THE DAILY CLIPS

August 25, 2009

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UNC student shot, killed by police

FROM STAFF REPORTS

CHAPEL HILL - A 20-year-old man shot by police in Randolph County Sunday morning has been identified as Courtland Smith, a junior biology major and fraternity president at UNC Chapel Hill from Texas, The Daily Tar Heel reports.

Smith was pronounced dead at 6:03 a.m. after being admitted to High Point Regional Hospital, according to the campus newspaper.

Smith, president of the UNC chapter of the Delta Kappa Epsilon fraternity, reportedly was shot and killed by an Archdale police officer after a confrontation on Interstate 85 in Randolph County.

The Archdale Police Department released a statement that says officers made a traffic stop on the interstate about 4:54 a.m. Sunday after getting a call from a man who said he was suicidal. The officer was Jeremy Paul Flinchum, 31.

"Once the vehicle came to a stop, a confrontation ensued and an Archdale Police Officer shot the subject," the statement said. The release did not say whether the man, identified only as white and his his early 20s, had a weapon.

The police department has not released the name of the man who was shot. The State Bureau of Investigation is reviewing the incident.
In a letter to students, UNC Chancellor Holden Thorp said, "We are deeply saddened by the tragic death of our student Courtland Smith, a junior from Houston, Texas. There is nothing worse than losing a young person."

He also wrote that counselors are available for students who wish to talk.

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Annual event welcomes students back to East Carolina University

By
The Daily Reflector

Tuesday, August 25, 2009

The ninth annual Pirate Palooza, "Plunge into Purple," was held Monday at Dowdy-Ficklen Stadium to kick off the beginning of the fall semester at East Carolina University. The free event featured live music, inflatable attractions, give-aways, food and the opportunity to meet ECU coaches.

Above, Brandon Hill, an ECU sophomore from Goldsboro, tries his hand at the Bungee run. Daniel Gorman, right, a junior from northern Virginia, tries to detach himself and his Velcro suit from a wall on the Velcro run. PeeDee the Pirate, below, makes his rounds welcoming students to campus.

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Football preview:
Published: Aug 25, 2009 02:00 AM
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ECU coach Skip Holtz hugs Rob Kass after the Pirates defeated Tulsa to win 2008 C-USA title.
DAVID CRENSHAW, AP File Photo

East Carolina's Jeremy Chambliss (49) and Jay Ross take down Pat White en route to a victory over West Virginia in Greenville last season.
Chris Seward, Staff file photo by Chris Seward

Quarterback Patrick Pinkney is back for a sixth season with the Pirates.
Chris Seward, Staff File Photo by Chris Seward
Defense does it for ECU

The Pirates' offense, led by sixth-year quarterback Patrick Pinkney, looks for improvement in 2009.

BY J.P. GIGLIO, Staff Writer

GREENVILLE - When you think of East Carolina football, you think of offense.

The Pirates produced NFL quarterbacks Jeff Blake in the 1990s and David Garrard earlier this decade, and running back Chris Johnson tore up the NFL as a Tennessee Titans rookie last season.

Even going back to the 1960s and the single-wing success of coach Clarence Stasavich, the Pirates' best teams have been built on offense.

So the real surprise in the rise of ECU under coach Skip Holtz is how the Pirates won nine games and their first Conference USA championship in 2008 -- with their defense.

"The defense won a lot of games for us," senior receiver Jamar Bryant said. "Hopefully, we can pay them back this season."

ECU's offense will get a boost from the return of quarterback Patrick Pinkney, who was granted a sixth season of eligibility by the NCAA, and the return of Bryant and running back Jonathan Williams, who both were suspended in the middle of the '08 season. However, it's the defense that remains key to the program's hopes of matching the school record for wins (11 in 1991), not to mention the bigger goal of reaching a BCS bowl.

Seven defensive starters return from a unit that held five opponents under 17 points and ranked 30th in the country in scoring defense, allowing 21.1 points per game. ECU was the only C-USA team in the top 50 nationally in scoring defense.

The Pirates also ranked seventh nationally with 33 takeaways.

Conversely, six conference teams ranked in the top 50 in scoring offense, including three in the top 10.

While other C-USA teams were winning shootouts by scoring in the 40s, ECU was winning field-goal contests, beating Central Florida, 13-10; Marshall, 19-16; and UAB, 17-13.

Their most impressive performance was holding then-No. 8 West Virginia to three points.

Defensive coordinator Greg Hudson, who arrived with Holtz in 2005, has an explanation for ECU's defensive success in a points-happy league.

"We don't get caught listening to the elevator music," said Hudson, who left Minnesota to join Holtz, his former college teammate at Notre Dame, in Greenville. "There are a lot of distractions with the wide-open offenses in our league, but we've done a good job of taking out the fluff around us and focusing on old-school football."

Old-school, by Hudson's definition, means sound tackling. And there's only one way to get better at tackling -- practice.

"We tackle on Wednesdays; a lot of teams don't," Hudson said. "We have a mind-set that if you focus on the little things, we call it ball-trapping, to eliminate big plays."

The results were obvious. ECU jumped from 83rd in scoring defense in 2007, allowing more than 30 points per game, to 30th last season.

And the Pirates needed the defensive upturn, because the offense, which never really replaced Johnson in the ground game, went from 43rd nationally in scoring (31.0 ppg) to 81st (23.4).
Not that the defense is holding the relative lack of production against the offense.

"We had our bad games the year before, and the offense won games for us," senior defensive end C.J. Wilson said.

Talent, as Hudson is quick to point out, is as much apart of ECU's progression as anything else. In safety Van Eskridge, who led the team with four interceptions and ranked third with 97 tackles, and Wilson, second in C-USA with 10.5 sacks, the Pirates have a pair of all-star defenders to bookend the unit.

Eskridge, a senior, was an important recruit from Shelby, Hudson said.

The Pirates went 2-10 in 2004, the season before Holtz took over the program. There wasn't a lot of faith in ECU at that time, but when Eskridge committed, Holtz's first team improved to 5-6.

"He drank the Kool-Aid first," Hudson said. "When we got here, we stunk, but he got in line first and believed in us."

The Pirates have more believers entering Holtz's fifth year. They've been to three straight bowl games and have improved their win total every season under Holtz.

Yet, when the preseason coaches' poll and The Associated Press' preseason Top 25 came out, the Pirates were lagging in the "others receiving votes" category.

"That keeps us hungry and gives us something to prove," Eskridge said. "Respect is never given."

If last year is any indication, the Pirates defense will take it.

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In the offensive-minded C-USA, the Pirates have won by limiting points

**Related Content**

- The Pirates: Numbers, ticket info, season schedule

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ECU needs fast start

BY CAULTON TUDOR, Staff Writer

The date's easy enough to remember, but go ahead and circle it anyway: Oct. 12, 2009.

If good cheer and high spirits still abound in the world of all things purple on Columbus Day, ECU should be a near lock to finish with a double-digit win total, another Conference USA trophy and a return trip to the Liberty Bowl at worst.

But to move in that direction, the Pirates have to make the schedule turn with nothing worse than a 4-2 record that includes a split in successive September trips to West Virginia and North Carolina.

Difficult early-season schedules are nothing new at ECU, of course. That's been the norm for decades, but this one is particularly tricky in that the first six assignments include back-to-back league games at Marshall and Southern Methodist in addition to the nonconference trips to Morgantown and Chapel Hill.

While 4-2 overall and a 2-1 start in the C-USA seem likely, the distinct possibility of stumbling to 2-4, 1-2 in conference play, also exists.

If you want to dabble in some serious high-def schedule probing, zoom in on the West Virginia sector. If the Bucs can sweep the state -- WVU on Sept. 12 and Marshall on Oct. 3 -- an impressive spot in the final top 25 national polls should lie ahead.

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Pirates' Pinkney a listener

BY CAULTON TUDOR, Staff writer

Patrick Pinkney is all ears and proud of it.

"The more you listen, the more you learn," East Carolina's sixth-year quarterback said. "I guess I figured that out fairly fast -- way back when I was just a kid."

Thick football blood flows in the Pirates leader. His dad, Reggie, still ranks among the school's best all-time defensive players and played in the NFL. Patrick's half-brother, former Wake Forest star Aaron Curry, recently signed a multimillion contract with the Seattle Seahawks.

"I'm very fortunate because it seems like I've always been around a lot of people who knew a lot about football," Pinkney said. "When someone has the advantages I've had, you can't waste the opportunities. You should make the most of them, and that's what I've tried to do. I've tried to learn something from all of them."

It was from his father, a former defensive back, that Pinkney first learned the lesson of being an attentive listener, particularly when he began to emerge as quarterback potential in the Fayetteville youth leagues.

"I've always noticed that good quarterbacks have a knack for great retention," Reggie Pinkney said. "They listen and learn while they learn through experience. I saw those traits in him right away. He was no more than 7 or 8, just as a busy little guy running all over the place and into everything. But if I gave him some advice, it just didn't go in one ear and out the other. He'd look you in the eyes and pay attention. It was always that way when his coaches told him something, too."

These days, Skip Holtz of the famous Holtz football brain trust has Pinkney's ear, and the results have been almost entirely productive.

Now a graduate student in pursuit of a second degree, Pinkney led the Pirates to the Conference USA championship and a 9-5 record in 2008. For the first time since his days at Pine Forest High, there's a chance Pinkney can play three straight seasons in relatively sound health. His first three years in Greenville were marked by a series of shoulder problems that almost ended...
his career.

"That was a trying period," Pinkney said. "When you're injured a lot, it can be easy to get discouraged. But one thing my religious faith has always taught me is that you get tougher by going through trials. I tried to remember those teachings when I wasn't able to get out there on the field and compete. I think it helped me make the most of my chance when I got healthy."

When asked to describe his competitive foundation, Pinkney said, "I just always try to be a sponge and soak up everything I see, hear and experience."

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**Pinkney by the numbers**

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Appalachian State at East Carolina
Saturday, Sept. 5, Noon, WITN, MASN

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Law benefits out-of-state UNC students

BY JOSEPH NEFF, STAFF WRITER

A tuition break for out-of-state athletes at University of North Carolina schools gives booster clubs a $10 million annual subsidy, but it also has a less-publicized impact: The lion's share of student body growth at UNC-Chapel Hill is going to students from outside the state.

Here's why: Under the law, hundreds of out-of-state athletes and scholars are counted as in-state students, so they take up spots that could have been allocated to North Carolinians.

The law, slipped into the budget in 2005, does provide funding to expand enrollment, so there are a few more in-state students starting school in Chapel Hill than there would have been otherwise. Chapel Hill's incoming freshman class has grown by 200 compared to 2005 — 20 North Carolinians and 180 out-of-state students, according to Stephen Farmer, director of undergraduate admissions.

Under the law, the organizations that pay for these scholarships are charged only in-state tuition. The tuition breaks for athletic and academic scholarships, such as the Morehead, cost state taxpayers $12 million in the last academic year.

It primarily benefits organizations such as the Rams Club, the booster club for UNC-Chapel Hill athletics, which by last summer had increased its net assets to $260 million, tax records show. It also helps the Morehead foundations, which had assets of $222 million last year.

"If we're excluding one North Carolina student from the university in place of an out-of-state student, we are doing wrong," said state Rep. George Cleveland, a Jacksonville Republican. "That place is being taken by an out-of-state athlete. Why should the taxpayer subsidize well-heeled booster clubs?"

Cleveland and other House members have tried to kill the tuition subsidy for out-of-state athletes and scholars, but the Senate has blocked every attempt.

As a lesser step, Cleveland tried, without success, to get the subsidized out-of-state students counted as out-of-state students in order to increase the number of in-state students admitted to the university system.

Out-of-state limit: 18%

Since 1988, all schools in the UNC system have been required to limit out-of-state students to 18 percent of the incoming freshman class. (The only exceptions are the UNC School of the Arts and the engineering program at NCA&T.)

But the 2005 law mandates that the out-of-state athletes and scholars be counted as in-state
students when figuring the 18 percent proportion of out-of-state students.

The practical effect is that the percentage of actual out-of-state students is higher. The biggest impact is at UNC-Chapel Hill.

This year's freshman class of 3,950 has 823 out-of-state students, or 20.8 percent. When the 116 out-of-state athletes and scholars are counted as in-state, as the law dictates, the percentage of out-of-state students falls to 17.9 percent. The majority of these students, 79, won academic scholarships; 37 are athletes. In the entire university system, two-thirds of the 992 out-of-state scholarships are held by athletes.

Farmer acknowledged that the law increased the percentage of the out-of-state students.

However, he said the law has also increased the number of students from North Carolina by increasing overall enrollment. Before the law passed, admissions officials projected 3,092 North Carolinian freshmen this year; the number is 3,127, an increase of 35 over projections. Farmer said he doubted that the enrollment would have increased so much without the law.

“We reset our enrollment projections and created more space for kids from North Carolina,” Farmer said. Rams Club benefits

The break benefits the organizations that pay for scholarships. At UNC-Chapel Hill, for example, the Rams Club and the Morehead-Cain foundation pay the in-state tuition — $3,865 this year, versus the $21,753 for out-of-state students.

John Montgomery, director of the Rams Club, did not return phone calls Friday. Neither did state Sen. Tony Rand, a Fayetteville Democrat and big UNC booster who is the biggest backer of the measure.

Before the stock market crash last fall, the Rams Club had a total of $260 million in its two foundations, according to tax filings from June 30, 2008. Its scholarship fund held $213 million, and paid out $7 million in scholarship money in the previous year. Its general foundation held $47 million in assets. In the previous year, it spent $27 million on program services: $2 million on student-athletes and the rest on construction.

Megan Mazzochi, associate director of the Morehead-Cain Foundation, said the foundation did not ask for the benefit but is pleased with the results.

“It’s not something we thought we had need of, but we’re thankful it’s here,” she said.

Since the late 1950s, Morehead scholarships have provided full scholarships to promising students and leaders.

This year there are 60 Morehead scholars entering as freshmen; without the tuition break, the number would be 42, Mazzochi said.

The scholars are split between in-state and out-of-state students.

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The right thing

State community colleges ponder a policy to admit illegal immigrants, which makes simple common sense.

So you came to North Carolina at 2 years of age with your parents, who crossed the border illegally from Mexico. Since that time you’ve attended public elementary and secondary schools and done well, and your folks have worked steadily, though they have not attained citizenship. Now you wish to further your education.

Doing so at one of the state’s community colleges might seem a good choice. You'll face higher out-of-state tuition rates, about $7,000 a year, because North Carolina hasn't chosen to join other states that offer in-state rates, but still, the community college tab is less than in the UNC system.

Lately, however, even that option hasn't been available. For children of illegal immigrants who graduate from our high schools, there is not yet a happy or sensible end to this story.

The community college system has changed its policy on admitting illegal immigrants several times in the past few years. Currently, these students are not admitted. But they have been, at some schools, in the past. As of 2007-08, the last period in which they were admitted, only 111 such students were enrolled statewide -- not much to get excited about, you might think.

Yet there's strong opposition, rooted in part in politics and ideology. Some politicians in the General Assembly have opposed admitting illegal immigrants because they are in the country illegally. Period, end of their story. It is a narrow view. It also is not very practical.

The children of illegal immigrants are, by affirmation of the U.S. Supreme Court, able to attend public elementary and secondary schools in the United States. Many other states admit them to public universities and community colleges. The logic is simple and sensible: these students in many if not most cases did not have decision-making power as to whether to come to this country. Their parents or grandparents may have knowingly come to the U.S. illegally, but these prospective students didn't make that decision. So why should they be denied an opportunity to improve their lives and those of the families of which they are a part?

Martin Lancaster, the former congressman who served for 10 years as president of the state's community college system, made an impassioned and courageous plea a couple of years ago on behalf of admitting illegal immigrants. He noted, among many points, that the challenges they face are not so different from those faced by generations of immigrants to America, some of whom encountered hostility in abundance.

It's also economically logical to admit these students. At $7,000 a year, the system arguably makes money on them, given that instructional costs are around $5,500. And if their education leads to employment -- and the law on that may change in their favor in the future -- they become valuable to the communities in which they live. In addition, a consultant's report shows they are not edging North Carolinians or those Americans from other states out of any positions in the colleges.

The community college system is now pondering a policy change to allow illegal immigrants to enroll at out-of-state rates, provided that lawful U.S. residents have priority when classes are
full. This is absolutely the way to proceed, given the other states that have had success with it and the good sense it makes. Let us hope that lawmakers do not stand in the way of sound policy-making.

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UNC reining in ‘retreat’ salaries

The Herald-Sun, Durham

N. C. State University’s ex-chancellor, James Oblinger, took a substantial pay cut recently, feeling the full brunt of a UNC Board of Governors reeling from a public backlash against generous “retreat” salaries for top university officials.

The board did the right thing with Oblinger’s pay, and is moving in the right direction in curtailing the retreat leave policy that has been extended to many officials as they stepped down from top jobs.

But, as system President Erskine Bowles has cautioned even as he has urged a stricter policy, the system must be careful not to erode its ability to seek bright and talented candidates sought with equal fervor by peer institutions.

NCCU Chancellor Charlie Nelms, for example, told the board recently he would not have left the Indiana University system were it not for the “retreat rights” policy.

At issue is a university practice that allows presidents and other high-ranking officials to step down from their administrative posts and maintain their executive salaries, often for a year, as they transition to a teaching role again as professors.

That is not an unusual practice at major universities.

Several problems have beset UNC, however.

First and foremost, the practice seems to have become so deeply embedded that it reaches into the ranks to cover provost and even some deans. That seems profligate, to say the least.

Second, the largesse was extended even to someone like Oblinger, who resigned under pressure and under a cloud for his role in the controversial, and since repudiated, hiring of Mary Easley, wife of the former governor.

Finally, and perhaps politically most devastating, the pay packages — brought to increased scrutiny by the Oblinger case — came to light as the economy was nosediving and many hard-working North Carolina taxpayers saw their jobs eliminated, with scarcely any significant benefit at all.

Bowles and the board of governors moved to curtail the retreat practice, to demand greater accountability in establishing those packages and to look for a more straightforward accounting of what’s expected of the transitioning experience.

Those changes are clearly overdue. They may suffice to protect an important recruiting tool from the abolition which its casual overuse has threatened.

Higher tax credits help N.C.

Star-News, Wilmington

Call it a case of having to give a lot to get a lot more. The higher film incentives approved by the N.C. General Assembly will be worth it if they reinvigorate the state’s movie industry.

Yes, it’s a bittersweet pill to swallow. Tax incentives in general tend to look and smell like bribes handed out at taxpayers’ expense. In some cases, industries have held out for incentives before committing to North Carolina, even if it seemed clear they had no intention of going elsewhere.

The tax credits approved recently are based on the amount of money productions spend in North Carolina — money that pours into the economy and helps businesses’ bottom lines, boosts sales tax revenues and helps provide jobs far beyond the scope of a movie set.

But as long as other states — and in this global economy, other nations — dangle tax incentives in front of prospective employers, North Carolina has little choice but to join in the game and play to win.
Laurels — To the opening of the newly constructed portion of the Sigma Phi Epsilon house near the campus of East Carolina University. Part of that fraternity’s living quarters was the location of a devastating fire in January, but all inside were able to safely escape. The tragedy illuminated the need for closer inspections and greater attention to safety measures to protect students living off campus.

A welcome return

Laurels — To the return of students for another semester of classes at East Carolina. The summer brings a slower pace to Greenville, as students vacate the city for jobs, internships and time with family. But their return injects a new life and spirit to this community, energy only present in college towns. Welcome back, Pirates.

Laurels — To all of Pitt County’s public school teachers, who made it through their first week back. The days were spent arranging furniture, decorating classrooms, meeting with administrators and colleagues and readying themselves for students’ arrival on Tuesday. No week is easy for teachers, including this one, but their work has tremendous value and is greatly appreciated throughout this community.

Darts — To this week’s decision by the N.C. Lottery Commission to order 550 additional vending machines to sell instant scratch-off games and instant tickets for the number drawing, including the popular Powerball game. While the machines could help the state generate needed revenue, they are further promotion of a vice that can be addictive and harmful to many citizens.

Laurels — To a speech this week in Greenville by Lt. Gov. Walter Dalton, who spoke at the Greenville-Pitt County Chamber of Commerce Power Luncheon. The lieutenant governor role is often a thankless one, where the office holder can be lost in Raleigh’s shuffle. One hopes that doesn’t happen to Dalton, who is a leader with promise.

Darts — To the first tropical storms of the year, one of which continues to churn in the Atlantic Ocean. Tropical Storm Ana is no longer being tracked by meteorologists, Tropical Storm Claudette brought heavy rain to parts of Florida and Hurricane Bill, now a Category 2 storm, is unlikely to strike the United States. Collectively the three storms have drawn renewed attention to the seas.

Laurels — To a decline in natural gas prices that will be reflected in Greenville Utility customers’ bills. The price of natural gas has dropped 44 percent this year, landing that resource at a seven year low. GUC will reflect that in bills this month, and while it may only amount to a little less than $2 on the average statement, any savings from the utility company is a welcome one.

Compiled by Brian Colligan, editorial page editor of The Daily Reflector. Contact him at 329-9507 or via e-mail at bcolligan@coxnc.com
How to Bear the Tuition Burden Without a Paycheck

By TARA SIEGEL BERNARD

Many professionals are heading back to the classroom. Executives in ailing industries are trying to reposition themselves in more promising fields, while laid-off workers are strengthening their résumés with fresh skills.

But how do you pay for tuition when your existing paycheck has been cut, or has disappeared? How much borrowing is too much? And is it ever smart to use your retirement money?

There are several ways to ease the financial burden, including federal initiatives that help the jobless and a host of existing and expanded tax breaks. And if you are seeking a degree or a certificate, you may be eligible for financial aid: the Education Department recently encouraged financial aid administrators to be more accommodating to those in financial distress.

The costs of continuing your education, however, can vary widely. A laid-off Wall Street worker may need to spend little more than the cost of a new suit to become certified in a higher-demand area like risk management. But a car salesman will clearly need to spend much more to turn an associate’s degree into a bachelor’s.

Before dipping into retirement savings to pay for tuition (generally considered a bad idea), exhaust these options:

SEVERANCE If you were recently laid off, or expect to be, don’t pack your belongings until you ask your employer whether you can receive compensation for retraining. “We have several cases where firms, as part of severance packages, are including executive education,” said Troy Eggers, associate dean for executive education at Columbia Business School.

GOVERNMENT PROGRAMS Generally, if you are claiming unemployment insurance you must be looking for work full time. But your state’s unemployment insurance agency can make exceptions that would allow you to collect benefits while you’re in school or receiving training. Each state has its own rules, and some may limit approval to specific occupational training, according to the Labor Department.

Was your job outsourced to India? If you can prove that a trade agreement caused your job to be eliminated, you may receive certain training and other assistance as part of the government’s expanded Trade Adjustment Assistance program, said Andrew Stettner, deputy director of the National Employment Law Project, a workers’ advocacy group. Your union, a company official or a group of workers must file a petition with the Labor Department. More information is available from one of the locally run One-Stop Career Centers set up by the department, which also provide resources for all laid-off workers.
LOANS AND GRANTS Many students need to draw on a combination of savings, grants and loans to pay for their education. To qualify for federal financial aid, you must enroll at least half time in a degree or eligible certificate program. But before you borrow, find out whether you might be eligible for free money. “There are a number of scholarships targeted at older, nontraditional students,” said Mark Kantrowitz, publisher of FinAid.org and FastWeb.com, a scholarship search engine.

If you have a job, ask your employer if a tuition assistance program is available; employers can provide up to $5,250 in tax-free tuition reimbursement.

If you need to borrow money, start by submitting a Free Application for Federal Student Aid, known as Fafsa, to see if you qualify for financial aid. Because aid is based on your income from the previous year, ask for a “professional judgment adjustment” if you are unemployed or earning less now. As long as you can document your situation, financial aid administrators have wiggle room to adjust the figures that will determine whether you qualify for financial aid.

But “don’t borrow more than your expected starting salary after you graduate,” Mr. Kantrowitz cautioned, adding, “If you borrow more than twice your starting salary, you are almost certain to default.”

Prospective students can also find more information at Opportunity.gov, which aggregates financial aid information and related resources.

TAX BREAKS The American Opportunity Tax Credit for 2009 and 2010, which replaces the less generous Hope Scholarship Credit, is limited to those pursuing an undergraduate degree. The maximum annual credit is $2,500 and covers tuition, fees and course materials, according to Jim Van Grevenhof, a senior tax analyst at Thomson Reuters. The credit, which can be used for up to four years, phases out for single filers with modified adjusted gross incomes of $80,000 to $90,000 and for married couples filing jointly at $160,000 to $180,000. Forty percent of the credit is refundable, which means you would receive money back even if you have no federal tax liability.

The Lifetime Learning Credit is more flexible because it can be used for an unlimited number of years and for a wider range of education expenses, including undergraduate, graduate and professional degree courses, as well as continuing education at eligible institutions to improve job skills (even if it’s not part of a degree program), according to Mildred Carter, a senior federal tax analyst at CCH, a tax and accounting information service.

The credit covers up to 20 percent of the first $10,000 of expenses. It phases out for single taxpayers with modified adjusted gross income of $50,000 to $60,000; for married joint filers, it phases out between $100,000 and $120,000.

Alternatively, individuals can take an “above the line” deduction for higher education expenses, though income limits apply here, too. (Above-the-line deductions can be taken even if you don’t itemize other deductions on your federal tax return.) Ms. Carter said individuals could deduct a maximum of $4,000, though single filers’ adjusted gross income could not exceed $65,000 ($130,000 for joint filers). A $2,000 deduction is available for taxpayers whose income exceeds those limits but is less than $80,000 (or $160,000 for married people filing jointly).
If you are eligible for both an education-related tax credit and an educational deduction, you are limited to one of them per year for the same expenses.

Did your child receive a scholarship for college, leaving extra money in her or his tax-deferred 529 savings plan? Parents can change the beneficiary or transfer money from their children's accounts to a new one for themselves without incurring taxes, said Joseph Hurley, founder of Savingforcollege.com, a unit of Bankrate.com. That money can be used for tuition, fees, books, supplies and a computer (in 2009 and 2010), so long as you attend an eligible institution. You do not need to be seeking a degree, Mr. Hurley said.

(You can also open a 529 for yourself, but if you use it immediately, you won’t enjoy the long-term benefit of tax-free growth. But, depending on where you live, you may be able to deduct your contributions from state income taxes.)

IF ALL ELSE FAILS Tapping your retirement accounts to pay for schooling is usually unwise and should be used only as a last resort. Some companies may allow you to borrow from your 401(k) plan for college expenses; you essentially pay yourself back with interest. But the loan must be repaid in five years, Mr. Kantrowitz said, and if you’re laid off, the loan may be due immediately.

Using money from a traditional or Roth individual retirement account for qualified higher education expenses excuses you from the 10 percent penalty levied on people under age 59 1/2 (but you must be enrolled at least half time in a degree program). You still must pay income tax on all distributions from a traditional I.R.A.

With a Roth, you need to pay income tax only on the portion of your distribution that comes from earnings, not the portion that comes from your contributions.

*Jennifer Saranow Schultz contributed reporting.*
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Experiencing Life, Briefly, Inside a Nursing Home

by KATIE PEZIZA

MAMARONECK, N.Y. — For 10 days in June, Kristen Murphy chose to live somewhere she and many others fear: a nursing home.

Ms. Murphy, who is in perfect health, had to learn the best way to navigate a wheelchair around her small room, endure the humiliation that comes with being helped in the bathroom, try to sleep through night checks and become attuned to the emotions of her fellow residents.

And Ms. Murphy, 38, had to explain to friends, family and fellow patients why she was there.

Ms. Murphy, a medical student at the University of New England in Biddeford, Me., who is interested in geriatric medicine, came to New York for a novel program that allowed her to experience life as a nursing home patient.

Students are given a “diagnosis” of an ailment and expected to live as someone with the condition does. They keep a daily journal chronicling their experiences and, in most cases, debunking their preconceived notions.

The program started in 2005 after a student approached Dr. Marilyn Gugliucci, the director of geriatrics education at the medical school. “‘Dr. G,’” she recalled the student saying, “‘I would like to learn how to speak with institutionalized elders.’ What came out of my mouth was, ‘Will you live in a nursing home for two weeks?’”

To Dr. Gugliucci’s surprise, she found nursing homes in the region that were willing to participate and students who were willing to volunteer. No money is exchanged between the school and nursing homes, and the homes agree to treat students like regular patients.

“My motivation is really to have somebody from the inside tell us what it’s like to be a resident,” said Rita Morgan, administrator of the Sarah Neuman Center for Healthcare and Rehabilitation here, one of the four campuses of Jewish Home Lifecare.

“But she is really there to study herself, her own feelings about living in a nursing home,” Ms. Morgan added, referring to Ms. Murphy.

Geriatric specialists hope the program and others like it help generate interest in the profession, one of the most underrepresented fields in medicine. Medical schools and residencies require little to no geriatric training, and many students are reluctant to get into the field because it is among the lowest paid in medicine.

In 2005, there was one geriatrician for every 5,000 people over 65, according to the American Geriatrics Society: by 2030 that ratio is expected to increase to one for every 8,000 patients. Geriatricians must participate in a two-year fellowship program after medical school to become certified. In 2007, only 253 of 400 fellowship slots were filled, and only 91 of the physicians graduated from medical school in the United States.

“It’s kind of a crisis,” said Dr. Cheryl Phillips, president of the society. “I don’t think many seniors recognize this.”
Like many medical students, Ms. Murphy was scared of nursing homes. The feeling began when, as a young adult, she visited her grandmother, who had *Alzheimer’s disease*.

“I think nursing homes are scary,” she said, “but I don’t think you can be a good doctor if you’re scared of the place where a lot of your patients live.”

The first few days, which included filling out paperwork, undergoing a full-body *mole* and sore check, eating pureed foods and being raised out of bed with a lift, did nothing to validate her decision. When she wedged her wheelchair into a corner and could not get out, she cried in frustration.

“All I wanted to do was shut my door and stay in here,” said Ms. Murphy, whose “diagnosis” was a mild stroke that affected her right side, difficulty swallowing and chronic *lung disease*. “But I understood I had to go out.”

Not everyone does. Some patients want to talk for hours, while others act out, like a woman who pinched Ms. Murphy as hard as she could. Many sit in the hallway by the nurse’s station each day because it is a hub of activity. Emotions run high.

Ms. Murphy said she soon learned that many patients cried because they knew that they would most likely never live anywhere else, or because they missed family and their old life.

“At times I felt really lonely and got depressed,” she said. “Sometimes it was an emotional roller coaster, up and down, up and down.”

No one said a word the first time Ms. Murphy showed up at the daily bingo game. She started to talk to anyone who would listen. And she was surprised what happened.

First she bonded with Camille Stanley, the “queen bee” of the social scene. Then she found Dr. Thomas N. Silverberg, 89, a former internist and *arthritis* specialist with advanced *rheumatoid arthritis*. “My specialty is slowly killing me,” Dr. Silverberg said.

The two talked for hours about life and medicine. Unlike the friendships she makes as an adult, slowly nurtured over dinners and drinks, bonds in a nursing home, where there is nothing to do but talk, are forged quickly and deeply.

“When I came in, I was worried about working with older folks because I was afraid I wouldn’t be good at it,” Ms. Murphy said. “Now, if anything, I’m worried I’ll love them too much and it will really hurt to work with folks at the end of their lives.”

Most residents knew why she was there. During her going-away party they presented her with a big card, and shouts of “We love Kristen” were heard throughout.

The program has solidified Ms. Murphy’s desire to work with older people. And the hardest lesson she learned — that for some people, it is better to be in a wheelchair or to have limited mobility — will make her become a better doctor, she said.

“As a doctor, my job is to help patients live the life they want to,” she said. “And if they’re in pain, you have to say ‘That’s O.K. if you want to spend your time in a wheelchair.’

“For me that’s such a different place to be. Because I hate this chair. It still startles me that that’s the choice.”

Ms. Murphy said the care she received at the home was outstanding. But there were things that could use improvement: she did not realize she could ask for things like soda, and she felt that shower bars were too high for someone in a wheelchair. She also told the staff at a debriefing session that families should be included in more
activities.

Dr. Phillips of the American Geriatrics Society, which is not involved with this program, said the challenge was to see “how this replicates everywhere else and how enthusiastic medical students are to take this on.”

Another of the 10 students who have gone through the program, William Vogt, spent 10 days last summer in a nursing home at the Veterans Affairs hospital in Augusta, Me. Mr. Vogt, who spent a day wheeling around with petroleum jelly smeared on his glasses and cotton stuck in his ears, said he was particularly struck by the fact that many patients considered the nursing home to be home and the staff “a second family.”

Mr. Vogt said the little things counted, like lowering nameplates so patients could locate their rooms and not putting a remote on top of a television, out of reach.

“There’s a little part of it that works its way into everything I do, from patient interaction and awareness of how I come across to what I say,” said Mr. Vogt, a medical student doing clinical work at a hospital in Watertown, N.Y. “There’s this shift of the humanity of it.”