

# Embezzling America

## The *Tera*Care Solution to the Crisis of American Youth

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Aristotle is credited with originating the phrase *blind as bats*, referring to the common inability of human beings to detect what is "by nature evident to all."

In reality, the answers to life's most perplexing problems are often right under our noses, yet we fail to see them. Time and again we stumble over truths directly before us, and then in pain we cry out, "Why is this happening?"

Of all stumbling blocks, one is more of a landmine in terms of the indiscriminate and widespread human suffering resulting. The brilliant scholar, nuclear chemist and Nobelist Dr. Glenn Seaborg noted that if an unfriendly foreign power tried imposing this obstacle to progress on America we would consider it an act of war.

Oddly, it concerns children, the most vulnerable and least culpable among us. The most pressing issues of our time can be traced to this single issue; ultimately, it can be linked to the most heinous crimes against humanity. Yet to this day people remain largely blind to the enormity of its threat.

### America Robbed Blind

One whose possessions have been stolen but is unaware of the loss is said to have been robbed blind. There is no gun-toting criminal or threat of violence. America is the victim of such a crime in that the materials essential to building a safe and secure future are being stolen away, embezzled ever so gradually and in broad daylight.

For humankind there is only one bridge linking the present to the future. It is made not of steel and concrete, but entirely of children. Today every sector of society agrees that the bridge currently under construction, our sole means of transition to a safe and secure American future, has never been weaker, less dependable, or more precarious.

The late Harvard Economics Professor John Kenneth Galbraith held a curious view on the crime of embezzlement, noting, "The embezzler has his gain and the man who has been embezzled, oddly enough, feels no loss." He explained that while the crime remains undiscovered the embezzlers will spend, and the victims will spend as before creating a false sense of security for the economy as a whole. The economist's trained eye, however, can sense the imbalance.

The sense of imbalance in American society today is almost palpable. Concern has been voiced across various disciplines, including economics, science, education, government, religion, and commerce. All agree that the essential quality of nature among our young people has eroded - and continues to degrade before very our eyes.

By failing to safeguard the early development of our young people we have in essence sacrificed long-term stability on the altar of self-interest. By looking the other way we have approved construction of America's only bridge to the future without the use of rebar, the very material needed to *prevent it from crumbling under pressure*.

In so doing we have robbed ourselves blind. America is embezzling from her own coffers. Worst of all, we seem unable to stop ourselves. As one white-collar criminal put it after finally being caught, "It was like riding a tiger, not knowing how to get off without being eaten."

Despite repeated warnings from forebears across the centuries, we have again succeeded in stumbling over the mother of all obstacles.

## The Heart of the Problem

An infant's potential for social and emotion development is virtually wide open. Key determining factors are contributed by parents, grandparents, peers, family and community members. Like a mannequin of sorts, the little one is overlaid with accessories, outfitted to harmonize with the culture into which it was delivered. A child's very future, the adult s/he grows to become, is in large part determined by the nature of those accessories - for better or worse.

Social and emotional development are firmly tied to every other area of growth: physical health, language skills, cognitive potential, and early relationships – all are impacted. Neglect, mistreatment, or abuse during the critical determining years tend to have a disabling and profoundly disturbing impact on little ones, often resulting in illness, depression, anxiety, aggression, lack of self-control and concentration, and impeded communication skills.

Earlier this year Secretary of Education Arne Duncan referring to a Pentagon study, reported that 75% of young people ages 17 to 24 are high school dropouts, drug users, obese (or physically unfit), or have criminal records, and so cannot qualify for military service - 26 million young people.

The ongoing decline of stability among today's youth led Dr. Ken Petress, University of Maine professor to write, "If children have to grow up in danger and are unable to mature naturally and freely, what sort of adults will they become?" He warned, "We are in danger; we are not healthy as a society. If we do not get involved and act quickly in our national interest, we will die on the vine."

The organization *Parenting Teens* reports that not only have incidents of violence among youth increased, but they have become even more violent in nature, noting that teen violence in America produces an added financial burden to taxpayers of over \$160 billion every year.

The rate of adolescent suicide has increased by over 300% since 1950, and is now the third leading cause of death among youth today. The Centers for Disease Control and Prevention emphasizes that this does not account for the approximately 100-200 attempts for every completed suicide among young adults ages 15 to 24.

Over 2,000 years ago the Roman poet Virgil gently warned, "As the twig is bent, the tree inclines." The noted psychiatrist Karl Menninger was far more direct, stating, "What society does to children, they will do to society." For America, the handwriting is on the wall.

## The Emerging Solution: Key Factors

### *The Itasca Project*

In 2003 a group of 50 high-profile Minneapolis business executives met to determine how to reverse the region's declining economic health and quality of life. The so-called *Itasca Group* leaned heavily on the expertise of Economist Art Rolnick, then Vice President of the Federal Reserve Bank of Minneapolis.

Rolnick had been charged by the government with the task of determining the best possible investment of taxpayer dollars in terms of maximizing regional economic development. After exhaustive research, Rolnick discovered that the greatest return on investment was to be derived *not* from building a new sports stadium or theme park as some had hoped. On the contrary, the economist found that the highest rate of return would be realized, all things considered, by investing in a large-scale, high quality program of early education for children.

Rolnick noted that early intervention has been proven so effective with at-risk children, that a public investment in providing quality early care can yield an annual rate of return of up to 16%. Everyone was caught by surprise, including Rolnick.

Based on these findings the Itasca Project created the Task Force on Early Childhood Development. The group produced a report noting, "The current system of early child care and education in Minnesota is not getting the job done. Only half of Minnesota children are entering school fully prepared to learn. At-risk children arrive at the school house door *already* exhibiting performance gaps that will, in a majority of cases, undermine their future academic and life success."

### *The Camp\*aign for American Kids*

News of the Itasca Project was received by the non-profit *Camp\*aign for American Kids* with great enthusiasm. Also known as the Camp\*aign for Kids (US), the Virginia-based agency is a research, information and advocacy agency with a global mission. It was created expressly for the purpose of determining the most practical and realistic means possible of safeguarding the early development of children on a large scale during the critical determining years of neurobehavioral formation. According to neuroscientists, this window of opportunity begins to close in the late teens.

The Camp\*aign's simple yet profound mission is to maximize well-being for children *en masse*, and thus, the *humankind* they grow to become. It was the first non-profit on record to declare a bona fide crisis of youth in the U.S., stating, "*As the forces of modern society begin to exceed a child's natural capacity to withstand, a Crisis of American Youth will emerge affecting every aspect of society.*"

The organization points to record increases in depression and suicide, acts of violence, classroom chaos, dropouts, and incarcerations among today's youth. The U.S. now holds the world record for the number of adults behind bars. Most importantly, however, statistics show that seven of ten children with an incarcerated parent *also* end up behind bars. The growing economic burden this imposes on society is simply staggering.

Founded by Rev. Jon Sherry in 2006, the Camp\*aign stresses that any program hoping to reverse the growing Crisis must include a capacity to safeguard the early development of children on a large scale, not merely by the hundreds, but the hundreds-of-thousands simultaneously.

To this end, the agency strives to raise awareness among parents, educators and caregivers worldwide of the profound benefits to children from participating in specific type of outdoor youth experience, referred to as the **JOEY** program (Joint Outdoor-Ecumenical Youth).

*“Pre-habilitation precludes rehabilitation,”* is the Camp\*aign’s war cry, referencing the adage that it is better to build a fence at the top of a cliff than to park an ambulance at the bottom. Rev. Sherry states, “Today the sheer number of children dropping over the cliff’s edge is inundating caregivers below. Now caregivers are also becoming casualties.” He noted the high rate of burnout among social workers and teachers due to stress, emotional exhaustion, and low job satisfaction.

Studies show that 47% of social workers show significant signs of psychological problems and distress. Roughly 50% of today’s teachers quit within five years. One high school principal confessed that of all her concerns, the most worrisome is student depression and suicide.

“Thankfully there is a solution,” Sherry notes. “Children involved in programs like the **JOEYZONE**, as it is called, tend to be stable, well-balanced, and sound of character as a result. They tend to become the most generous givers, the most dedicated volunteers, and the most active community leaders. Also, they tend to gravitate to careers focused on serving others vs. themselves,” he states.

“All evidence shows that the **JOEYZONE** makes both a life-changing and life-long difference for young people,” says Sherry. With hundreds of **JOEY** programs across the U.S., the capacity for large-scale impact on youth, thus society, is indeed significant.

The **JOEY** approach, however, has a major weakness: it is only able to reach youth ages 7 to 17.

Neuroscientists affirm that 85% of brain development occurs by age-five and that a home environment of chronic stress and anxiety can inflict irreversible brain damage on a child. Such an environment is common among those who live in poverty, and today in the U.S. over 20% of little ones aged 0 to 6 live below the poverty level.

With 28 million children in America in that age group, the Camp\*aign was asked, “What can be done to help safeguard the early stages of development for this most vulnerable, at-risk group?”

### *Dr. Joseph Sparling and the Abecedarian Approach*

The answer was to be found in the work of world-renowned child development expert, Dr. Joseph Sparling. A Camp\*aign board member, Sparling is one of the creators of the celebrated *Abecedarian* approach to early childhood development. The Abecedarian model, utilized the world over, is a proven means of helping at-risk children attain higher levels of competency and well-being.

In the above-mentioned Pentagon report, Rear Admiral James Barnett, US Navy (Ret.) noted, “Our national security in the year 2030 is absolutely dependent upon what is going on in pre-kindergarten today.” The report was endorsed by 89 of our nation’s top leaders, all of whom agreed that *quality early education* is the answer to the most pressing issues of our time. The report specifically cited the Abecedarian approach as a means of reversing the growing Crisis of American Youth.

“Beginning as early as possible is critical,” it stated, noting that “children served by Abecedarian were nearly *three times* more likely to be attending a 4-year college at age 21,” and, “the children not in Abecedarian have lower IQ’s at age 12, were 91% more likely to be held back in school, and dropped out of high school 48% more often.”

In view of these findings, the Camp\*aign set out to formulate a viable solution using the same interdisciplinary approach that spawned the **JOEY** program. The process involved cross-referencing, correlating, and coalescing information from a wide range of disciplines, including the neurosciences, economics, commerce, psychology, religion, education, and government.

## ***TeraCare*** - A Practical, Realistic Solution

The project culminated in a groundbreaking new initiative: a high-quality, low-cost, Abecedarian-based child development/daycare program for at-risk children aged 0 to 6, christened ***TeraCare***.

The ***TeraCare*** concept is unique for many reasons. Unlike most programs the Abecedarian approach, or **3a** (Abecedarian Approach America), *requires* parental training. It is only natural for distorted child rearing methods to be transmitted from parent to child. Children are then predisposed to make the same mistakes in their own child-rearing practices; the bad habits of predecessors, such as humiliation, verbal cruelty, physical violence and ridicule, tend to be replicated unknowingly.

The research of Art Rolnick, now a fellow at the Humphrey Institute emphasizes that to be successful a childcare program must not only involve parents, it must also deliver *quality service*.

The highly acclaimed Promising Practices Network (PPN) scrutinized the **3a** approach in this respect. Using rigorous standards, PPN assigns either a "Proven" or a "Promising" rating, depending on whether programs have met their high-quality evidence criteria. PPN awarded **3a** a “Proven” rating, noting that Abecedarian children “experience significant and sizeable gains across most of the cognitive/academic performance outcomes.”

Furthermore, according to the Itasca study a major weakness of existing programs is that they tend to have “no objective measures of program effectiveness.” **3a** mandates this by definition. Another weakness of current programs cited by Itasca concerns the widespread lack of awareness of the profound benefits of high-quality childcare. Given that the Camp\*aign’s primary function is to raise issue awareness among parents, educators and caregivers, ***TeraCare*** resolves this concern.

### ***Community Centered***

Another key ***TeraCare*** advantage concerns the wide range of options in terms of location. Child-care centers typically avoid locating in at-risk areas, rendering the service largely unavailable to the very ones needing it most. This forces low-income families to bear the extra expense and time of traveling often-long distances daily to and from childcare.

In contrast, the ***TeraCare*** model is firmly community-based, made possible by utilizing facilities of neighborhood faith communities. Major mainline congregations throughout the U.S. have been in steep decline for over twenty years. On average, each is losing 70,000 members annually, with no end in sight. Many have already closed their doors due to low attendance.

Today it is common to see less than 100 attendees in a facility built for 1,000. Such congregations exist by the thousands across the U.S. representing an enormous volume of under-utilized space, and several have already asked to host the **TeraCare** program. This would enable **TeraCare** centers to be stationed directly in areas where the need is greatest.

The benefits of this arrangement to partner congregations are abundant. First, a congregation incurs no expense by hosting a **TeraCare** center. And, although the **TeraCare** program involves no religious instruction, congregations providing childcare typically experience an increase in membership and renewal as a result. Most importantly, **TeraCare** enables a congregation to provide a critically needed program ministry within and to the community.

### *Funding*

All childcare facilities must conform to state licensing requirements. To ensure superior quality and accountability **3a** facility standards reach beyond basic requirements. For some congregations this may involve architectural modifications to existing classroom spaces.

Fortunately, due to the tremendous need for additional childcare services across the U.S. a wealth of funding via *block grants* is currently available for upgrading or renovating existing facilities.

Most congregations neither have the time nor staff to manage the myriad functions associated with grant processing. Therefore, the Camp\*aign manages this task for all **TeraCare** congregations. In addition, the Camp\*aign takes responsibility for raising needed funds from local and national sources, and for promoting the congregation and its **TeraCare** program within local communities.

It is worth noting again that congregations offering childcare services to the community typically see an increase in membership as a result. Given that **TeraCare** is both a superior-quality and a low-cost child development/daycare model, membership growth is expected to be even more dramatic.

### *Value in Collaboration*

Joshua-Michèle Ross states, “The world of the future will not be served by the organizations of the past. Collaboration is, at its root, a social activity. It is founded on generosity, sharing and openness,” (*Five Reasons Why Collaboration Matters Now More than Ever*; *Forbes*, 6/13/2011).

That said, rather than launching a separate daycare/child development service, the **TeraCare** model utilizes the services of pre-qualified existing daycare providers. Staff are then trained and certified according to **3a** standards as needed.

The benefits available to affiliate childcare providers are significant. By situating **TeraCare** in the facilities of community-based, ecumenical congregations, providers avoid the expense and concerns of owning/renting and maintaining a facility. Moreover, since such congregations are typically aligned with a national denominational agency, affiliate providers find themselves well positioned for expansion if desired throughout that network.

Furthermore, since the mission of the Camp\*aign revolves around raising public awareness of the need for high-quality youth programs, providers are also able to avoid expenses typically associated with marketing their services. The Camp\*aign embraces this task passionately and wholeheartedly.

To burden an already overworked congregation with the task of identifying, training, and qualifying a local childcare provider is unreasonable. The Camp\*aign assumes this responsibility, and in so doing is able to ensure program integrity, accountability and standardization nationally.

Today, all but ten U.S. States subsidize childcare expenses for at-risk families. Enabling providers to avoid facility and marketing expenses reduces costs to low-income families even further. These factors, combined with revenues made available via Camp\*aign fundraising efforts enable the **TeraCare** initiative to cut costs to at-risk families by over 50%.

All things considered **TeraCare** affiliate providers are able to 1) offer a higher quality of service, 2) reduce fees for at-risk families by half, 3) eliminate sales/marketing costs, 4) avoid the expense and concern of renting/owning and maintaining a retail facility, 5) position their business for expansion via ecumenical networks, and 6) increase margins in the process.

### *Social Innovation*

A November 2011 report by McKinsey Group indicated that, in contrast to all previous recessions, unemployment is expected to rebound from the 2007-09 recession far later, noting, “At recent rates of job creation, the lag this time will be upward of *60 months*.”

In this respect, the projected benefits to society via **TeraCare** are truly enormous. An estimated 80,000 centers are needed to meet existing childcare demands in the U.S. Since each 50-child **TeraCare** center requires a staff of ten, the program has the potential of creating 800,000 new jobs directly, adding \$2 billion to the national economy annually.

Moreover, the *indirect* creation of new jobs (food services, supplies, education/training, financial services, transportation, management, counseling, construction, maintenance, etc.) stands to add another 80,000 new positions nationwide, valued at over \$2.5 billion annually.

Factoring the savings due to a reduction in teen violence, costing taxpayers roughly \$160 billion annually, the **TeraCare** initiative stands to create 880,000 jobs valued at over \$5 billion each year.

Other factors enhance these benefits even further, especially the reduction in costs associated with the steadily-increasing rate of incarceration in the U.S.

The **TeraCare** initiative helps resolve a surprisingly wide range of concerns facing society today:

Concerns	Beneficiaries
Joblessness	Families living in poverty and their children
Incapacitated education system	Educators, students, parents, universities
Increases in violent crime/incarceration	Taxpayers, law enforcement, communities
Growing sense of community insecurity/unrest	Neighborhoods, caregivers, local agencies
Unfriendly business climate in at-risk areas	Commerce, entrepreneurs, consumers
Lack of future U.S. workforce	U.S. Gov’t, national security, global economy
Absence of economic development stimulus	Local and regional economies

## Conclusion

In *Tipping the world: The power of collaborative entrepreneurship*, Bill Drayton writes “To question whether social entrepreneurs can achieve large-scale change is to doubt the existence of Florence Nightingale, Maria Montessori,” etc. (McKinsey, April 8, 2010).

“After all,” he says, “what defines the true social entrepreneur is that he or she simply cannot come to rest in life until his or her vision has become the new pattern society-wide. Scholars and artists are satisfied when they express an idea. Professionals are when they serve a client well, and managers are when their organization succeeds. None of this much interests the entrepreneur. The life purpose of the true social entrepreneur is to *change the world.*”

There could not be a more perfect description for the new, dynamic collaboration integrating the Abecedarian approach, the Camp\*aign for American Kids, and the thousands of ecumenical communities of faith across the country - *and around the world.*

Safeguarding the well-being of our youth will forever and always stand as our most urgent priority, our gravest responsibility, and our most serious commitment. The benefits of doing so, both individually and collectively are significant beyond compare.

Even more compelling, however, is that to do otherwise indicates a disturbing corruption of human nature, for the saddest reality of all is *that every broken life ... is born a blameless child.* For this reason the Camp\*aign for American Kids went on record in 2006 declaring, “The logical extension of an unfettered consumer-driven society is that ultimately it will begin consuming its own young.” This, it appears, is becoming our reality.

The benefits of shortsighted self-interest invariably come at the expense of overall economic health and quality of life. In pursuit, we Americans have robbed ourselves blind, embezzling our own coffers. We have sacrificed long-term stability at the altar of short-term gain. Yet we continue to stumble, blind as bats, over the simple, age-old truth required to attain the most enriching lifestyle possible: *As the twig is bent so grows the tree.*

Accordingly, the integration of the Abecedarian approach, the Camp\*aign for American Kids, and thousands of ecumenical communities of faith worldwide represents collaborative entrepreneurship at its best. As such, it offers a practical, viable, and reality-based solution to the most pressing concerns of our day. Indeed, it would appear to be *a match made in heaven.*

**The Camp\*aign for American Kids:** *a little change ... for a WHOLE life!*

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