

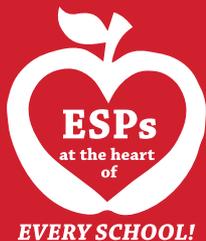
MTA Today

A publication of the Massachusetts Teachers Association
Volume 51, No. 2/Fall 2020



EDUCATING AMID THE PANDEMIC





2021

SAVE THE DATES

MTA ESP CONFERENCE



Get ready for a weekend of professional development, ESP solidarity and fun! The 2021 ESP Conference is scheduled to take place at the Sea Crest Beach Hotel in Falmouth. Please watch massteacher.org/esp for updates and registration information.

MTA Today

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This edition also includes the 2020 MTA Election Guide and the Fall issue of The MTA Advantage



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MTA'S MISSION STATEMENT

The Massachusetts Teachers Association is a member-driven organization, governed by democratic principles, that accepts and supports the interdependence of professionalism and unionism. The MTA promotes the use of its members' collective power to advance their professional and economic interests. The MTA is committed to human and civil rights and advocates for quality public education in an environment in which lifelong learning and innovation flourish.

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ON THE COVER

The resumption of learning has been anything but routine this year, as MTA members across the state have coped with the challenges of educating students amid a pandemic while advocating for safety, funding and adequate staffing. In the top photo, MTA members gathered in Northampton on Oct. 2 to rally for public higher education. In the photo below, Springfield teacher Lynn Budd was among more than 1,000 educators who took part in a #OnlyWhenItsSafe Day of Action on Aug. 19. Coverage of higher education and preK-12 activism begins on Page 3 and Page 6, respectively. On Page 5, you'll find the third in a series of stories celebrating the MTA's 175th anniversary. An article on Page 9 features Education Support Professionals sharing their stories as they fight for a PreK-12 ESP Bill of Rights. This edition also includes the 2020 MTA Election Guide.



Cover photos by Bob Duffy
Cover design by Joshua Degregorio

Quote-Unquote

While Virginia "serves the state's sons, it makes no provision whatever for her daughters. That is not equal protection."

— The late U.S. Supreme Court Justice Ruth Bader Ginsburg, writing in *United States v. Virginia*, the case in which the court ruled against the Virginia Military Institute's all-male admissions policy

Advocating for public higher education

Members demand adequate resources for colleges and universities

By Scott McLennan

The MTA's higher education members continue to lead the fight for sufficient state funding for public colleges and universities — and the effort to stave off deep, long-lasting cuts affecting students, workers and programs on campuses across the Commonwealth.

As the coronavirus pandemic continues to cause colleges and universities to adjust operations, MTA members have taken strong action to oppose decisions made by some administrators to reduce staff through layoffs and furloughs while eliminating course offerings and support services for students.

MTA Vice President Max Page recently addressed these issues during a hearing held by the Legislature's Joint Committee on Higher Education.

"Campus executives are rushing to cut invaluable programs," Page told the committee on Oct. 6. "For example, we are waging a battle right now to get Springfield Technical Community College to reverse its president's decision to close seven programs — programs that produce nearly 100 percent job placement among their graduates.

"We are turning to fight against the relentless drive of Salem State University's president to shrink the faculty and downsize or potentially close departments that are deemed 'cost inefficient,'" he continued. "Fields such as art, sociology, economics, math and philosophy are being affected. I fear we are witnessing the sacking of Salem State."

MTA members in the UMass system have similarly taken aim at President Marty Meehan's budget directives, which are based on an assumed revenue shortfall. Faculty and staff point out that the Legislature has so far committed to ongoing level funding for public higher education and that federal support is expected in whatever COVID-19 relief package is ultimately passed by Congress. Meehan's budget projections don't add up, they note, given the many unknowns about state and federal revenue.

MTA leaders also note that enrollment in the UMass system has not dipped as significantly as Meehan projected.

Through protests, rallies, car caravans, testimony and other forms of action, union members have been able to slow job losses. In addition, they got STCC to put the brakes — at least for now — on plans to drop programs.

Just weeks ago, a coalition of staff unions at UMass Amherst stopped the campus from immediately laying off about 450 workers in exchange for most of those employees taking two-week furloughs, among other steps. A joint labor-management committee has been created to explore other cost-saving measures.

The unions maintain that plenty of work remains to be done on the campus and that administrators have not thought creatively about job assignments



A Defend Public Higher Education stand-out in downtown Northampton on Oct. 2 drew demonstrators from several unions. The crowd was protesting staff and program cuts that harm students and the stability of the Massachusetts economy.

Photos by Bob Duffy

something he sees as essential to keeping students who are learning remotely connected to the campus.

"I was specifically hired to help LGBTQ students, and now that I'm on furlough, I can't do that work," said Bradley, who participated in a recent Defend Public Higher Education stand-out in Northampton.

That demonstration was one of several designed to bring together union members from the different sectors of public higher education and to advocate for across-the-board support for community colleges, state universities and the UMass system.

Actions scheduled for the region north of Boston brought together union members and students from Middlesex and North Shore community colleges, UMass Lowell and Salem State. Among other issues, they highlighted health concerns on their campuses because of the state's high COVID-19 infection rates and the fact that funding and staff cuts compromise safety.

The Massachusetts Agrees campaign likewise pulls together all of public higher education, directing messages at the Legislature about the need for adequate funding. The campaign recently launched its second video ad, focusing on the impact of cuts that have been made at UMass Boston, Quinsigamond Community College and Salem State.

And the campaign emphasizes that the immediate harm to workers, students and families is far from the

Please turn to **Higher Education**/Page 14

during the pandemic. Workers are also demanding that UMass and other public higher education institutions use reserve funds to save jobs during the current economic crisis.

But even with the stopgap measures, the cuts are still going deep, displacing workers and taking away vital student services.

Tyler Bradley, a residence director who is a member of the Professional Staff Union at UMass Amherst, was placed on long-term furlough because the dorms are largely empty. Yet Bradley pointed out that his job also included an important advisory role,

Key victories achieved — but still a lot to do

After five successful years of our effort to democratize contract negotiations through open bargaining, we were far more prepared to run our statewide campaign to resume educating our students #OnlyWhenItsSafe. During the COVID-19 crisis, you and your co-workers have taken part in union actions at unprecedented levels — whether virtually or in person — to demand safe schools and colleges, fight layoffs and furloughs, and assert your right to develop strategies for teaching during a pandemic.



Merrie Najimy
MTA President

Our movement is based on a broad set of antiracist common good principles. Our agenda for a just recovery calls for adequate funding for public services, progressive taxation, safe working conditions for employees, power for workers through unionization, a moratorium

on housing evictions, universal health care, affordable child care and a green new deal.

And then there is the election, fraught with disinformation, attempts at voter suppression, the rush to get one more conservative justice on the U.S. Supreme Court, and a president who tells armed white supremacist groups to “stand back and stand by.” In any other country this would be understood not as a constitutional crisis, but as an attempted coup. Many of you have already participated in the MTA/NEA initiative to call educators in the swing states to support the Joe Biden-Kamala Harris presidential ticket. Continue your activism. The nationwide movement composed of labor unions and our community allies is preparing to respond to circumstances as they unfold.

All of this is part of the ongoing struggle for a more just society. We’ve had some important victories. We still have a lot of work to do.

So what have you done together since the sudden shutdown in March? You and your co-workers joined in the MTA’s statewide campaign for a safe reopening. You participated more often than ever in local meetings to identify solutions and took collective action. You have protested, driven in car caravans, rallied for Black Lives Matter, signed up for endless bargaining sessions over memorandums of understanding, signed petitions, posted messages on social media and contacted elected leaders.

In Sharon and Andover, you stuck together in true union solidarity and refused to go into buildings that had not been found to be safe. Though it came with a cost, you struck a blow for all who believe in #OnlyWhenItsSafe.

You have also been there for your students, giving up vacation time to figure out how to teach during a

I find hope in how you have taken on these challenges and become involved at all levels of the union.

pandemic and continuing your self-education during the 10 days we negotiated for preK-12 preparation. At all levels of public education, you have grappled with unfamiliar technology and spent countless hours developing plans for virtual and hybrid instruction.

In your communities you have worn face masks, kept your distance and washed your hands over and over because you are educators and you believe in science. You are teaching your students how to tell fact from fiction — truth from lies — in our social media-distorted world. Indeed, media literacy is as important as any other subject we teach.

Where do we go from here?

First, we must not let education officials push us into teaching under unsafe or untenable conditions. We are not sacrificial lambs. The end of the pandemic is not in sight. The coronavirus is in fact something “to be afraid of,” particularly for vulnerable populations. Even when a vaccine is available, it is not going to be 100 percent effective or accessible to everyone. You need to keep organizing for health and safety measures as well as adequate staffing to educate and support students, whether they are at home or in school buildings.

With the arrival of the flu season and cold weather, there is a good chance that the pandemic will get worse before it gets better. If your district or campus isn’t taking appropriate measures, you and your co-workers have the power to stand up forcefully for the health and safety of students and staff alike. The MTA supports you.

We also need to build a better future by addressing the root cause of the problem. Austerity, which has led to disinvestment in public education, has left our schools and colleges without the necessary resources to educate our students. Yet the money exists. Billionaires nationwide — including the 19 who live in Massachusetts — have collectively grown their wealth by an estimated \$685 billion since the beginning of the pandemic.

But our elected officials refuse to raise the revenues needed to fund the staffing and equipment that pandemic education really requires. Instead they push us to teach the regular curriculum — as if times were normal — and go to new lengths to get it done, depriving our students of the education they deserve during these incredibly difficult times.

As Haverhill Education Association President Anthony Parolisi stated in an interview for an important story in this issue of *MTA Today*: “We’ve had a failure of leadership at all levels — federal, state and local. We’ve underfunded our schools for too long. To do this the right way, we need the kind of investment we haven’t seen since FDR.”

We are demanding more federal and state funding for education, paid for with progressive taxes.

At the federal level, the MTA and the NEA are advocating for the *HEROES Act*, a funding bill passed by the House but blocked in the Senate. This measure would not only extend unemployment benefits, but also bail out hard-hit states, municipalities, schools and colleges. No matter who sits in the White House after the election, we will need to push to roll back President Donald Trump’s giveaways to billionaires — including tax cuts that benefit real estate developers like him.

At the state level, we are supporting a slate of progressive revenue measures with our allies in the Raise Up Massachusetts coalition, including increasing taxes on “unearned” income and on highly profitable corporations.

If we are to make any headway, you need to speak out for these bills as loudly as you did against Question 2, the unsuccessful 2016 state ballot initiative to lift the cap on charter schools.

We need to pass the *Cherish Act* or a substantially similar measure to greatly increase funding for public higher education. We must prevent layoffs and privatization, and we must reduce student debt.

We need the Legislature to fund the *Student Opportunity Act* with all deliberate speed.

We need to stop the MCAS tests this year. U.S. Education Secretary Betsy DeVos has said she won’t give states waivers on standardized testing despite the disruption caused by the coronavirus crisis, and Governor Charlie Baker supports that position. That won’t stop us. We are still planning to take down MCAS in 2020-2021.

As you know, there is much to be done. I find hope in how you have taken on these challenges and become involved at all levels of the union. You recognize that there is power in united action — power that cannot be achieved by individual acts alone. Stay involved and stay safe.

Letters policy

MTA Today welcomes letters to the editor from MTA members. Letters should be no longer than 200 words. Each letter submitted for publication must address a topic covered in *MTA Today*, must be signed and must include the writer’s telephone number for confirmation purposes. Opinions must be clearly identified as belonging to the letter-writer. We reserve the right to edit for length, clarity and style. To submit a letter, mail it to *MTA Today*, 2 Heritage Drive, 8th floor, Quincy, MA 02171-2119, or email it to mtatodayletters@massteacher.org. For additional information, please refer to the guidelines posted on www.massteacher.org.

From the Great Depression through the 1960s, MTA helped win better pay and teaching conditions

By Laura Barrett

This November, the MTA celebrates the 175th anniversary of the association's founding. The Spring and Summer editions of *MTA Today* featured the history of our first 90 years. In this issue, we explore the period from 1938 through 1965, the year Massachusetts teachers won collective bargaining rights. All quotations in italics are from *The Faces and Voices of the Massachusetts Teachers Association: Celebrating 150 Years of History*, written in 1995 by now-retired MTA Communications Specialist Jerry Spindel. Other information is from *The Massachusetts Teacher*, the association's periodical during this time.

■ ■ ■

The Great Depression created hardships for many in public education, as teacher salaries were cut and schools were closed. Women paid the highest price. They were paid less than men in the first place — and they were often fired once they married. That practice was upheld by the courts in 1938 in a case involving a Somerville teacher.

When young men left the classroom in large numbers to fight in World War II, women teachers found they had some leverage. The MTA commented, "Some communities will soon be calling back the married women who were so unceremoniously dropped when other people wanted their positions."

The war was a frequent topic in MTA publications. Students were encouraged to bring in nickels, dimes and quarters to buy savings stamps to help finance the war effort. Patriotism was expected. In a 1943 article, teachers were exhorted to pledge: "We will foster the physical and mental health of children and youth, and see that remediable defects are promptly corrected, remembering that the duties and strains of war require strong bodies and healthy minds."

As the war drew to a close, women's rights took a step forward.

In 1945, after years of lobbying by the MTA, Massachusetts passed the Equal Pay Law for men and women who do comparable work. However, the Legislature left adoption of the law up to each individual city and town. Almost 20 years later, a number of Massachusetts school systems still maintained two separate pay scales.

Today, of course, that would be illegal. But the changes don't mean women are treated equitably in hiring and promotion practices. Although there are now about three times as many female teachers as male teachers in Massachusetts, male superintendents outnumber females 201 to 132, according to recent data.

The postwar years saw an unprecedented boom in salaries — except among educators. In a 1946 MTA article titled "Shall I Return to Teaching?," a sailor who had taught in Brockton asked, "Wouldn't I be better off staying in the Navy? The pay is much



The picture at left appeared on the cover of the November 1947 edition of *The Massachusetts Teacher*. Above, schools in the 1950s and 1960s held "duck and cover" drills because of the threat of a nuclear attack.

better in the Navy, and now that the actual struggle between life and death has been removed, it is a much more leisurely life."

The sailor continued, "I actually dreaded meeting my first class after three years in the naval service."

His attitude changed when his 35 students arrived. "I felt there still were children in the world who could laugh, talk, and giggle," he wrote. "I felt at home with them, as if I hadn't left them at all." He concluded that teaching was his life's work after all.

The salary was a continual problem, however, and some rural districts paid so poorly that they had a hard time retaining staff. In 1950, average annual salaries listed for selected trades showed classroom teachers at the bottom:

- \$4,675: Steam-railroad crews
- \$4,233: Heavy construction
- \$4,142: Newspaper
- \$4,034: Plumbing
- \$3,457: Carpenters
- \$3,350: Classroom teachers

The MTA frequently called for more state funding to increase spending and better equalize resources across districts. In a 1945 article titled "Cherishing the Public Schools," the MTA's director of research cited the same constitutional provision relied on in later lawsuits to make the case for more funding. "The differences in financial ability among the cities and towns in Massachusetts are very great," the author wrote. "Newton is three times as able as Fall River or Taunton to support an educational program."

It was the same argument that would be made decades later — in the 1993 *McDuffy* case, which led to increased state aid to low-income districts, and again in the legislative battle last year for the *Student Opportunity Act*.

■ ■ ■

Pay was one issue. Respect, autonomy and the rights of educators were others. Teachers were among the professionals targeted by McCarthyism, which flourished from 1950 to 1954.

By 1950, anyone entering public service in Massachusetts had to take an oath vowing that he or

she was not a communist. The Cold War had begun.

MTA fought to eliminate loyalty oaths and other forms of McCarthyism:

"The schools are already doing more than all other agencies combined to teach love of country through the study and appreciation of our national government, history, music and literature. Also, the daily salute to the flag and Pledge of Allegiance ought to satisfy any doubters."

The Cold War left its mark in another way. Where we now have active-shooter drills in our schools, in the 1950s and 1960s students were taught to "duck and cover" in case of a nuclear attack.

But not all of the association's efforts were on such a large scale. In 1951, the MTA won passage of Chapter 219, a law "prohibiting the manufacture and sale of bean blowers." It also banned slingshots, bludgeons and "metallic knuckles."

The rights of women teachers and the efforts to raise professional standards gained ground in the postwar period.

In 1953, Governor Christian A. Herter signed a law forbidding the dismissal of married women teachers. One year later, Massachusetts required that all new teachers in the public schools be certified. It was a law MTA had advocated for a century. And the fact that Massachusetts was the last state in the country to adopt certification did not make the victory any less sweet.

The Civil Rights movement had a lasting impact on schools and on the MTA. In 1954, one of the most important decisions ever handed down by the U.S. Supreme Court — in *Brown v. Board of Education* — struck down the "separate but equal" doctrine and ordered desegregation of the public schools.

The decades since have seen uneven progress, though. Desegregation efforts were resisted in the North as well as the South, and Boston was a center of the fight against "forced busing." Recent Black Lives Matter protests show how much still needs to be done. As reported in *The New York Times* last

Please turn to **A new generation**/Page 25

Educating amid a pandemic

MTA fights to keep members and students safe as learning resumes

By Laura Barrett

No matter how you cut it, 2020 has been an *annus horribilis*, with the COVID-19 pandemic still raging, the rise of white supremacist groups, rampant voter suppression and fires out West driven by climate change. For educators, it has been stressful on all fronts — particularly adjusting to a greatly altered education environment.

“It’s been a slog,” said Anthony Parolisi, president of the Haverhill Education Association, speaking in late September on the eve of his 15th memorandum of agreement bargaining session.

Despite everything, a bright spot has been MTA members working together to support their students while standing up for health and safety, fighting furloughs and layoffs, and organizing for the common good.

The message of the MTA’s #OnlyWhenItsSafe campaign is that educators want nothing more than to teach their students face to face, but safety has to come first.

“Your actions have made a big difference,” MTA President Merrie Najimy said in addressing fellow educators. “You have slowed down the drive to reopen schools too quickly. But we can’t let our guard down. Cases are already on the rise in our schools and across the state. We must act quickly anywhere there are deep concerns about the health and safety of students, staff and communities.”

The campaign included rallies on Aug. 19 in front of the State House, in Western Massachusetts and on the Cape. Even smaller events have garnered outsized media attention because of intense public interest.

Parolisi explained the context for the protests. “We’ve had a failure of leadership at all levels — federal, state and local,” he said. “We’ve underfunded our schools for too long. To do this the right way, we need the kind of investment we haven’t seen since FDR.”

Here are some stories about member challenges and successes during the pandemic.

Springfield

Lynn Budd, a first-grade teacher in Springfield, said her local association and the district worked together to “get it right” when the school year opened remotely. The groundwork had been laid years before, when the district committed to providing students with laptops. The pandemic accelerated educator training in remote instruction.

“Thank you, MTA, for fighting for the extra 10 days at the start of the year!” Budd said, referring to the agreement the MTA struck with the state to delay the return of students so that educators could have 10 extra planning days. “If we’d only had our usual PD days, it would have been a disaster.”



Photo by Bob Duffy

Hundreds of educators and their family members, joined by community allies, rallied at an #OnlyWhenItsSafe event outside the State House on Aug. 19. They held six-foot lengths of paper chain or caution tape to show the distancing needed for safety.

Budd’s day includes both morning and afternoon synchronous teaching sessions broken up with a midday break and asynchronous classes for the students. Fourteen of her 16 students regularly participate, and the school staff is working on the remaining two. An experienced educator, Budd builds in many breaks and makes learning fun. Parents are essential partners, so she spends a lot of time working with them, including developing short explanatory videos.

Despite the long school day, sometimes at the end her students make her laugh by asking to stay on longer. “They want to show me their pets,” Budd said. “They’ve been so good.”

Budd knows it will be hard to teach reading and writing remotely and is counting on her principal to provide her with extra staff so the students can break into smaller learning communities. For now, though, she is relieved to have gotten off to a good start.

Andover

In Andover, the local was so frustrated with the district’s failure to negotiate over safe conditions or workable learning plans that hundreds of members refused to enter their buildings on the first planning day, Aug. 31. The state ruled the action an illegal strike and members were ordered back into the buildings.

Despite that ruling, Andover Education Association President Matt Bach said the members’

“To do this the right way, we need the kind of investment we haven’t seen since FDR,” said Haverhill Education Association President Anthony Parolisi.

determination persuaded the district to negotiate over air quality issues.

“We had 500 people standing shoulder to shoulder standing up to the boss,” said Bach. “That has built more camaraderie than I’ve seen in the 19 years I’ve been here. It’s not clear what will happen next, but we’re in this together.”

Monomoy

When the MTA negotiated the 10 planning days, Najimy stressed the importance of creativity. In the Monomoy Regional School District on Cape Cod, the local and district embraced change.

Under the district’s hybrid model, English teacher Lisa Forte-Doyle and three other teachers were hired to develop a half-year pass-fail course on “the individual and society” that all students must take. Topics include Black Lives Matter protests, COVID-19 inequities, and bias against members of the LGBTQ community and the disabled.

Continued on next page



Photos by Scott McLennan, Bob Duffy and Laura Barrett

MTA members made their sentiments known about returning to buildings that lacked proper health and safety precautions in the weeks before the school year began. In the photo at left, dozens of educators took to the streets in Sharon during a protest on Sept. 14. In the photo at right, educators lined a long stretch of Route 5 in West Springfield on Aug. 19, a day of action to urge reopening schools #OnlyWhenItsSafe.

'I don't like sitting in front of the computer all day'

Continued from previous page

Most of the work is done asynchronously, with students accessing materials developed by the staff. The biggest downsides to teaching remotely? "I don't like sitting in front of the computer all day," Forte-Doyle said. "I like to be active and moving around. And I miss being around teenagers! I love their energy. I miss laughing with them."

Even so, she was excited to stretch her professional capabilities by helping to create an important new course.

Northampton

Paula Rigano-Murray heads the unit that represents Education Support Professionals, a member category that refers only to paraprofessionals in Northampton. Since ESPs were not utilized well in the spring, Rigano-Murray said, the local suggested numerous ways that they could make a positive contribution under the district's remote-learning model. Using ESPs effectively is both good for students and protects the jobs of crucial employees.

Rigano-Murray said the initiative has had varying degrees of success, though the role of ESPs is "eons better than in the spring." In her case, it's working well. She's busy from 8:30 a.m. until 2:30 p.m. daily, providing support to learning-disabled students at the high school.

"We managed to prevent layoffs," she said. The next challenge will be finding enough ESPs willing to work in person when the district starts transitioning to hybrid instruction.

Worcester

Joseph Fails, a longtime Worcester history teacher, gives the rollout of the district's remote plan mixed grades. The Educational Association of Worcester and the district still did not have a



Ella James Berg Powers took part in the Aug. 19 State House rally with her mother, Cara Berg Powers, who teaches at Worcester State University and is concerned about health and safety at both public schools and colleges.

memorandum of understanding by Oct. 1, despite local actions including car caravans and member contact with School Committee members.

Fails said that a major sticking point was how to fairly evaluate those teaching remotely when so many had been hired in the paper-and-pencil era. "I feel for the instructor around my age who never

really dived into technology as much as I have," he said. "Now they've been forced to sink or swim. Some might be sinking."

Fails gets up at 4:30 a.m. to get ready for his first class at 7:20. He said preparing a single remote lesson can take three to four hours, far longer than in normal times.

Even given all those challenges, the situation has its positive aspects. "I get to continue developing my relationships with my students," Fails said. "We talk, we laugh, we joke."

Leominster

Inadequate staffing is a challenge in Leominster, which suffered heavy layoffs in the spring. Despite that reality, the mayor declared on Sept. 29 that the School Committee's decision to open remotely was causing a "public health crisis."

Leominster Education Association President Leah Burns said educators were "blindsided" by the declaration.

"Our major focus has been on how to get students back in a safe and timely fashion," she said. "But we don't have the staffing right now to pivot quickly to hybrid or fully in-person."

The local held a large stand-out on Aug. 19 and is continuing to resist mandates for in-person instruction that cannot be addressed safely.

Hopkinton

Hopkinton opened with a hybrid model, but two positive cases in late September shut the district down briefly — a scenario seen in a growing number of places. Meanwhile, a second wave of infections is widely predicted as the flu season begins to hit.

Becky Abate, president of the Hopkinton Teachers Association, protested a decision by the

Please turn to **A Challenge**/Page 23

MTA charity is innovating to help students

By Scott McLennan

The Massachusetts Child is expanding its COVID-19 relief efforts for students, thanks to a \$100,000 donation from Blue Cross Blue Shield of Massachusetts.

“We are extremely grateful for the generosity of the people at Blue Cross Blue Shield,” said Nicole Prevost, president of the Mass Child Board of Directors. “And we are proud that they recognized the work of the countless public school educators who have been helping their students overcome the challenges resulting from the coronavirus pandemic.”

Funding from The Massachusetts Child’s Blue Cross Blue Shield COVID-19 Relief Fund is accessible to every preK-12 MTA local, in addition to the resources traditionally provided by the charitable organization.

When the pandemic forced school buildings to close in March, the MTA made an emergency donation to the Mass Child, allowing it to provide preK-12 locals with grants to purchase items to support students in remote learning. Within weeks, grants totaling nearly \$10,000 were on the way to more than a dozen locals.

The Massachusetts Child board has set aside the donation from BCBS as a separate fund that locals can access for anything their members

believe can assist a student affected by the pandemic. For instance, a local could supply technology, ranging from devices and headsets to mobile internet hot spots; personal protective equipment, including masks and hand sanitizer; or grocery gift cards to help a student experiencing food insecurity.

Basically, the Mass Child is lifting many of the restrictions placed on other types of funding — and locals are still eligible to use the standard grants to help students in need, making sure they have sufficient school supplies or appropriate winter clothing.

In recent months, MTA members have informed the organization’s directors that COVID-19 is having a far-reaching effect on students. The board decided that it needed to expand its usual criteria for reimbursements to address these far from normal circumstances.

“When we created the emergency grants last spring, it made us aware of how widespread the need is,” Prevost explained.

“Mass Child board members spent the summer months figuring out how to keep meeting that need without jeopardizing our long-term financial health,” she continued. “Meanwhile, Blue Cross Blue Shield was exploring ways to provide assistance to families

hard hit by the impact of the pandemic and saw a good fit with the work that Mass Child was doing with educators and students.”

Any preK-12 local can apply for a COVID-19 relief reimbursement of up to \$1,000. In applying for the grant, locals must specify what the money will be used for and how the purchase will help students affected by the pandemic.

Local associations will be allowed to purchase items in bulk when appropriate. For example, if a local determines that many students working remotely would benefit from headphones, it would be appropriate to order those in the most cost-effective way.

Using a similar approach, given that many households have several students working remotely, the Mass Child will approve purchases that ensure they have sufficient access to technology.

And because the pandemic is creating an economic crisis, the charity will approve purchases of PPE or grocery gift cards to help students who are in need.

The Massachusetts Child will continue to follow its current procedure regarding technology and food-related purchases with standard grants.

For details about The Massachusetts Child and to apply for any of the available reimbursement grants, please visit massteacher.org/masschild.



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Stories show need for ESP Bill of Rights

By Jean Conley

MTA Education Support Professionals are currently sharing their personal and professional stories — in face-to-face conversations, in print and via social media — to advance the MTA PreK-12 ESP Bill of Rights campaign.

The effort is aimed at winning better pay and benefits, job security, professional development and affordable educational opportunities for ESPs. It was endorsed over the summer by the MTA Board of Directors.

This fall, the campaign is rolling out the Bill of Rights to MTA local associations across the state as it seeks to get all members involved in the fight to bring measurable progress to ESP contracts — and a sense of fairness and respect for Education Support Professionals.

This article focuses on two ESPs' stories, but we know there are many more to be told. If you would like to share your story via a Soapboxx video, visit massteacher.org/esp for more information.

◆ ◆ ◆
Jennifer Burgess has been a paraprofessional for seven years. She works at the Maria Hastings School in Lexington.

"I knew that I wouldn't make much money as an ESP, but I had no idea that I would need to have three jobs in order to maintain my home, car and bills. I am lucky to live close to the district in which I work, but a lot of people commute over an hour each way. We ESPs do not make a living wage in most of the districts that we work in.

"We are not often recognized as the professionals we are. I have over 20 years of working with children and adults with special needs in both private and public spaces.

"Although I feel like my input is required at meetings that affect my students, I am seldom, if ever, invited.



Photos by Audra Makuch and Bob Duffy

Kinga Borondy, left, and Jennifer Burgess, right, are two Education Support Professionals who have agreed to share their stories to bring attention to the MTA's PreK-12 ESP Bill of Rights campaign, which is focused on winning better pay, benefits, respect and fairness for ESPs.

"We rarely get any planning time and are expected to modify general education work on the fly. Our professional development options are usually very few, and often they are trainings that we have done before or are not suited to us or our students' needs.

"We do not have job security and are usually the first ones cut when the budget calls for layoffs. We have

no say about which classrooms or students we will work with from year to year — that is, IF we have a job the following year.

"I went to college but I didn't finish my degree because I took custody of my younger sibling. At this point I owe \$30,000 for a degree I didn't get to finish. I feel like I will NEVER pay the bills down because I cannot afford to.

"We need to address these issues by bargaining strong contracts and winning the goals outlined in the MTA ESP Bill of Rights."

◆ ◆ ◆
Kinga Borondy has been a paraprofessional for six years. She works at the Albert F. Argenziano School in Somerville.

"I went to work in the Somerville Public Schools when my daughter was 16 and we lost my husband's Social Security death benefit. Working full time in school is actually a pay cut from Social Security, so like most paras I work two or three jobs to get by.

"I recently worked in a local arts center, teaching clay crafting classes to first- and second-graders, but that program isn't running now because of the coronavirus pandemic.

"I have a bachelor's degree and I speak Spanish and Hungarian. I work with English language learners whose parents speak many different languages, and I have been working with my fellow union members to build community support and engagement for those students and our members.

"As ESPs, we're often taken for granted and not seen as professionals. This is a problem that starts at the top, but it travels down to the students.

"When we're not included in IEP meetings and planning, it sends a clear message to parents, students and other educators that our value is being discounted.

"The fight for a living wage is critical because it brings attention to who we are and that our role is essential in the delivery of education. In Somerville, we fought for a higher starting wage, but we have more work to do for people to see us as the professionals we are."

To download a copy of the MTA PreK-12 ESP Bill of Rights, see a living wage calculator for your county or to learn more about the campaign, please visit massteacher.org/esp.

Despite the pandemic, retiree activism thrives

By Scott McLennan

In a normal campaign year, MTA retirees play an active role in the political activities leading up to fall elections. Retired educators can be counted on to make phone calls, knock on doors and drop off literature about candidates and ballot initiatives.

But this is not a normal year — and the election is anything but routine. COVID-19 has sharply limited face-to-face campaigning, while balloting itself has changed as many people take advantage of mail-in and options for early voting.

Politically active retirees express a bit of sadness about not being able to go out and talk to voters. But the flip side is that some now have more time to get the message out about specific issues or candidates, including Joe Biden and Kamala Harris, whom the union is recommending for president and vice president.

“It’s very hard not being able to canvass and talk to people face to face,” said Carolyn Scafidi, an MTA Retired member who serves as a Senate district coordinator. “I’m doing a lot of phone calls and Zooms. It’s very different, but you still need to get the word out.”

Scafidi said she has spent a lot of time talking to voters in states where there are U.S. Senate races that could flip seats to the Democrats. That’s not



necessarily something she would be doing in a year without the coronavirus — or without Donald Trump on the ballot.

“I probably wouldn’t be doing a lot in other states, but because of what’s at stake, I want to do whatever I can,” Scafidi said.

Longtime campaigner Tom Meyers agreed that activism — like education — is always better in person. But at age 70, Meyers is extremely cautious when it comes to limiting his risk of exposure.

Still, Meyers said, “The work needs to carry on.”

To that end, he noted, he has gotten more adept at using Zoom teleconferencing and social media and has helped set up a few successful virtual candidate forums in the Greater Lawrence area.

Meyers said he has also worked on getting activists’ op-eds and letters to area newspapers, as well as making phone calls and sending emails to potential voters.

“I’m doing a lot of phone calls and Zooms,” said MTA Retired member Carolyn Scafidi. “It’s very different, but you still need to get the word out.”

“You always have to be able to adapt to the situation that is in front of you,” Meyers said. “The solidarity of the educators’ unions is also very powerful.”

Craig Slatin’s activism has been focused on climate change and the development of the MTA Climate Action Network. While the network is still coming together, Slatin said, he sees the limitations of asking educators — both retired and active — to participate in even more remote meetings than they already do.

But Slatin recognized that many of the issues important to the network, along with many supporters of a Green New Deal for Massachusetts, fit into community activism around COVID-19.

“The COVID response and climate crisis response are addressing the very same problems in some cases,” he said, pointing out as an example that many schools are not safe to use because of their poor air quality. To renovate or replace such buildings provides an opportunity to create more

Please turn to **MTA Retired**/Page 23

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Fall programs and events go virtual – and flourish

By Jean Conley

A virtual program now underway for aspiring educators is just one example of how MTA members have successfully pivoted to online platforms to learn and grow as professionals.

The **2020 Aspiring Educators Virtual Program** began Oct. 13. Members of the Student Education Association of Massachusetts, known as SEAM, and other students pursuing education careers around the state are meeting weekly on Tuesday evenings — with the exception of election night, Nov. 3 — until mid-November.

They are participating in professional development sessions on social/emotional learning and trauma, special education, institutional racism and social justice, and technology in the classroom. They will also hear a panel discussion presented by the MTA New Member Committee on what to expect in the early years of their careers.

Last fall, SEAM began planning an aspiring educators conference to be held at Bridgewater State University. But the program quickly went virtual when schools and campuses closed last spring.

All of the sessions are free, and there is no requirement that participants be members of SEAM to register.

Alexandra Riendeau, co-president of the SEAM chapter at BSU, said recently that she was nervous about “how to make our members truly want to participate in an online setting.” But her worries proved unfounded.

“So far, so good!” Riendeau said, adding that the chapter is promoting itself “in every outlet that we have as a way to gain members and boost excitement for our events.”

The MTA New Member Committee will hold its annual **Early Career Educators Conference** virtually for the first time on Saturday, Nov. 14.

The one-day ECEC conference is popular among teachers, paraprofessionals, tutors and aides in their initial years of working with students — who have the opportunity to meet with fellow educators and MTA leaders to receive tips on everything from



classroom management to understanding the role of the union.

Benjamin Just, a social studies teacher at Gateway Regional Middle School in Huntington and the interim chair of the New Member Committee, sees some upsides to a virtual conference.

The committee was pleased with the programming that it was able to put together on short notice for the 2020 Summer Conference, Just said.

“Having a new format really allowed us to put on a very different program than we have in the past,” he added.

So rather than presenting the usual “smorgasbord of choice” in the ECEC workshops, Just said, this year’s event “forced us to dial back and focus in.” Just said that particularly applied to issues of social and racial justice. “We still would have had social justice workshops, but I don’t think we would have focused on that as much,” he said. “So that’s been a good thing.”

The conference will include two social justice workshops — “What to Do With Whiteness” and “Regulate to Respond: How to Handle Offensive Comments” — along with “The Science of Educator Burnout,” “Using Digital Resources to Promote Durable Gains in Academic Vocabulary,” “Enhancing Universal Design for Learning Implementation with

Technology” and “Teaching with Light: Self-Care Strategies for Teachers.”

The COVID-19 pandemic also forced the **MTA Retired Gathering** and the **Ethnic Minority Affairs Committee Conference** to go virtual this year.

The Gathering, from Oct. 19 to 23, includes featured workshops that are spread out, with a morning and afternoon session each day and time in between for discussion.

“Some may say that it’s not the same, and they would be right,” Retired Members Committee Chair Patrick Patterson wrote in *The MTA Reporter*. “And yet, this may be an opportunity to enlarge participation since one no longer must travel to attend.”

Meanwhile, the upcoming EMAC Conference on Dec. 4 and 5 will retain its traditional structure, with a keynote address on Friday evening and workshops on Saturday, but offerings will be tailored to avoid “Zoom fatigue” among participants.

For more information and to sign up for the Aspiring Educators Virtual Program, the Early Career Educators Conference, the 2020 MTA Retired Gathering and the EMAC Conference, visit massteacher.org/events-and-conferences/tpl. For more on the EMAC Conference, please see Page 13.

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'Overcoming 400 Years of Struggle — and Still We Rise'

EMAC Conference to feature moments of inspiration and emphasize building union power

By Jean Conley

Overcoming 400 Years of Struggle — and Still We Rise” is the theme of the 2020 MTA Ethnic Minority Affairs Committee Conference.

The 41st annual conference — the first ever to be held virtually — will take place on Friday, Dec. 4, and Saturday, Dec. 5.

EMAC Chair Sharmese Gunn, senior resource specialist in the Gateway to College Program at Mount Wachusett Community College, said the event will focus on the struggles that ethnic minorities in the U.S. have faced for the past 400 years, as well as those that exist to this day.

Political turbulence and twin pandemics — COVID-19 and systemic racial injustice — have made this an especially difficult year for those from ethnic minority populations, Gunn said.

Shauna Manning, a member of EMAC and the Northeast president of the American Indian/Alaska Native Caucus of the National Education Association, said that two catastrophic periods ushered into the U.S. four centuries ago — the subjugation of Indigenous people as white Europeans arrived and began settling Plymouth Colony and the establishment of the slave trade in Jamestown,



Virginia, a year earlier — were on the minds of committee members as they developed the theme of this year’s conference.

“Since 1620, when white colonists arrived in Massachusetts Bay and established permanent settlements, the hegemony of white settler colonialism has determined the lives and fates of peoples of color,” Manning said.

Gunn said that like last year’s conference, which celebrated the 40th anniversary of EMAC’s creation,

this year’s event will feature inspiring and uplifting moments as educators share their strengths.

“While we want to highlight the struggle we face as educators, we also want to emphasize that we are union strong,” Gunn said. “When we work and organize together, we rise!”

Conference workshops and presentations will be free for all MTA members. The event will kick off at 6 p.m. on Friday evening with an Indigenous welcome by two EMAC members and greetings by MTA leaders.

A keynote address and entertainment will follow. Because several details about the conference were still being worked out as *MTA Today* went to press, those planning to attend are asked to watch massteacher.org/emac for registration information and updates.

On Saturday morning, the conference will open with the inspiring Maya Angelou poem “Still I Rise,” followed by greetings from EMAC members and words of wisdom and empowerment.

A roundtable discussion will follow, featuring an MTA ethnic minority leadership panel.

Workshop topics will include ethnic minority leadership, fostering involvement in the union at the local, state and national levels, and specific issues that speak to the theme of the conference.

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Photo by Miles Stern

Ramiro Soares, the head of the automotive program at STCC, spoke against cuts during a statewide day of action for public education on Aug. 19.

Higher education members advocate for fairness and resources

Continued from Page 3

whole story. It illustrates that slashing funding today will undermine public higher education’s vital role in the state’s economic recovery from the coronavirus pandemic.

“We all need to remember that for those with fewer skills and from low-income communities, this is not a recession — it is closer to the Great Depression,” Page said during the higher education hearing. “These members of our Commonwealth

need access to college, to a degree, to a certificate, more than anyone.

“With unemployment still in double digits, this is precisely the moment when the state should be dramatically expanding access to public higher education,” Page added. “State Higher Education Commissioner Carlos Santiago speaks about demographic changes that are leading to fewer college-age students. What he fails to say is that fully 40 percent of the Commonwealth’s residents

don’t have a college degree. In other words, there is a huge group of potential students out there, the very students he hopes to reach in the Department of Higher Education’s Equity Project.”

For updates and further information, please visit massteacher.org and follow the MTA on social media. To view the videos and other material from the Massachusetts Agrees campaign, go to massachusettsagrees.org.

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Nomination papers available

MTA members who intend to seek election to MTA office at the 2021 Annual Meeting of Delegates or to run for NEA Director or Alternate NEA Director may now request nomination papers.

Annual Meeting elections will take place in May for 16 District Director seats on the MTA Board and the At-Large Director to represent Ethnic Minority Membership.

Four members of the Retired Members Committee will be elected.

There are also two NEA Director seats and three Alternate NEA Director seats up for election. Online voting instructions will be sent to the active membership in March for those elections.

Requests for nomination papers for MTA office must be submitted in writing to the office of the Executive Director-Treasurer, MTA, 2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119, or by emailing MTAGovernance@massteacher.org. Although there is no deadline for requesting them, nomination papers for MTA office must be filed with the Executive Director-Treasurer by 5 p.m. on Friday, March 5, 2021, regardless of postmark.

Nomination papers for the NEA Director posts may be requested in the same manner but must be filed no later than 5 p.m. on Friday, Jan. 8, 2021.

No person may be a candidate for more than one office. Each candidate must specify the office sought, the term of the office, his or her MTA individual membership ID number (which can be found on the MTA membership card), home and school addresses, telephone numbers, email address and local association affiliation. All candidates must comply with the nomination and election provisions of the MTA Bylaws and policies, which will be made available to candidates.

District Directors — MTA Board*: The terms for the 16 District Director seats will be for three years

TIMELINE	
NOMINATION DEADLINE — DECEMBER 30	
Candidate Recommendation Committee	
<ul style="list-style-type: none"> • Congressional Districts 1, 3, 4, 5, 6, 7, 8 and 9 	
NOMINATION DEADLINE — JANUARY 8	
MTA Annual Meeting of Delegates	
<ul style="list-style-type: none"> • Regional Ethnic Minority Delegates • Statewide Retired District Delegates 	
NEA RA (Representative Assembly)	
<ul style="list-style-type: none"> • Statewide, Regional and Retired Delegates 	
NEA Directors and Alternate NEA Directors	
AMENDMENT DEADLINE — JANUARY 8	
Filing Deadline for Proposed Bylaw Amendments	
Initial Deadline for Proposed Amendments to Standing Rules and Resolutions	
NOMINATION DEADLINE — MARCH 5	
Board of Directors	
<ul style="list-style-type: none"> • Districts 7B, 9B, 10B, 35C, 42C, 14D, 28D, 32D, 30E, 23F, 24F, 25F, 19G, 44H, 46H and 47H • At-Large Director for Ethnic Minority Membership 	
Retired Members Committee	
NOMINATION DEADLINE — APRIL 9	
NEA RA Student Delegates	

beginning July 1, 2021. The open districts are 7B, 9B, 10B, 35C, 42C, 14D, 28D, 32D, 30E, 23F, 24F, 25F, 19G, 44H, 46H, and 47H. Each candidate must be an active MTA member** and must be employed in education within the electoral district in which the candidate seeks office. Nomination papers must be signed by at least 50 active members from the candidate's district.

At-Large Director for Ethnic Minority Membership*: The At-Large Director for Ethnic Minority Membership will be elected to a three-year term on the MTA Board. Any active ethnic minority member** of the MTA is eligible to be a candidate. Nomination papers must be signed by at least 200 active members, no more than 50 of whom may be from any one local affiliate

and no more than 100 of whom may be from any one district.

NEA Directors and Alternate NEA Directors*: Two NEA Director seats will be filled by a vote of the active members in March and April, in tandem with NEA statewide and regional delegate elections. These members serve on the NEA Board of Directors and concurrently on the MTA Board. The term is three years, beginning Sept. 1, 2021, and expiring Aug. 31, 2024, in accordance with the NEA's fiscal year. Vacancies for three Alternate NEA Director seats will also be filled. Each candidate must be an active NEA member**, as determined by the NEA Constitution and Bylaws, for at least two years immediately preceding the election. Nomination papers must be signed by at least 200 active members, with no more than 50 from any one local affiliate and no more than 100 from any one electoral district. The policy on eligibility and procedures for the direct election of NEA Directors and Alternate NEA Directors is available upon request.

For information on nominations and elections, please contact John Connelly of the MTA Division of Governance and Administration by calling 617.878.8305 or emailing jconnelly@massteacher.org.

*In accordance with Article IX, Section 2B of the MTA Bylaws, all members of the Board of Directors (including officers; Regional, Statewide Retired and At-Large Executive Committee members; District, Statewide, and At-Large Directors; and NEA Directors) will be delegates to the MTA Annual Meeting of Delegates. Election as delegates will occur simultaneous to, and by virtue of, election to the above-named offices.

**RIF'd members and members who have been granted leaves of absence by their employers may be considered active members employed in education.

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Delegates to be elected for NEA RA

Statewide, regional and retired delegates from Massachusetts to the 2021 NEA Representative Assembly will be elected by the membership during February, March and April.

The nomination period for delegates is now in process and will close at 5 p.m. on Friday, Jan. 8. Nominees are encouraged to use the self-nomination form available online at massteacher.org/nomform. The form may be submitted electronically. Alternatively, a paper form can be found on Page 16 of this issue of *MTA Today*.

The election period for statewide and regional delegates runs from March 1 through April 23.

Online voting instructions for statewide and regional delegates will

be sent to eligible active MTA/NEA members.

For active members, the delegate categories include *regional non-supervisor*, *statewide non-supervisor*, and *statewide other/supervisor*.

The MTA will be notified by the NEA in January of the number of delegates allocated to Massachusetts. The allocation of statewide and regional delegates will be based on electoral regions A, B, C, D, E, F, G and H. A list of local associations by electoral region is available upon request.

The distribution of statewide and regional seats will be voted on by the MTA Board of Directors at its meeting in February; candidates will be informed of the final allocation plan and will be given an opportunity to

alter the designation for the level they seek to represent.

The election period for retired delegates runs from Feb. 1 through March 12. Online voting instructions for retired delegates will be sent only to retired and retired life NEA members.

Retired members receive an allocation of RA delegates in proportion to their membership, and candidates for those seats are elected by the retired membership.

Tentative dates for the RA, which will be held in Denver, are July 2 to 6. The statewide, regional and retired delegates from Massachusetts will attend, in addition to delegates elected by local associations.

The Credentials and Ballot Committee has adopted procedures for

the election that call for online voting instructions to be sent to each NEA member in Massachusetts. Those who prefer to vote by paper ballot may request one.

Voting is by secret ballot, and the election and tabulation are conducted under the supervision of the Credentials and Ballot Committee.

There will be a \$1,600 travel stipend for statewide, regional, retired and student delegates.

Elected delegates are expected to comply with the accountability requirements set forth by the MTA. Funding will not be provided unless accountability requirements are met.

The policy procedure for the election of MTA Delegates to the RA should be reviewed carefully by anyone considering candidacy.

Regional ethnic minority delegates to be chosen

Regional ethnic minority delegates to the 2021 MTA Annual Meeting will be elected by members in each region in March and April in conjunction with NEA delegate/Director elections.

The nomination period for regional ethnic minority delegates is now in process and will close at 5 p.m. on Friday, Jan. 8. Nominations are open to all eligible ethnic minority members through a self-nomination process. Nominees are encouraged

to use the self-nomination form available online at massteacher.org/nomform. The form may be submitted electronically. Alternatively, a paper form can be found on Page 16 of this issue of *MTA Today*.

The election period runs from March 1 through April 23. Online voting instructions for regional ethnic minority delegates will be sent to active MTA members. The MTA provides reimbursement of up to \$450 for eligible expenses incurred by each

regional ethnic minority delegate to the Annual Meeting.

The allocation of regional ethnic minority delegates is based on MTA electoral regions and equal to the number of District Directors from each region.

No more than one delegate from each district within a region will be elected, with the exception of 10B and 44H, which have two delegate seats each.

There will be 50 seats for regional

ethnic minority delegates. All terms will last for one year.

The regional vacancies are: Region A, seven (7) vacancies; Region B, six (6) vacancies; Region C, seven (7) vacancies; Region D, six (6) vacancies; Region E, five (5) vacancies; Region F, six (6) vacancies; Region G, six (6) vacancies; and Region H, seven (7) vacancies. Each candidate must be employed in education within the region in which the candidate seeks office.

Resolutions Committee now accepting proposals

Proposed revisions to MTA Resolutions are now being accepted.

Resolutions are the organization's statements of principle on issues relating to members, public education, the welfare of students and human and civil rights. A proposal for a new resolution or revision of an existing one may be submitted by any member.

The initial deadline for submissions to the Resolutions Committee is Friday, Jan. 8. Proposed resolutions may also be submitted prior to the

end of business on Friday, April 30, at the Annual Meeting of Delegates. The committee may also propose resolutions.

All resolutions submitted are considered by the Resolutions Committee, and those submitted by the January deadline are also brought before the Board of Directors.

To become the official position of the MTA, a resolution must be adopted by the delegates to the Annual Meeting. Current resolutions can be found at massteacher.org/resolutions.

Procedural inquiries

Inquiries concerning nomination and election procedures may be addressed to John Connelly in the MTA Division of Governance and Administration at 617.878.8305. His fax number is 617.570.4908, and his email address is jconnelly@massteacher.org.

Bylaws and Rules Committee accepting proposals

The MTA Bylaws and Rules Committee will soon begin reviewing proposed amendments.

A proposal to amend the Bylaws addresses the governance of the association or the primary characteristics and functions of the MTA. A proposal to amend the Standing Rules addresses the procedures of the Annual Meeting of Delegates, nominations and elections or governance documents.

Filing process and deadline: Proposed changes to the Bylaws must be received in writing by the MTA Bylaws and Rules Committee by 5 p.m. on Jan. 8.

Proposed changes to the Standing Rules only may be submitted in writing to the MTA Bylaws and Rules Committee up to the opening of the first business session of the April 30-May 1 Annual Meeting in Springfield. However, early submission by the Jan. 8 deadline provides an opportunity for a full hearing by the committee, consideration by the MTA Board and

Submitters will be informed of hearing dates and will be expected to meet with the committee to discuss the language and intent of their proposals.

presentation at the preconvention meetings this spring.

It also allows advance publication in the Spring issue of *MTA Today*.

Submitters will be informed of hearing dates and will be expected to meet with the committee to discuss the language and intent of their proposals.

Proper format: Please use the following format for each proposed amendment. A template is available from the MTA Division of Governance and Administration upon request.

1. Specifically cite all articles, sections and lines of the Bylaws or Standing Rules that are to be changed or affected.

2. Set forth your proposal in two columns, comparing the proposed text opposite the present text. In the pro-

posed language, underline amended or added language. Enclose in parentheses language to be deleted. Indicate the location of completely new language.

3. Accompany each proposed amendment with a written rationale on its purpose, impact and intent.

4. Include at the end of all proposals the submitter's name and local association information.

5. Provide your full name, address, telephone number(s), email address and MTA membership ID number, which can be found on your MTA membership card.

Who may submit proposals: Individual MTA members, groups of members and local associations are eligible to submit proposed amendments to the MTA Bylaws and

Standing Rules. Members wishing to use an official title representing an MTA affiliate or committee are required to submit evidence that a vote was taken by authorized representatives of the affiliate or the committee.

Current document: A copy of the current MTA Bylaws, Standing Rules and Resolutions is available to any member upon request and at massteacher.org/bylaws.

Assistance: The Bylaws and Rules Committee and members of the MTA staff are available to discuss ideas for potential amendments and to provide technical assistance.

Inquiries and proposals submitted to the Bylaws and Rules Committee should be channeled through Mary Gilgallon, MTA Director of Governance and Administration. Her mailing address is MTA, 2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119. Her phone number is 617.878.8213, her fax number is 617.570.4908, and her email address is mgilgallon@massteacher.org.

Statewide Retired District delegates to be elected

MTA Statewide Retired District delegates to the 2021 MTA Annual Meeting will be elected in conjunction with the NEA RA retired delegate elections.

The nomination period for Statewide Retired District delegates is now in process and will close at 5 p.m. on Friday, Jan. 8. Nominations are open to all eligible MTA/NEA retired

members through a self-nomination process.

Nominees are encouraged to use the self-nomination form available online at massteacher.org/nomform. The form may be submitted electronically.

Alternatively, a paper form can be found on Page 16 of this issue of *MTA Today*.

The election period will run from Feb. 1 through March 12. Online voting instructions for statewide retired delegates will be sent to retired MTA/NEA members. Those who prefer to vote by paper ballot may request one, per the instructions provided.

The MTA funds reimbursement of up to \$450 for eligible expenses incurred by each Statewide Retired

District delegate to the Annual Meeting.

The 2021 allocation of Statewide Retired District delegates will be based on the number of MTA/NEA retired members from the Statewide Retired District on record no later than Jan. 15. Terms will last one year.

The policy procedure for the election will be sent to any candidate who requests a copy.

Nominations sought for Candidate Recommendation Committee

Nominations are now open for the election of members to the MTA Candidate Recommendation Committee.

The committee is responsible for making recommendations to MTA members to support candidates for state and federal office.

Elections will be held to fill the following seats on the Candidate Recommendation Committee: one seat each in Congressional Districts 1, 3, 4, 5, 6, 7, 8 and 9.

Terms on the committee last for

three years. The committee member must reside in the congressional district to be represented.

Any MTA member interested in running for the CRC should obtain the nomination form online at massteacher.org/nomform or contact John Connelly in the MTA Division of Governance and Administration. He can be reached by calling 617.878.8305 or emailing jconnelly@massteacher.org.

The nomination form and a biographical statement of not more than

100 words must be received by Dec. 30.

Those eligible to vote for CRC members are delegates to the past year's MTA Annual Meeting of Delegates who reside in the specified congressional district.

Upon request, candidates will be provided with a list of MTA Annual Meeting delegates for the congressional district, along with names and addresses.

If the number of candidates is equal to or less than the number of positions to be filled, elections may

be waived and the candidates declared elected to the positions in question.

Ballots including the candidates' biographical statements will be sent to the electorate on the first Friday in February (Feb. 5) and must be returned no later than 5 p.m. on the last Friday in February (Feb. 26).

The CRC terms will begin on March 15, 2021. Members are eligible to be elected for two consecutive three-year terms. In no event can a person hold one of these positions for more than six consecutive years.



2021 HCR AWARD NOMINATIONS

The MTA Human Relations Committee is soliciting nominations for the 2021 MTA Human and Civil Rights Awards, which honor individuals and groups for showing extraordinary dedication to civil rights and human relations.

The awards will be presented on Friday, June 18, 2021, at the 2020-2021 Human and Civil Rights Awards celebration. The location will be posted at [massteacher.org/hcr](https://www.massteacher.org/hcr) when it becomes available.

For further information, please email Mary Gilgallon, director of the Division of Governance and Administration, at mgilgallon@massteacher.org.

NOMINATIONS ARE DUE MARCH 5

Forms are available at [massteacher.org/hcr](https://www.massteacher.org/hcr)

Statement of Ownership, Management and Circulation

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a. Total Number of Copies (Net press run)	83,246	83,248
b. Legitimate Paid and/or Requested Distribution		
1. Outside County Paid/Requested Mail Subscriptions	82,402	82,367
2. In-County Paid/Requested Mail Subscriptions	N.A.	N.A.
3. Sales Through Dealers and Carriers, Etc., Outside USPS	N.A.	N.A.
4. Requested Copies Dist. by Other Mail Classes Through USPS	N.A.	N.A.
c. Total Paid and/or Requested Circulation	82,402	82,367
d. Nonrequested Distribution (By Mail and Outside the Mail)		
1. Outside County Nonrequested Copies, Including Samples	569	606
2. In-County Nonrequested Copies	N.A.	N.A.
3. Nonrequested Copies Dist. Through USPS by Other Mail Classes	N.A.	N.A.
4. Nonrequested Copies Distributed Outside the Mail	N.A.	N.A.
e. Total Nonrequested Distribution	569	606
f. Total Distribution	82,971	82,973
g. Copies Not Distributed	275	275
h. Total	83,246	83,248
i. Percent Paid	99.31%	99.27%

16. Electronic Copy Circulation

	Average No. Copies Each Issue During Previous 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Requested and Paid Electronic Copies	31,028	31,208
b. Total Requested and Paid Print Copies (Line 15c)		
+ Requested/Paid Print Electronic Copies (Line 16a)	113,430	113,575
c. Total Requested Copy Distribution (Line 15f)		
+ Requested/Paid Electronic Copies (Line 16a)	113,999	114,181
d. Percent Paid and/or Requested Circulation (Both Print & Electronic Copies)	99.50%	99.47%

I certify that 50% of all my distributed copies (electronic and print) are legitimate requests or paid copies.

17. **The Statement of Ownership will be printed in the Fall 2020 issue of this publication.**
18. **James P. Sacks, Editor**

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

MTA GOVERNANCE POSTINGS 2021

Retired committee has four seats open

Four members of the Retired Members Committee will be elected by Statewide Retired District delegates to the 2021 MTA Annual Meeting in May.

Go to [massteacher.org/nomform](https://www.massteacher.org/nomform)

or see the November/December issue of the *MTA Reporter* for details and the self-nomination form for these positions. The deadline for nominations is March 5. Terms last two years and begin on July 1.

Election waiver

If the number of candidates is equal to or less than the number of positions to be filled, elections may be waived and the candidates declared elected to the positions in question.

REGIONAL RETIREMENT CONSULTATIONS AVAILABLE

The MTA provides individual retirement consultations to assist members. **Proof of membership must be submitted when requesting retirement services. This schedule is in effect from September to June except at MTA's Quincy headquarters, which is staffed during the summer and school vacations.**

All consultations are held virtually and by appointment only during the hours listed.

WORCESTER — Edward Nelson: first Saturday of each month, 9 a.m. to 1 p.m., MTA Central Office, 12 East Worcester St., second floor, Worcester; 508.791.2121, or at home, 774.239.7823.

Bobala Road, Suite 3, Holyoke; 413.537.2335, or at home, 413.893.9173.

QUINCY — Harold Crowley, Peter Mili and Raymond Thompson: Tuesdays, Wednesdays and Thursdays, 9 a.m. to 4 p.m., MTA, 2 Heritage Drive, 9th Floor, Quincy; 617.878.8240 or 800.392.6175, ext. 8240.

LYNNFIELD — Peter Mili: third Saturday of each month, 9 a.m. to 1 p.m., MTA Northeast Office, 50 Salem St., Building B, Lynnfield; call 617.460.6589. Barbara Callaghan: fourth Saturday of each month, 9 a.m. to 1 p.m., MTA Northeast Office, 50 Salem St., Building B, Lynnfield; call 978.660.4171.

CAPE COD — Lawrence Abbruzzi: second Saturday of each month, 9 a.m. to 1 p.m., Barnstable Teachers Association (BTA), 100 West Main St., Suite #7, Hyannis; 508.775.8625, or at home, 508.824.9194.

PITTSFIELD — Ward F. Johnson: second Saturday of each month, 9 a.m. to 1 p.m., MTA Berkshire Office, 188 East St., Pittsfield; 413.499.0257, or at home, 413.443.1722.

FITCHBURG — Karen Melanson: second Saturday of each month, 9 a.m. to 1 p.m., Fitchburg Teachers Association office, 245 River St., Fitchburg. Call 978.660.4359.

RAYNHAM — Raymond Thompson: third Saturday of each month, 9 a.m. to 1 p.m., MTA Southeast Office, 756 Orchard St., third floor, Raynham. Call Thompson at 617.347.4425.

HOLYOKE — Ron Lech: third Saturday of each month, 9 a.m. to 1 p.m., MTA Western Office, 55

HIGHER EDUCATION AT-LARGE — Edward McCourt, 781.325.2553.

Note: If your association would like to schedule a retirement workshop at your school, your local president should call Harold Crowley at 800.392.6175, ext. 8240. Please be aware that the MTA consultants do not have records of your service, so members are advised to bring that information along to meetings.



Financial freedom is within reach

MTA Benefits has a variety of financial programs to help you achieve your goals and secure your future.

Financial Planning

- ◆ Get three (3) hours of financial planning services, written summaries, financial documents and access to Stacey Braun's proprietary website
- ◆ Discuss important financial planning tasks with an adviser, such as budgeting, estate planning, investments and taxes
- ◆ Use online calculators to find out how long it will be until you pay off your credit cards, how much you need to save for your child's education, and more

Debt Consolidation

- ◆ Reduce credit card rates from an average of 22% to 8%
- ◆ Consolidate your credit card payments into one simple monthly payment
- ◆ Save an average of 25% on your monthly credit card payments
- ◆ Get a free one-on-one debt consultation

Student Loan Debt Counseling

- ◆ Special member pricing on a customized report with full solution descriptions
- ◆ Find a repayment plan that fits your budget
- ◆ Learn whether you qualify for the Public Service Loan Forgiveness program

Life Insurance

- ◆ Consider new-member life insurance with guaranteed coverage if you're in your first three (3) years of MTA membership
- ◆ Choose from permanent, term and guaranteed-issue plans
- ◆ Obtain personalized advice to help you navigate the options
- ◆ Sign up your beneficiary for NEA's Complimentary Life Insurance

Visit www.mtabenefits.com for more information.

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Helping members achieve student loan freedom

MTA Benefits is on a mission to help members achieve greater personal financial security and economic savings through member benefits programs. To that end, MTAB has partnered with NEA Member Benefits to expand its student loan debt solution services.

The NEA Student Debt Navigator, powered by Savi, can help members understand their loan forgiveness and payment reduction options based on their individual situations.

The Navigator offers a free online student loan evaluation tool to determine eligibility for federal programs to help members manage their student loan debt.

The tool features:

- Easy-to-use software that can be accessed from a desktop or mobile device.
- A free program that automatically determines repayment and loan forgiveness options.
- Expert assistance in student debt management.

NEA members currently using the tool are averaging \$2,100 in annual savings on their student loan payments. They're also gaining a clear understanding of programs that can help eliminate their debt, such as Public Service Loan Forgiveness and Teacher Loan Forgiveness.

Savi identifies all of the best loan repayment options available and provides the information that members need to make informed choices.

If a member enrolls in a loan repayment or forgiveness program, the Navigator will help the educator complete the U.S. Department of Education application. The Navigator also allows e-filing to reduce the likelihood of errors that can delay approval of an application.

Added benefits just for NEA members are access to Savi's student debt experts and free e-filing of all required paperwork for the first year; the \$89.95 fee is covered, compliments of the NEA Members Insurance Trust.

"MTA Benefits was formed to serve the needs of MTA members, and it's important to us that we offer



members a choice," said MTAB Marketing Manager Beth Bejoian. "With 117,000 MTA members, there really is no one-size-fits-all solution. Our approach in recent years has been to move away from exclusivity with our program partners without diluting the value that each can offer."

Bejoian added, "We felt that the Savi program was an excellent complement to our free counseling and student loan debt service through Cambridge Credit Counseling, which has been in operation for five years."

Savi is a social impact technology startup in

Washington, D.C., that is working to solve the student debt crisis by helping the nation's 44 million student loan borrowers better understand their debt, lower their payments, and enroll in plans that will help them on the path to student loan freedom. Savi is a public benefit corporation founded by longtime student loan experts and advocates committed to fighting for borrowers.

Please visit mtabenefits.com/navigator to learn more about this personalized debt-reduction evaluation tool.

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October	Apple
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February	CVS
April	BJ's
June	Stop & Shop

Register at mtabenefits.com and opt in to email to receive our giveaway reminders.

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The T-Mobile/Sprint merger is finally complete — and T-Mobile is better than ever! If you switch to T-Mobile, you'll get unlimited talk, text and data, Netflix (with 2+ lines) and free stuff every Tuesday with T-Mobile Tuesdays. When compared to competitors, the T-Mobile Perks discount offers the best pricing. The cost for one line on the T-Mobile Magenta® Plus program is \$80 per month when you use Auto Pay — that's \$10 less than the Verizon Get More Unlimited plan. If you need three lines, the savings increase to \$35 compared with Verizon. Even better, T-Mobile's pricing includes taxes and fees, which are added separately with other carriers. Carrier features differ. For more information on the T-Mobile program, visit www.mtabenefits.com/t-mobile.



MTA BENEFITS FINANCIAL PLANNING PROGRAM

The right idea, suggestion or timely bit of information can sometimes make a transformative difference in one's financial well-being—and in one's financial future and outlook. Whether it is exploring investment or insurance choices; examining the quality, suitability and risks of an investment portfolio; or simply a “wellness checkup” to confirm the soundness of one's financial affairs and plans, almost everyone can benefit from objective information and independent advice. A professionally reviewed, thoughtful plan can make all the difference.

Stacey Braun Associates, Inc., has recently been endorsed by MTA Benefits. The firm has provided financial planning services to educators for more than 20 years.

For an annual fee of \$140 (renewed solely at the member's discretion), up to three (3) hours of annual videoconferencing and/or telephone time can be arranged to suit any schedule.

Topics could include:

- Saving for a specific purpose, such as for a home or for college
- Retirement Planning
- Life Insurance
- Investment Theory and Asset Allocation
- Budgeting

To learn more, call **888.949.1925** or visit www.staceybraun.com.

Stacey Braun Associates, Inc., will not sell any investment, insurance, or other products. The firm is not affiliated with any 403(b) or 457(b) providers.

MTA Retired members maintain their activism

Continued from Page 10

efficient schools that are climate friendly — not to mention jobs, he said.

Slatin has been representing the MTA in the Massachusetts COVID-19 Response Alliance, and he uses his background in occupational health and safety to work with other retirees and staff members at the Massachusetts Coalition for Occupational Safety and Health — MassCOSH — to develop protocols for essential workers.

Slatin said that working in various climate and COVID-19 coalitions has made it clear to him that activists along the spectrum of progressive causes will stand a better chance of achieving several goals by showing how problems relate, amounting to one big challenge. He said that letting the Legislature claim there are too many competing interests for funding results in a fiscal stalemate.

“We need to be smart,” he said, adding that taking on huge and unwieldy issues during the pandemic “has kept me sane.”

As MTA Today went to press, the association was preparing to hold the Retired Gathering, a virtual forum at which many of these issues, along with others, were on the agenda.

A challenge ‘unlike any we’ve seen in our lifetimes’

Continued from Page 7

local Board of Health not to include teachers among those who need to be notified when a student tests positive. The board ultimately agreed to increase the pool of teachers who are informed.

Despite the problems, Abate said her eighth graders have been great. “Kids are so much better able to adapt than adults,” she said. Yet she cautioned: “Kids who struggled with anxiety and executive functioning before are still having those issues, probably at an elevated level.”

Abate said her students were being responsible about wearing their masks in school. Keeping them at a distance from one another in the halls is much harder, however, since many students were used to hanging out with their friends over the summer.

A third positive case was identified in early October, so the challenges continue.

Hybrid vs. remote

Of all the models, the most challenging is the one in which educators are required to teach students in person and remotely at the same time. In response to a Facebook post on this subject, more than 560 comments flooded in. One writer noted, “The educational experience is diluted for both groups.”

A second stated, “I teach high school but I get kicked out of the Google Meet at least once almost every day. I had to buy my own microphone because they couldn’t hear me clearly through my mask and



Support for ESPs was in evidence outside a negotiating session held on Aug. 19 between the Gardner Education Association and the school administration.

Photo by Ian Jackson

Chromebook. Kids all turn video off so it’s hard to know if they are there or following along. It is stressful to try to manage live teaching, manage the chat and all other tech. It’s hard ... really hard.”

Najimy said that this requirement stems from two overlapping problems: decades of underfunding that have left schools with insufficient staffing and resources, along with the state’s unreasonable drive to return to normal in times that simply aren’t normal.

“The pandemic has posed a challenge unlike any we’ve seen in our lifetimes,” Najimy said. “MTA rank-and-file members have come together in unprecedented ways to fight for the teaching conditions they need to make learning work for our students. Now more than ever, they understand how much the MTA matters.”



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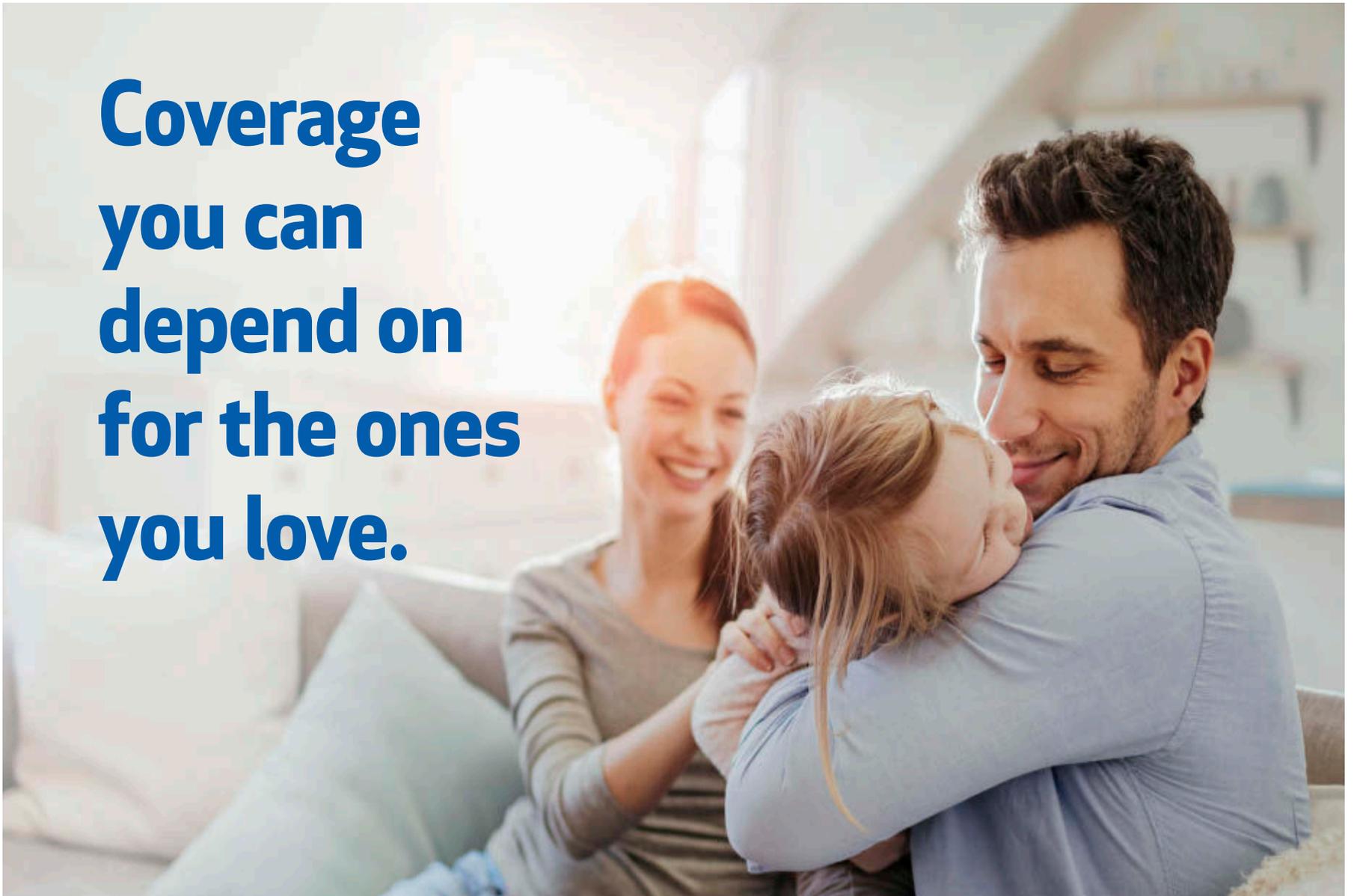


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To arrange for a tour of a KinderCare Learning Center near you, go to www.kindercare.com/mta or call 888.525.2780.



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A new generation was no longer willing to go begging

Continued from Page 5

year, “Racial segregation in public education has been illegal for 65 years in the United States. Yet American public schools remain largely separate and unequal — with profound consequences for students, especially students of color.”

The 1950s also saw a shift in focus, from schools fostering “strong bodies and healthy minds” to aid in the military effort to a major focus on science and technology.

By the end of the decade, the Soviet Union launched Sputnik, and Washington responded with the National Defense Education Act, pumping \$1 billion into the schools and beginning a period of unprecedented growth.

There was plenty of room for improvement. According to statistics for 1960: “Of every 10 students in fifth grade, only six will finish high school. ... Of every three students who enter high school, only two will finish. ... Only one elementary school in five has a library. ... And chances are nine in 10 that an elementary student will be taught by a non-college graduate.”

Education became a focus of President Lyndon Johnson’s Great Society programs in 1964-1965, with new laws designed to attack poverty and racial injustice. The *Elementary and Secondary Education Act*, signed into law on April 11, 1965, provided new federal funding for public education, mainly



In November 1965, Governor John Volpe signed collective bargaining rights for teachers into Massachusetts law. Standing beside him is MTA Executive Secretary William H. Hebert.

through the Title I program targeted to assisting low-income students.

That year brought another big change. Until 1965, the only way MTA members could win better wages and working conditions was to make their case to local school committees. The committees were under no obligation to negotiate with them.

A new generation was no longer willing to go begging. While private-sector employees had won

collective bargaining rights in the 1920s and 1930s, the public sector had been left behind. Finally, the MTA’s fight for collective bargaining rights succeeded.

On Nov. 17, 1965, with newly installed MTA Executive Secretary William H. Hebert at his side, Governor John Volpe signed Chapter 763, granting collective bargaining rights to Massachusetts teachers.

In a column for The Boston Herald, Hebert commented:

“For many years, teachers have argued with justification that they are unappreciated as professional people. Their salaries in respect to their education and responsibilities are evidence of this injustice. Now they have a chance to right this wrong.”

Within two years of its implementation, more than 200 teachers’ contracts were signed across Massachusetts. Within five years of its implementation, \$1 billion was added to teachers’ salaries in the state.

The MTA was now both a professional association and a labor union, a dual role that continues until this day.

In future issues of MTA Today, we will write about highlights from the periods following the one covered here and leading up to the present day.

Protect yourself and your family

Did you know?

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Every 10 minutes, 700 Americans suffer an injury requiring medical attention.²

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Underwritten by: Unum Life Insurance Company of America

¹ The American Heart Association, “Heart Disease and Stroke Statistics – 2008 Update,” January 29, 2008.

² National Safety Council, “Injury Facts” (2015).



Obituaries

Nancy A. Allman, 79, of Southwick. Taught third grade in the Gateway Regional School District, retiring in 2002. July 3.

Joseph B. Blanchette, 90, of Malden. Was a foreign language teacher at Malden High School for many years. June 29.

Maryann E. Brady, 65, of Dracut. Was a foreign language teacher at Tyngsborough High School for more than 40 years. July 1.

Marcia A. Crooks, 87, of Bellingham. Taught and served as director of physical education and coordinator of health education in the Abington Public Schools for 37 years. She served for many years as head coach for women's basketball, softball, field hockey and track and field. July 3.

Linda Fader, 77, of Duxbury. Began her career as an English teacher in Wellesley and spent most of her career at Marshfield High School. July 3.

Robert Farr, 87, of Westfield. Taught for 50 years in the Springfield and Westfield school systems. July 6.

Richard J. Kenneally, 67, of Quincy. Taught music for 30 years in the Quincy Public Schools before retiring in 2019. July 2.

James R. Lincoln, 87, of Taunton. Taught in North Attleborough and Taunton. In Taunton, he served as a teacher and principal at Walker Elementary School, assistant principal at Cohannet Middle School, and principal of the Elizabeth Pole Elementary School. July 18.

Eleanor Mackinder, 74, of Norton. Taught in Montgomery County, Maryland, and in the Weston and Norton Public Schools. Her career spanned virtually every grade level. After retirement, she became an adjunct faculty member at Bridgewater State University. June 10.

Susan J. Ostrer, 76, of Wellesley. Taught business education at Wellesley High School and at Newton North High School. June 30.

Maurice Page, 73, of Cambridge. Taught math in the Cambridge Public Schools. July 15.

Pamela J. Santino, 72, of Johnston, Rhode Island, formerly of Carver. Was an elementary and middle school teacher in the Sandwich Public Schools for 37 years. June 24.

Lauretta E. Stead, 85, of Bedford. Taught math at the John Glenn Middle School in Bedford for many years. After retirement, she served as an MTA field representative. Aug. 13.

Robert L. Zbikowski, 77, of Winchendon. Taught for more than 35 years in the Ashburnham-Westminster Regional School District. He taught business, typing, accounting and driver education at Oakmont Regional High School and also was a computer teacher at Overlook Middle School, retiring in 2002. He served in many leadership roles in the Ashburnham-Westminster Teachers Association and served as an MTA retirement consultant until 2018. Aug. 14.

Get involved!

Volunteer to serve on an MTA committee

MTA committees are vital to the work and mission of our association. Serving on an MTA committee is an ideal way to get involved with your union at the state level. If you are interested in volunteering to serve, we would like to hear from you!

→ Visit massteacher.org/committees to learn more



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Coalition pushes for progressive revenues

By Scott McLennan

Educators are playing a key role in the Raise Up Massachusetts coalition's effort to address the economic crisis brought on by the COVID-19 pandemic in a way that protects families, students and communities.

The MTA is a partner in the coalition's Invest in Our Recovery campaign, which seeks swift state action to generate the revenue necessary for public health and public education, as well as aid to people affected by job losses.

Events in recent weeks have focused on promoting progressive tax initiatives, with coalition members taking part in virtual forums and holding remote meetings with legislators to seek solid commitments on three issues:

- Rolling back the tax cut on corporate profits to restore the 9.5 percent rate. Focusing on corporate profits would spare independently owned small businesses in the state and generate \$450 million to \$525 million in revenue.

- Tightening the loophole that allows corporations to shift their profits overseas to avoid state taxes. The coalition is pushing the Legislature to increase the state tax rate on so-called Global Intangible Low-Taxed Income — GILTI — as happens in other states that mirror federal policy, generating \$200 million to \$400 million.

- Increasing the tax rate on unearned income — including dividends and interest from investments and assets such as stocks and bonds — by 2 percent. Every percentage point above the current rate of 5 percent could generate more than \$400 million while protecting working families from higher taxes on wages and making investors pay their fair share.

The Legislature could implement these measures even as work continues to place the Fair Share Amendment on the Massachusetts ballot in 2022. The amendment would add a 4 percentage point surtax on the portion of a person's annual income over \$1 million.

"Massachusetts is still a very wealthy place for those at the top," said MTA Vice President Max Page.



"Massachusetts is still a very wealthy place for those at the top," MTA Vice President Max Page told the crowd during a Raise Up Massachusetts rally that was held outside the State House on Labor Day. Page and others spoke about the need to raise taxes on profitable corporations to help the economy and protect families and communities.

Photo by Scott McLennan

During a Labor Day rally highlighting the reinvestment plan, Page pointed out that the 19 billionaires who live in Massachusetts have seen their collective wealth grow by more than \$17 billion during the pandemic.

"More than 9,000 people have died, 120,000 have gotten sick and one million have lost jobs. We demand a robust and just recovery that allows workers to rise," Page said during the State House event.

A poll of 600 voters shows strong backing for the Raise Up revenue initiatives, with each one garnering between 70 percent and 85 percent support.

Before the pandemic hit, Massachusetts was on track for its first major reinvestment in public education in more than 20 years as a result of the signing in 2019 of the *Student Opportunity Act*. There was also a high-energy effort to ensure greater state funding for public higher education through the *Cherish Act*.

Now, many school districts are scrambling to cover the costs of making buildings safe and addressing the academic, social and emotional needs of students engaged in both in-person and remote learning. Public colleges and universities have cut

staff and programs, and many are worried that the losses may be permanent.

MTA President Merrie Najimy said that passing progressive revenue initiatives will also improve public health programs.

On Sept. 29, Najimy joined fellow activists in the Massachusetts Health Equity Alliance, a coalition of doctors and community advocates, in calling on Governor Charlie Baker to do more to control the spread of COVID-19 in Massachusetts.

Najimy said the state has an obligation to make sure there is high-quality child care in communities; to ensure that students have access to the technology they need to work remotely; to prevent a wave of evictions; and to cover the costs of unemployment insurance so that families can avoid additional trauma from the pandemic.

"Now is the time to take a progressive approach to generating revenue and to raise taxes on wealthy individuals and corporations so we can finally have the massive investment in the public good that is long overdue," she said.

For more information on the campaign, please visit raiseupma.org and massteacher.org and watch the MTA's social media pages.

MAKE YOUR VOTE COUNT FOR PUBLIC EDUCATION!

THE MTA RECOMMENDS THESE CANDIDATES IN THE 2020 ELECTION



JOE BIDEN AND KAMALA HARRIS FOR PRESIDENT AND VICE PRESIDENT



ED MARKEY FOR U.S. SENATE



U.S. HOUSE OF REPRESENTATIVES

U.S. HOUSE – 2ND DISTRICT



Jim McGovern

U.S. HOUSE – 5TH DISTRICT



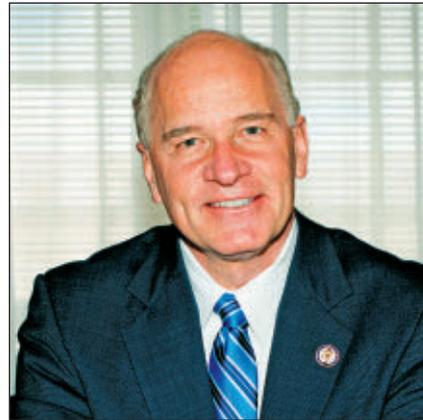
Katherine Clark

U.S. HOUSE – 7TH DISTRICT



Ayanna Pressley

U.S. HOUSE – 9TH DISTRICT



Bill Keating

MASSACHUSETTS SENATE



Anne Gobi
(D-Spencer)
Worcester, Hampden,
Hampshire and
Middlesex



Susan Moran
(D-Falmouth)
Plymouth and Barnstable



Patrick O'Connor
(R-Weymouth)
Plymouth and Norfolk



Becca Rausch
(D-Needham)
Norfolk, Bristol and
Middlesex



John Velis
(D-Westfield)
2nd Hampden and
Hampshire

MASSACHUSETTS HOUSE OF REPRESENTATIVES



Deb Busser
(D-Groton)
1st Middlesex



Josh Cutler
(D-Pembroke)
6th Plymouth



Jim Dever
(D-Sandwich)
5th Barnstable



Emmanuel Dockter
(D-Hanover)
5th Plymouth



Carol Doherty
(D-Taunton)
3rd Bristol



Christina Eckert
(D-Boxford)
2nd Essex



Matt Garlo
(D-Westfield)
4th Hampden



Carmine Gentile
(D-Sudbury)
13th Middlesex



Natalie Higgins
(D-Leominster)
4th Worcester



Patrick Kearney
(D-Scituate)
4th Plymouth



Sally Kerans
(D-Danvers)
13th Essex



Meg Kilcoyne
(D-Northborough)
12th Worcester



Mike Kushmerek
(D-Fitchburg)
3rd Worcester



DON'T FORGET TO VOTE BY TUESDAY, NOVEMBER 3!

The recommendations in this election guide are for candidates engaged in contested races in 2020.

- Election Day is Tuesday, November 3.
- Early in-person voting is available through October 30.
- For mail-in voting, you should return your application and ballot AS SOON AS POSSIBLE to ensure that your vote is counted.

See all early voting options at www.MassEarlyVote.com

Photos on the first page are courtesy of the Biden for President campaign, the NEA and the Markey for Senate campaign. The photo at the bottom of the fourth page was taken at a rally for public education in May 2019.

MASSACHUSETTS HOUSE OF REPRESENTATIVES



Kathy LaNatra
(D-Kingston)
12th Plymouth



James Murphy
(D-Weymouth)
4th Norfolk



Tram Nguyen
(D-Andover)
18th Essex



Jake Oliveira
(D-Ludlow)
7th Hampden



Jerry Parisella
(D-Beverly)
6th Essex



Orlando Ramos
(D-Springfield)
9th Hampden



Dave Robertson
(D-Tewksbury)
19th Middlesex



Brendan Roche
(D-Mansfield)
1st Bristol



John Rogers
(D-Norwood)
12th Norfolk



Adam Scanlon
(D-North Attleborough)
14th Bristol



Dan Sena
(D-Acton)
37th Middlesex



Tom Stanley
(D-Waltham)
9th Middlesex



Bud Williams
(D-Springfield)
11th Hampden



THE MTA Advantage

The MTA Advantage is a publication of MTA Benefits, a subsidiary of the Massachusetts Teachers Association

Answering your questions about life insurance

Thinking about life insurance can be overwhelming. There are many coverage options, and it's never easy to contemplate tragic events. But if you or a family member passed away, life insurance could help your loved ones pay bills, cover funeral costs, settle outstanding debts and maintain their financial footing. Above all, the right life insurance policy provides peace of mind for you and your family. NEA Member Benefits provides answers to common life insurance questions to help you determine your needs and figure out how to meet them.



Do I need life insurance?

If someone depends on you financially, the answer is yes. If you are unmarried with no dependents and little or no debt, you might not need a life insurance policy right now — but you might need one later if your circumstances change.

When should I get life insurance?

Consider purchasing a life insurance policy — or re-evaluating your current policy — when you:

- **Get married.** Couples often depend on two incomes to pay the bills and cover daily living expenses, so the sudden loss of one income could put a significant financial strain on the surviving spouse.
- **Become a parent.** Life insurance can help a widowed parent provide for children's daily expenses, college education and more. It is typically a must for single parents whose children rely on them for everything.
- **Buy a home.** Life insurance can help reduce or eliminate the burden of paying off a mortgage if one income isn't enough to cover the costs of owning a home.
- **Change jobs.** A new job often comes with a higher salary — and a more expensive lifestyle. Updating a life insurance policy can help ensure that a family's lifestyle can be maintained if the policyholder passes away.
- **Retire or plan for retirement.** Life insurance can help retirees avoid drastic lifestyle changes if their partner passes away.

What type of life insurance do I need?

There are two primary types of life insurance, each with many variations. Determining the right kind of life insurance for you and your family before purchasing a policy is crucial.

TERM LIFE INSURANCE

This type of life insurance pays benefits only if you pass away while the policy is in effect — not if you live past the policy term. You will pay a fixed premium toward a set payoff amount over the policy period. Term policies typically offer the greatest amount of coverage for the lowest premium, making them a good choice for younger families with smaller budgets.

(continued on page 2)

COVID-19 and your home mortgage

Across Massachusetts, the COVID-19 crisis has created tremendous medical, financial and emotional challenges. MTA Benefits members have faced these challenges head-on while continuing to provide essential education services and support.

At the center of the hardships that many now face is their single largest monthly expense: the home mortgage. Although there is far from 100 percent clarity in these uncertain times, please see page 4 for information about how the COVID-19 crisis has affected the mortgage industry and to get guidance on what homeowners can do to ensure that they are making the right decisions regarding their own mortgage payment scenarios.



Create a repayment strategy to achieve loan forgiveness before you borrow

MTA members who have attended webinars conducted by Cambridge Credit Counseling know that the firm promotes the Public Service Loan Forgiveness and Teacher Loan Forgiveness programs as a way of alleviating the financial stress that comes with student loan borrowing. It is especially important to factor in the benefits of both programs before you borrow so you can create a repayment strategy that works for you. It is a lot easier to borrow when you know that you will only need to make payments for 10 years.

There are a number of questions to consider when creating a borrowing/repayment strategy to get you to forgiveness, but most are pretty straightforward:

- Are you going to keep teaching for another 10 years?
- Will you have only federal loans or will you have some private loans in the mix?
- Are Grad PLUS loans treated differently?
- What subject do you teach?
- Are you also a candidate for Teacher Loan Forgiveness?
- What if you are a counselor rather than a classroom teacher? A custodian or a school librarian?
- Is your current loan repayment plan eligible for PSLF?

It is also worth remembering that once you have borrowed, both PSLF and TLF will be available to you as long as you meet the rest of the criteria, which you can plan to do with the free guidance of a Cambridge counselor. U.S.

Education Secretary Betsy DeVos cannot take away your program eligibility if you have already taken out the loans.

Loan forgiveness is not just for new teachers. If you have children who are reaching college age or are already in school, you may have options to have those loans forgiven through the PSLF program. **Most public employees are unaware that their federal Parent PLUS loan balances can be discharged after 120 qualifying payments.** There are some fairly tricky eligibility requirements to make sure your payments qualify, and there are some minefields to navigate, but there is also the potential to have thousands of dollars in debt forgiven without tax liability.

It is important to speak to a Cambridge counselor before you talk to your loan servicer about PLUS loans and the Income Contingent Repayment option. Only two of four loan servicing representatives gave accurate advice when Cambridge Credit Counseling reached out to them in February. That is unsettling — especially when you are designing a strategy that is going to take years to come to fruition.

MTA Benefits has partnered with Cambridge Credit Counseling to help you create a path to loan forgiveness that accommodates your specific mix of loans, your current budget, and everything you would like to accomplish with your hard-earned money. You can contact Cambridge Credit Counseling through MTAB's website by visiting www.mtabenefits.com/student-loan-counseling.

Answering your questions about life insurance (continued from page 1)

PERMANENT CASH-VALUE LIFE INSURANCE

This type of life insurance does not end after a specified period. Permanent life insurance policies are typically 10 times more expensive than term insurance policies for the same payout, but they offer several benefits — including potential tax advantages, stable premiums and guaranteed coverage no matter how long you live.

How much life insurance do I need?

Even if you are an MTA member who receives life insurance from your school district, you may not have sufficient coverage. Some financial experts recommend carrying 10 to 12 times your income in life insurance.¹ To estimate your optimal coverage amount, calculate what your family members would need to meet immediate, ongoing and future financial obligations while maintaining their current standard of living.

- **Immediate expenses** include funeral costs, medical bills and credit card payments.
- **Ongoing expenses** include food, housing, transportation, utilities, health care and other basic needs.
- **Future expenses** include college for your children or the needs your spouse will have in retirement.

Once you have an estimate of your financial obligations, subtract the sum of additional financial resources available to your family members, such as additional income sources, investment accounts and accumulated savings.² An insurance professional can work with you to determine the type and amount of life insurance you would need to support your loved ones.

The potential downside of not having enough life insurance is significant. If you have children, it can cost an estimated \$233,610 to raise a child to age 18. That number does not include the cost to contribute to a child's education.³ Make sure you and your family are prepared in the event of a tragedy. You can start by learning about a range of affordable insurance options available to MTA members.

1. Forbes. 7 Myths About Life Insurance, 6/06/2014. <https://www.forbes.com/sites/financialfinesse/2014/06/06/7-myths-about-life-insurance/>
2. Life Happens. How Much Life Insurance Do I Need? <https://lifehappens.org/life-insurance-101/how-much-life-insurance-do-i-need/>
3. Life Happens. Do I Need Life Insurance? <https://lifehappens.org/life-insurance-101/do-i-need-life-insurance/>

NEA Life Insurance coverage is issued by The Prudential Insurance Company of America, Newark, N.J. 1038971-00001-00



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No dues dollars are ever used to market MTA Benefits programs.

Tip Sheet

All discounts listed in the Tip Sheet can be found at mtabenefits.com.



Holiday shopping made easy

Holiday shopping, like most things, might look a little different this year — from tighter budgets to increased online shopping. MTA Benefits has discounts that can help you stick to your budget and finish your list on time.

Shop online with Access

Access Nationwide Discounts provides members with online, in-store and mobile app discounts at more than 300,000 retailers. Whether you are looking for a traditional gift such as clothing or something more unusual — a subscription box, for example — you will find what you need through Access. Read on to find great online deals you can buy right from home!

Technology products are among the most requested holiday gifts, but they often come with high price tags. Discounts are available for MTA members on top brands such as Dell, Apple and Samsung. The purchasing program through **Dell** offers a discount of 2 percent to 30 percent, so you could save a lot on laptops, monitors, accessories and more. Discounts on **Apple** products are rare, but with Apple education pricing you will save up to \$200 on any eligible **Mac** and \$20 on an iPad Pro. The **Samsung Education Discount Program** offers up to 40 percent off its most popular products, including the Galaxy Note10, Galaxy Buds and Galaxy Watch Active2.

Subscription boxes are more popular than ever and give the recipient something to look forward to throughout the duration of the gift's term. **Cre8 Crates** is a brand new subscription service for children that allows you to choose from creativity-themed boxes, including Travel the World, Try a Job, Celebr8 and Go Back in Time. Save 15 percent on your entire order. **Bookroo** is an award-winning book club for children up to age 10. Choose from the Board Book Club, Picture Book Club and the Chapter Book Club — and decide whether you will ship monthly, bimonthly, quarterly or just once. Save 50 percent on your first box. Another unique gift idea is a **Shipt** membership. The convenience of having someone else do your shopping at your favorite stores is invaluable. And for a one-year membership, the discounted price is just \$49 (regularly \$99).



Shoes and accessories make great holiday gifts, and some of the most popular retailers in these categories provide discounts through Access. If you are shopping for a fitness fanatic or someone looking for comfort and style, both **Reebok** and **New Balance** are great options. Save \$10 on a purchase



of \$50 at Reebok and get 15 percent off your purchase at New Balance. **Crocs** offerings include a lot more than clogs — there are slides, boots and sneakers. If you are shopping for a Crocs enthusiast, you will save \$15 on a purchase of \$75 or \$20 on a purchase of \$100. While there might be less sunlight at this time of year, gifting a pair of high-quality sunglasses will be a huge hit with the recipient. **Ray-Ban** is known for its famous aviator lenses, but it offers a variety of styles and colors if you are looking for something different. Save 15 percent on your Ray-Ban purchase.

Support our discount vendors

Local small businesses need your support more than ever before, and there are hundreds of them in Massachusetts that offer MTA member discounts. If you would rather not shop in a store, some of these retailers have implemented order-ahead and curbside pickup options. Be sure to contact each retailer to find out how you can shop safely and locally this season.

Books are a thoughtful personal gift, but instead of ordering from a big-box retailer, consider a more local approach. New this year is **The Silver Unicorn Bookstore** in Acton, offering members a 15 percent discount on everything from best-sellers to books by local authors. Another new vendor, **Roundabout Books** in Greenfield, sells new, used, vintage and children's books at 20 percent off. **Barefoot Books by Karin Broadhurst**, an online retailer, offers more than books, with options for activity decks, puzzles and games, all at 20 percent off. The **Israel Book Shop** in Brookline is a Jewish bookstore that sells Jewish books, arts and crafts books, biographies, prayer books and more. MTA members save 10 percent on general retail books.

Amy's Cottage in Williamstown has something for everyone. From jewelry to clothing and home décor, you will be able to find a gift for each person on your list — and something for yourself! You will save \$5 on a purchase of \$50 or more. If you are shopping for a seafood lover, **The Fresh Lobster Company** in Gloucester has what you need. Choose from options such as live Maine lobsters, seafood gift packages, or sushi. This retailer even offers a seafood-of-the-month club. MTA members save 10 percent. At **Boing! Toy Shop** in Jamaica Plain, you will find gifts for newborns and retirees — and everyone in between. Shop for arts and crafts, LEGOs, educational toys, puzzles, brain teasers and more, and save 10 percent on your purchase.

A full list of discounts can be found at www.mtabenefits.com.

COVID-19 and your home mortgage – six key do's and don'ts

1. Refinancing for Historically Low Rates

If you remain fully employed, refinancing your current mortgage to lower your monthly mortgage payment might go a long way toward easing your financial burden. Interest rates are at historic lows, falling below 3 percent in many cases, depending on your credit score. Homeowners are often saving hundreds of dollars per month through simply refinancing to a lower rate.

2. Refinancing Scenarios and Options

- **Refinance for a lower rate or mortgage term.** This may be the best time to save money over both the short and long term — by locking in a low rate, reducing the term left on your mortgage, or both.
- **Cash-out refinance.** If you believe you need quick cash from the equity you have already built up in your home, a cash-out refinance might be your best solution. With this option it is best to act quickly while your appraised home value remains high and lenders are still offering this product line. This strategy can also be used to consolidate debt or for other expensive investments, such as higher education and home renovations.
- **Eliminate mortgage insurance.** This could also be a great time to finally rid yourself of the hundreds of dollars in monthly mortgage insurance you might be paying on a Federal Housing Administration loan. Consider converting the loan to a conventional mortgage. You might also gain a lower interest rate.
- **Don't worry about closing costs.** For refinance loans, closing costs are typically well below those seen on a purchase mortgage. They can be easily rolled into your long-term mortgage for a minimal out-of-pocket refinance expense.
- **Take advantage of mortgage discounts.** MTA Benefits' endorsed mortgage lender, Mid-Island Mortgage, offers thousands of dollars in mortgage discounts, reducing your closing costs and fees even further.
- **Act quickly.** As is always the case, rates could rise at any time — or your household employment and salary situation could abruptly change for the worse, preventing you from refinancing. Lenders are making sure that they verify employment, right up to the closing date.

3. The CARES Act

Signed March 27 and extended through Dec. 31, the *Coronavirus Aid, Relief, and Economic Security Act* offers borrowers mortgage relief if they hold federally backed mortgages with Fannie Mae, Freddie Mac, the FHA, the Department of Veterans Affairs or the Department of Agriculture. This relief includes:

- The right to request from the mortgage lender a 180-day mortgage forbearance and a subsequent 180-day extension if needed because of loss of salary and economic hardship relating to COVID-19.
- Waiver of late fees once you have established a forbearance agreement with your lender.
- Suspension of late payment reporting to credit bureaus during forbearance so your credit score is not negatively affected.

4. Who Should Apply for Forbearance Under the CARES Act?

If you do not think you can pay your regular mortgage payment because of your own or your spouse's unemployment or reduced salary, or because of overall economic hardship as a result of COVID-19, forbearance might help you with missed payments or risk of foreclosure. But you must first work with your current mortgage lender on a forbearance agreement. Depending on your agreement and your lender, you will be agreeing to one of the following scenarios:

- A lump-sum payment of all missed monthly mortgage payments at the conclusion of the forbearance period.
- A plan under which you pay a portion of your missed payments over an agreed-upon period.
- An extended repayment period in which your missed payments are tacked on at the end of your mortgage term.

5. Make Sure You Document Your Financial Hardship

Conditions are changing every day as the federal government, mortgage agencies and lenders respond to the COVID-19 crisis. That is why it is important to diligently document why you may require a mortgage forbearance agreement. If there has been a pay cut or loss of salary, keep the pay stubs that show the reduction. If your financial savings have been reduced because of a decline in your stock portfolio's performance, keep your statements as proof. If your spouse is laid off, retain those documents in a safe place. While documented proof is not currently required for forbearance agreements, you may need evidence of hardship to continue to qualify for mortgage relief in the future.

6. Be Aware of Potential Forbearance Outcomes

Be aware of forbearance scammers contacting you and presenting themselves as mortgage relief entities or organizations. Some scammers are attempting to obtain your financial information, including your account and Social Security information. Also be aware that executing a forbearance agreement with your lender may bar you from qualifying for a new mortgage in the future, even after forbearance ends. Forbearance will not damage your credit, but it may be considered by some lenders as a modification that disqualifies you from future financing within a certain time period. So make sure you absolutely require forbearance because of financial hardship before you ask for it.

Information furnished by Mid-Island Mortgage, MTA Benefits' endorsed direct mortgage lender. To speak with Mid-Island Mortgage, please contact Vice President Teresa Balian at 617.665.7770 or email mtabenefits@mortgagecorp.com.