Hundreds of volunteers help out.

Weekend activities have included trips to Disneyland, ballet performances, base-

ball games, the California Museum of Science and Technology, and participation in the half-time show at the Super Bowl in 1993.

"As much as everybody likes to hear about the cognitive realm, such as science and math clubs," says Sanger, "we spend a lot of time in performing and visual arts, because our regular staff see children so differently after school, and their talents are expressed in so many areas."

More than a dozen events in the program bring children together from all over the city, mixing youths from various gang territories. But these events have yet to lead to any trouble. "We could have maybe 40 gangs represented through families, brothers, cousins at an event," Sanger says. "They check each other out, but they leave all the gang stuff at the door."

New perspectives

The UCLA study concluded that many children learn new perspectives as a result of the program. Children "showed more interest in wanting to perform activities new to them (make a movie, write or act in a play, compete in a variety of sports) rather than watch someone else's participation in these activities," the study says.

Ms. Flores became involved in the program at Logan school as a volunteer and eventually became the site coordinator.

"I started with the program in the beginning because my daughter was at

school," she says. "When some of the kids first start, they say they just want to go to Grandma's after school. But I force them to come, and now they like it so much they tell their parents to pick them up really late."

Behind the success of LA's BEST is an activist community board. Primary funding came from the city's Community Redevelopment Agency (CRA) with other support from corporate donors and the Los Angeles Unified School District. "Up to now we have been about 75 percent government-funded," says Sanger.

CRA funding is scheduled to end after 1998. Scenarios to keep LA's BEST running include providing staff consulting to other cities for fees, obtaining major support from the city council, and a possible renewal of CRA funds.

LA Mayor Richard Riordan enthusiastically supports the program. "We've squandered our educational resources so badly," he says, "that if you could ever get control of the school budgets and get the money down to the schools, [they] would have enough money to extend the school day for these types of programs."

community schools

*Recent research upstages conventional wisdom
of combating youth violence with curfews*

Not Evenings, but Idle After-School Hours Are the Prime Time for Juvenile Crime

By Christina N'Hong

Staff writer of The Christian Science Monitor

IT'S 3 p.m. on a weekday and the Roxbury Boys and Girls Club teems with squirming children.

They come to this sand-colored building, in one of Boston's most crime-ridden neighborhoods, to shoot hoops and boot up computers in a safe place. But a perusal of the crowded rec

room reveals a vital missing ingredient: teenagers.

"We don't allow teens in until 5:30," says Michael Mitchell, the club's director. Unlike some other area Boys and Girls clubs, the Roxbury club does not have funds for a separate teen center. "The main issue for this community is child care," he says.

The lack of after-school programs for teens is not unusual.

Many communities have tried to combat a troubling rise in juvenile crime with evening curfews and programs such as midnight basketball. But recent research is prompting a fundamental shift in perceptions about law-breaking among teens: The true prime crime hours are between 3 p.m. and 5 p.m. Criminologists now have hard data that

shows more juvenile crime occurs between those hours than after dark. Only 17 percent of violent juvenile crime occurs after 10 p.m., compared with 22 percent that takes place in the after-school hours, according to FBI statistics.

"This is the time period that really needs our attention, not after midnight," says James Fox, dean of the college of criminal justice at Northeastern University in Boston and author of a recent study on juvenile crime trends. "The lion's share of juvenile crime occurs in the afternoon, when kids have too much time to kill, literally."

President Clinton touted this new research when introducing his youth-crime initiative in Boston in February. To help prevent juvenile crime, the president called for the funding of 1,000 after-school programs. Congressional committees are now drafting the legislation.

Roxbury's Mr. Mitchell would welcome any boost for teen programs. "With funding, we can possibly do something more," he says.

But criminologists say financing 1,000 programs would only begin to address the challenges faced by impoverished teens at a time when many other education and social programs are being cut back. "It's a drop in the bucket. All this is symbolic politics," says David Brotherton, sociology professor at John Jay College of Criminal Justice in New York.

The reason after-school hours are so rife with youth crime comes down to sheer numbers: More parents are working and that leaves more teens unsupervised in the afternoon than at any other time of the day.

The trend is not limited to inner-city youth, either, says Gene Stephens, professor of criminal justice at the University of South Carolina in Columbia. The difference lies in the types of crimes - in the suburbs it's often shoplifting, in the cities it's car theft - and how the justice system treats the two groups, he says. Inner-city teens who commit violent crimes, for example, are more likely to land in jail. In the suburbs, authorities often contact parents to deal with the problem.

To curb youth crimes, researchers say, restructuring of the school schedule and more community participation will be required.

"I think these kids just need to be tracked every minute," says Joy Dryfoos, a researcher in New York and author of a Carnegie Foundation-funded study, "Adolescents at Risk." Keeping schools open all day and year round enables teens to build on what they learn in the classroom, she says. "It brings in re-

sources to strengthen the schools and allows a link to be made between what goes on in class and after school."

Mentoring programs where adults work one-on-one with teens have also shown to be an effective crime deterrent. "Mentoring is one of the few remedial programs that really works," says Professor Stephens. In addition, to limiting a teen's opportunity to commit crime, time with an adult also reduces

a teen's desire to break the law, he says.

Simply having research that shows the worst hours for youth crimes gives policymakers the concrete data needed to address the problem.

"That's the hope anyway," says Mr. Fox. He says the president's initiative could also help push policy in a positive direction. "The amount of money that Clinton announced is not going to help every kid everywhere, but I think it does set an example."

To Mitchell, of the Boys and Girls Club in Roxbury, keeping kids from committing crimes is not complicated. "Basically," he says, "kids want to do good and if we can provide a place for them, they can do it."

'Full Service' Schools Broaden Definition of Education Reform

By Philip Coltoff

PRESIDENT Clinton wants a non-partisan commitment to education as "one of the critical national security issues" of our future. But higher standards, more choice, and better teacher training may not be enough to ensure that our children will learn.

With every new survey, the conclusion becomes clearer: The school reform movement has not succeeded in meeting the needs of poor urban children - children who come to school hungry or sick, who live in violent neighborhoods, in overcrowded apartments, with overstressed families.

Why, then, in all the "post-game analysis" of these reports, do we hear only more calls for raising standards, reforming curriculum, changing governance structures, developing new test instruments, training teachers differently, or holding schools more accountable - as if the problem is strictly within the school, and has nothing to do with children's lives outside it?

It doesn't take an expert to know that education doesn't exist in isolation from all of the other areas of a child's life. Yet we continue to treat it as a separate com-

ponent. We see educational achievement as the route to greater socio-economic opportunity, yet fail to see how current socio-economic conditions hamper achievement in the first place. We view schools as a cure-all for our social ills but don't equip them to deal with the social ills they face daily.

Partisanship is not the problem; our view of education is. Until we take a more comprehensive view, even the best re-

forms will fail. We need to change our concept of what school reform entails - to create models that enhance academic performance by recognizing the realities that keep children from learning.

This is the strategy behind a "community schools" project that the Children's Aid Society implemented five years ago, in partnership with the New York City

Board of Education, in four public schools in Washington Heights. These schools offer the full range of programs and services that children and families need, including on-site health care, counseling, tutoring, recreation, adult education, and cultural programs. Before- and after-school programs tie directly to the children's classroom experience. In the summer, the schools become camps for community children of all ages. Some of the schools offer Head Start programs, early childhood classes, and day care. All of the schools are open from 7 a.m. to 10 p.m., six days a week, 12 months a year.

Academic achievement has improved in these schools, despite the fact that fully half of these children are Limited English Proficient and all qualify for the federal free school lunch. At P.S. 5, a grade school that opened in 1993, third-graders who were reading at grade level increased from 10 percent in grade 3 to 16 percent in grade 4 to 35 percent in grade 5. At I.S. 218, a middle school that opened in 1992, math performance rose from 37 percent at grade level in 1994 to 44 percent in 1995 and 51 percent in 1996.

Scores still aren't as high as in schools with a selected student body or in high-income areas, yet performance is im-

proving each year and the general needs of youth and families are being met.

This is only one model. Other "full service" schools are opening in rural, suburban, and urban areas, finding advantages - including cost efficiencies - in providing critical supports through the school. In New York, the model costs about \$850 per youngster per year - a small increment when taxpayers are paying almost \$7,000 per youngster now for schools that are not performing. And much of this cost could be covered by existing funding - Medicaid, drug-free schools, Goals 2000, or others - if we consolidated those funds in the public school. It's the location of services in the school - and the coordination among them - that is the biggest change, and challenge.

To espouse full-service or community schools doesn't mean we turn our backs on school reform, only that we broaden our definition of it. By bringing a panoply of new resources into a school, lightening the burden of teachers and students, we create an environment in which the best reforms have every chance at success - and, more important, so do the children.

■ Philip Coltoff is executive director of the Children's Aid Society in New York.