

MTA Today

A publication of the Massachusetts Teachers Association
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ALL IN FOR FAIR SHARE



Heads Up!

2023 MTA=ESP CONFERENCE

Watch massteacher.org/esp for details on the MTA Education Support Professionals Conference, returning again this spring.

The in-person conference will include topics of interest for all preK-12 and higher ed members. Stay tuned!

MTA=Today

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This edition also includes the MTA 2022 General Election Guide and the Fall issue of The MTA Advantage

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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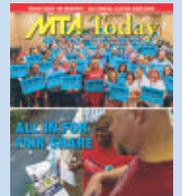
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ON THE COVER

At the All Presidents' Meeting in September, MTA leaders showed their enthusiastic support for the Fair Share Amendment. In the photo below, Cambridge Education Association Vice President Banke Oluwole spoke to CEA member Joel Patterson outside his home about the specifics of the measure, which is Question 1 on the state election ballot. Coverage of members' activism in support of the FSA appears throughout this issue. A story about strikes by educators in Haverhill and Malden, which began as *MTA Today* went to press, is on Page 11. Also in this edition are articles about the Massachusetts Teacher of the Year, on Page 3; efforts to weave climate change education into school curriculum, on Page 5; the Retired Members Gathering, on Page 9; and the urgency of reducing campus debt, on page 28. A section containing MTA governance postings begins on Page 15. In addition, this issue includes the *MTA 2022 General Election Guide*.



Cover photos by Jonathan Ng
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Quote-Unquote

"In addition — that's right."

— **Gubernatorial nominee Maura Healey, the state's current attorney general, in an Oct. 9 interview with WCVB-TV when she was asked whether Question 1 would add to the amount already being spent by the state on public education and transportation**

Teacher of the Year says helping students means being 'bold enough' to make changes

By Jonathan Ng

Waking up every day at 4 a.m. to get ready to teach high school is something many educators are familiar with — but the commute doesn't usually involve stepping onto a ferry.

For Dani Charbonneau, an English teacher at Martha's Vineyard Regional High School, that is what it takes to get to her classroom. Her students are the reason she's crossing Vineyard Sound early each morning.

"What kind of job could get me up at 4 a.m.? It's simply the best job I have ever had," Charbonneau said. "It's a job that doesn't exist everywhere."

Charbonneau was named the new Massachusetts Teacher of the Year on Sept. 27 during a ceremony in the high school auditorium with an audience that included students, colleagues, state and local education officials, and her family members.

"This is definitely as close as I'll ever get to winning an Oscar," Charbonneau said, thanking her wife, Ellen, their two sons, and her mother.

"Teachers — even great teachers — aren't promised moments like this so this is for all the teachers," she said. "The people I have to thank the most are right here: my students."

As the 61st recipient of the state teaching award, Charbonneau is a candidate to become the next National Teacher of the Year.

At Martha's Vineyard Regional High School, Charbonneau runs an embedded alternative education program called Project Vine. She helped restructure the program with the goal of increasing student engagement in school and reducing chronic absenteeism and dropout rates. Because of the program's success, there is a waiting list for acceptance.



Photo by Jonathan Ng

Dani Charbonneau, a teacher at Martha's Vineyard Regional High School, called the award she received during a surprise ceremony "a great combination" of excitement and responsibility.

Charbonneau hopes the program can be replicated across other districts.

"I hope that people hear about what we're doing here and they go, 'Hey, our school should have that choice. We should do something like that,'" Charbonneau said.

In her documentation for the award, Charbonneau said public education has "immeasurable value" but needs to remain dynamic to be relevant.

"We need to look closely at how to best help this very precarious generation, be honest with ourselves

about what is working and what just preserves the status quo, and be bold enough to make the changes that need to happen in our classrooms and in our schools," Charbonneau wrote.

The award is historic: This is the first time a Martha's Vineyard teacher has been the recipient.

"It's an absolute honor, and I think it's a great combination of both excitement and a huge responsibility," Charbonneau told *MTA Today* in an interview following the ceremony. She hopes to use

Please turn to 'I would not ...'/Page 14

'History is not about famous people — it's about all of us'

By Mary MacDonald

Adda Santos, a longtime teacher at Somerville High School and a member of the Somerville Educators Union, recently was named Massachusetts History Teacher of the Year by the nonprofit Gilder Lehrman Institute of American History.

Santos has taught U.S. history since 1998. She teaches classes including AP U.S. History and African American History Through Film, which she adapted from a college course.

The teaching of history throughout her career has evolved to include more materials that students can access — and more inclusivity, she said.

"History is not about famous people — it's about all of us," she said. "When they start to see that there is more talk about people like them — people from all walks of life who have done little things that became great and made a lot of change — it becomes very empowering to them."

Santos emigrated from Brazil at 19 and learned English as a second language while she was attending Northeastern University. She fell in

love with teaching after working as a volunteer in college to teach a U.S. citizenship class.

"I did it and realized I could do it," she said. "That's how it all started."

The Gilder Lehrman Institute's awards are meant to recognize outstanding K-12 history teachers in each state. American history can be taught as a standalone class or as part of other subjects, including social studies and language arts, according to the institute's website.

More than 6,000 educators were nominated.

Educators were evaluated based on criteria such as a demonstrated commitment to teaching American history, including state and local history; evidence of creativity and imagination in the classroom; and effective use of documents, artifacts, historical sites, oral histories and other primary sources that engage students.

In September, the institute selected Hawaii teacher Misha Matsumoto Yee as 2022 National History Teacher of the Year.



Adda Santos

A chance to recapture our political imagination

As many of you know, I grew up in Amherst, where I went to the same great public schools my kids would go through decades later. In 1983, I became the first student member of the Amherst-Pelham Regional School Committee. In that role, I faced budget-cutting scenarios and talk about past spending reductions. That was the way of the world, it seemed.

When I returned nearly two decades later to teach at UMass Amherst — I was supposed to teach my first course, “History of New York City,” on 9/11, but that’s a story for another day — I immediately ran into threats of 20 percent cuts at the university. Because I was an untenured faculty member, my job was in jeopardy, as were those of many of my colleagues.

That’s when I began to wonder: How is it that one of the wealthiest states in one of the wealthiest nations on Earth never seems to have enough resources for its public schools and colleges — and for so many other things that are among the basic needs of a civilized democracy? Through my MTA local, the Massachusetts Society of Professors, I began to advocate for the MTA, the largest union in the state, to push for progressive taxes to adequately fund our public schools and colleges.



Max Page
MTA President

Now here we are just a short time away from Election Day — and our chance to do what no other generation of activists has been able to do over the century since Massachusetts created the state income tax: make our tax system more progressive by asking the richest people in the Commonwealth, a group that has benefited significantly from essential public investments, to pay a bit more so that all of us can have the public education and transportation systems we need and deserve.

But we are not there yet, and I urge you all to join a canvass, a phone bank, a stand-out or a rally to support Question 1, the Fair Share Amendment, in these final days before the election. If your local doesn’t have a plan in place, go to fairsharema.com/volunteer to find an action happening near you.

Two billion dollars a year — the amount the FSA would bring in — is a lot of money. And money matters in education, as research has shown over and over again. Massachusetts, for all that we should be proud of, has one of the most unequal systems of public education in the country. The gap between what the wealthiest districts spend and what the poorest districts can afford is revoltingly large.

That’s why we worked for and won passage of the *Student Opportunity Act* in 2019. By the time we



FAIRSHARE FOR MASSACHUSETTS

Two billion dollars a year — the amount the FSA would bring in — is a lot of money. And money matters in education, as research has shown over and over again. Massachusetts, for all that we should be proud of, has one of the most unequal systems of public education in the country.

fully implement that measure, our least-well-funded school districts will be on par with some of our wealthiest in terms of per-student spending.

And let’s be clear: In a society ridden by the twin and interlocking systems of capitalism and racism, it is our students of color who suffer the most as things now stand. The Fair Share Amendment — a fight for racial, economic and education justice — will guarantee that the SOA is fully implemented and that we can provide even more of what our students and our members need to help our public schools thrive.

Our public colleges and universities never got their version of the SOA, the *Cherish Act*. So now it is higher education’s time to see a renewed investment in order to reverse the 30 percent cut we have faced in per-student spending in recent years. This state-imposed austerity has led to massive student debt, the exploitation of adjunct faculty and staff, and decrepit buildings that are slowly being repaired with campus capital debt — which, in turn, has led to more student debt, more exploitation of adjuncts, and insufficient pay for higher education workers in general.

You get the picture of this unvirtuous cycle.

But I want to end by lifting up what might be the most profound and long-term impact of winning passage of the Fair Share Amendment.

Decades of neoliberal economics have helped create a mindset that narrows our common imagination. The ingrained belief — hammered away at by business leaders and policymakers and the press — runs along these lines: “There just isn’t enough money.” “Belt-tightening is necessary.” “I

wish we could, but ...” And this failure of vision eats away at what we think is possible.

Fair Share can help us widen our view of the horizon, allowing us to move beyond the question: “What can we do with limited money?” Instead, we can ask: “What do students and educators need?” And: “What else, beyond our schools and colleges, do families need to lead a good life — a life filled with dignity and justice?”

Fair Share is not the end. It is the beginning of recapturing our political imagination so that we can realistically dream of what a modern “city on a hill” could be — what a true Commonwealth could be. We can pave the way for our union, for Massachusetts, and for the nation.

■ ■ ■

This is the last issue of *MTA Today* to be edited by our longtime director of communications, Jim Sacks. You may not know Jim personally, but you have seen the impact of his work over these past 20 years. If you have read an email from the MTA, seen a quote in the press from any of six MTA presidents, viewed a social media post, caught a campaign ad on your screens, thrilled in the victory on Question 2 (and soon Question 1), seen MTA research on right-wing “education reformers,” and, yes, read this publication, you have experienced the professionalism and commitment to the labor movement that have been Jim’s unrelenting work for our union. Jim has insisted on the highest level of quality in the words and images that go out with the MTA name and logo attached. He has worked tirelessly to amplify the voices of our members as the true experts on public education. His abilities will be missed, but his contributions to our union will live on and on.

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.

'We need to be thinking about climate change in an interdisciplinary way'

Educators gather at UMass Amherst to focus on challenges and opportunities

By Scott McLennan

Recent workshops dedicated to addressing climate change in both contract bargaining and classes throughout the preK-12 curriculum emphasized that climate action is not something that should — or really even can — exist in isolation.

Michael Kozuch, chair of the MTA's Climate Action Network, teaches high school in Newton. And he told educators gathered for workshops on Oct. 1 that while he enjoys offering students a course on environmental sustainability, climate information needs to be woven into math classes, English classes, art classes — just about everything — not only science classes.

"We need units for all regular classes, not just sustainability classes like the one I teach," Kozuch said. "We need to be thinking about climate change in an interdisciplinary way."

Curriculum development was one part of MTA CAN's inaugural Climate Conference, which was held at UMass Amherst. Union educators also focused on contract bargaining and listened to speakers from the Somerville Educators Union, which won contract language that incentivized educators' use of public transportation, established a climate change curriculum committee, and formalized a process to address the movement of local schools toward a carbon-neutral future.

SEU member Alex Hershey explained how his local engaged youth groups dedicated to climate action, as well as community members, in its push to win contract language on an issue that a school committee could claim was not subject to bargaining.

"The district was ignoring our proposals," Hershey said. "But our advocacy work happened outside of the bargaining room. The Sunrise youth group circulated a petition with our proposals and was advocating for our contract. Mothers Out Front and other groups started talking to the School Committee. With some push from the outside, it made it hard for the School Committee to ignore us."

MTA CAN member Ferd Wulkan, who has been working with unions at UMass Amherst, stressed the importance of such community coalition building as well as making sure that members — particularly in large locals, such as those found in public higher



Photo by Scott McLennan

Educators got together at UMass Amherst on Oct. 1 to discuss approaches to addressing climate change. Clockwise from left are Dan Castrigano and Margaret Wang of SubjectToClimate, UMass Amherst adjunct faculty member Jerry Levinsky and Arlington educator Heather Smith.

education — are aware of the value and necessity of bargaining for proposals that address climate change.

"We need to be connecting these bigger issues to day-to-day life and to traditional bread-and-butter contract issues," he said.

The Climate Action Network, formed by educators about four years ago, received a grant from the MTA to help fund the Oct. 1 workshops, which drew union members from throughout the state and across grade levels and disciplines.

The network has advanced from its original mission of supporting student activism around climate action to addressing curriculum development, bargaining opportunities and community coalition building.

Participants in the inaugural conference said the workshops gave them good ideas about how to engage their students and talk to colleagues about finding ways into climate action work. "This has been really energizing and gives me good ideas

about places to start," said Heather Smith, an Arlington educator.

MTA President Max Page gave the keynote address. Participants also listened to speakers from the Massachusetts Audubon Society and SubjectToClimate, nonprofit organizations that provide curriculum assistance for educators.

Page reminded the educators attending the conference that small changes in policy can help alter the trajectory that is sending us toward climate disaster.

"What is the union's role in that? Well, who will tell the stories about what is wrong? Who will point to the history of using water power and its potential? Who will make better turbines? How do these stories get told? That's us," Page said. "From those of you teaching the youngest students to the researchers at UMass, the union plays a major role in creating a better future and letting people know that a better world is possible."

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

ESPs play key role in Question 1 fight

By Mary MacDonald

On long, sunny days this summer, MTA Education Support Professionals walked up to six miles, going door-to-door and sharing information with registered voters and answering their questions about the Fair Share Amendment.

But the work of the ESPs who canvassed in neighborhoods and telephoned voters as part of the Fair Share campaign never seemed to repeat itself. Every day brought something a little different. On hot days, people handed the MTA members bottles of cool water. Most everyone was attentive, according to those who have been canvassing week after week.

“A lot of the people were listening,” said Anne Monopoli, an ESP who walked through neighborhoods in Worcester. “Most of them really wanted to know what it was. They’d say, ‘We never heard about this’”

The amendment, Question 1 on the Nov. 8 ballot, represents a generational opportunity for public education. It is a constitutional amendment that would create a 4 percent tax on the portion of a person’s annual income over \$1 million. The money generated, estimated to exceed \$2 billion annually, would be dedicated to public education and transportation.

Peggy Boyle, an ESP who worked as a Summer Member Organizer this year, canvassed in Plymouth and Wareham and on Cape Cod. Boyle noted that she and her campaign partner would work together to map out which way to go, and they usually reached 30 to 40 houses a day, “if not more.”

Like Monopoli, Boyle spoke with many people who hadn’t heard about the ballot question, which gave her an opportunity to explain it. The amendment could allow schools to hire more educators; elevate the pay of ESPs to a living wage in many communities, a central tenet of the MTA PreK-12 ESP Bill of Rights; and help ensure that public colleges are affordable to all students.

When speaking to fellow educators, Boyle encouraged them to share the information with colleagues back in their buildings. Boyle, a member of the Easton Educators Association, encouraged everyone to vote on or before Nov. 8.

Only the very rich would pay the additional tax, a point that seemed to hit home with many of the people Monopoli spoke to. Some of them found humor in it.

“I would say: ‘This is not going to affect most of us. It’s taxed on your second million dollars,’” she said. “And they’d say: ‘Well, I’m still working on that first million dollars.’”

Monopoli, an ESP who has worked in Shrewsbury for 25 years, said she felt she made a difference. Working the doorsteps, she and a canvassing partner would hand out the campaign literature and explain that the amendment would only raise money for public education and transportation needs in Massachusetts.



Photo by Bob Duffy

Michelle Anzalone, an Education Support Professional and a member of the Somerville Educators Union, left, talked to Karen Suttle, a social worker who is a member of the Revere Teachers Association, as they canvassed for the Fair Share Amendment in Newburyport.

“I would say: ‘This is not going to affect most of us. It’s taxed on your second million dollars,’” said ESP Anne Monopoli. “And they’d say: ‘Well, I’m still working on that first million dollars.’”

As the campaign enters its final stages, ESPs are in a position to share their understanding of educational needs with the public at large and are doing their part to help educate voters on the amendment. Several hundred volunteers and staff worked over the summer as part of a broader coalition to pass the amendment, and the canvasses and phone banks are ongoing.

As an ESP, Monopoli said, she felt that people listened to her because they knew she worked closely with children in schools. “The last few years have been so tough on the school systems — and the kids and the parents,” said Monopoli, a member of the Shrewsbury Paraprofessional Association. “We really need this extra support. There is so much need: for

school counselors, for after-school programs, for all this stuff for the kids because the past two years have been so tough on them.”

Susan Soares, an Education Support Professional who works in Arlington, has also canvassed. And she has covered the Fair Share Amendment at periodic meetings of her local. She also set up an information table at the high school’s open house, capturing the attention of curious parents as they passed by.

Soares doesn’t advocate for ESPs specifically when she talks with people about Question 1, although she hopes that living wages become a reality if it passes. The districts often cite lack of funds as a rationale for not increasing education salaries.

“When I talk about the Fair Share, I talk about school as a whole,” Soares said. “I want kids to have all the things that they need. Whatever it is. Do they need reading support? Do we need to hire a reading person? Whatever it is, I want that for them.”

For more information about Education Support Professionals and the MTA PreK-12 ESP Bill of Rights, visit massteacher.org/esp. To learn more about Question 1, go to massteacher.org/fairshare.

All in to win on Fair Share

By Mary MacDonald and Jonathan Ng

The path to winning the Fair Share Amendment can start in the parking lot of a Cape Cod supermarket or on a doorstep in Newburyport, Newton, Worcester or Springfield. MTA members know that — and they have spent the past several months canvassing the state to spread the word about the benefits that passing Question 1 will provide.

Now, with just days left before the Nov. 8 election, many educators say they are hopeful that the people they've been talking to will vote yes. But their advocacy will not stop until the polls close.

MTA members who have worked on phone banks, gone door to door in neighborhoods and spoken to family members and others about the FSA say they feel boosted by their actions. Every conversation is an opportunity to inform a voter. Every interaction in the community is a chance to explain how the amendment would work to help public schools and colleges, as well as address the deterioration of the state's roads, bridges and transit systems.

Question 1, which is on the statewide general election ballot, would create an additional tax of four percentage points only on annual taxable income over \$1 million. The money raised — an estimated \$2 billion a year — would be dedicated under the state Constitution to public education and transportation.

MTA President Max Page noted that educators are a crucial factor in the campaign because they are the most trusted and respected people in their communities on issues related to students, schools and colleges.

"Passing the Fair Share amendment is the focus of intensifying MTA grassroots efforts that are drawing support from our 115,000 members across the state," Page said. "It's a visionary and urgent proposal, and educators are continuing to have those crucial one-on-one conversations with their colleagues, neighbors, friends and family members about how a 'yes' vote will mean a reliable source of funds for our public schools, colleges, and transportation systems."

Only the richest Massachusetts residents would pay more under the FSA. Making sure voters understand that is crucial — as is spreading the word about what it will do for public education.

Kelly Henderson, a Newton South High School English teacher, canvassed in late September alongside Page. Their territory brought them into neighborhoods filled with households that send children to her school. And yes, it made a difference when she explained who she was.

"It really helps get the conversation going, and they know that the city wouldn't be what it is without the schools," Henderson said.

Despite that relationship, Henderson said, every time her local union, the Newton Teachers Association, bargains for a new contract, educators



Above, National Education Association President Becky Pringle gave a rousing speech at a Fair Share Amendment campaign event in Dorchester on Oct. 16. The rally, which also featured remarks by U.S. Representative Ayanna Pressley and MTA President Max Page, preceded a neighborhood canvass. In the photo at left, Watertown Educators Association President Janelle Lacy, right, and WEA Vice President Christine Fletcher went door to door to speak to voters in mid-September.

Photos by Jonathan Ng

hear the same line: "There isn't enough money." Henderson said the Fair Share Amendment could help change that.

"We hear this in every district, even the ones chock full of millionaires," Henderson said. "This ballot question puts that gaslighting on notice: There is money, and it should go to the things that are most critical to our society, not another hedge fund."

On Cape Cod, canvassing took alternate forms. Door-to-door walking often didn't make sense given the number of vacation homes and summer properties. So Cheri Armstrong, a teacher at Monomoy Regional High School, joined other supporters in taking the cause to places with more foot traffic.

By setting up tables outside grocery stores, for example, she and other FSA supporters were able to find people who live in their communities all year.

"We've been at Stop & Shop for the last two weeks, and we found that to be very successful in being able to reach our neighbors and encourage them to vote yes on Question 1," Armstrong said. "It's the people who live here year-round, those who come on Saturday mornings to shop for their groceries."

Karen Suttle was nervous at first about door knocking. But Suttle, an elementary school social worker in Revere, gained confidence as she went along, initially talking with fellow educators and then expanding her efforts to others.

"We all have a share to give," Suttle said during a recent meeting of MTA local presidents where inspiring educators to get involved was a key theme. "If I sit and wait for the next person, that's not going to happen, so I might as well start with me and make the change now."

Please turn to **Passing FSA**/Page 25

In-person EMAC Conference to be held in December

By Mary MacDonald

The MTA Ethnic Minority Affairs Committee will hold its annual conference in person on Dec. 2 and 3 — the first such gathering to be held face to face in three years.

Details of the conference, including a location and guest speakers, were still being finalized as *MTA Today* went to press.

But the general theme is set: “From the roots up, shifting our culture with your union power, it starts with you.”

The context is intended to draw broad attendance by MTA members.

Among other areas and topics that will be addressed, this year’s conference is expected to include sessions on leadership development, along with workshops on social, racial and economic

justice; how to form coalitions to creatively solve problems in communities; and accessing grants and funding.

All workshops will be held on Saturday, Dec. 3.

The committee wants to encourage members to take part in the union in ways that make sense to them as individuals, said EMAC Chair Candace Shivers, who is president of the Mount Wachusett Community College chapter of the Massachusetts

Community College Council. Not everyone will want to take part in a demonstration, for example,

but many educators may feel comfortable with legislative advocacy.

The conference is intended to appeal to every member, not only those who identify as members of the global majority or as BIPOC.

“The conference is not meant to be for one group of people,” Shivers noted.

Educators who are new to the profession — as well as their more veteran colleagues — should find sessions that are of interest, Shivers said.

“The important thing to remember is there is a space in the union for everyone to do what they’re comfortable doing,” she said.



For more information on the upcoming EMAC Conference, including workshop descriptions and registration details when they become available, please visit massteacher.org/emac.

www.massteacher.org

Your Web link to news, member advocacy and educational resources



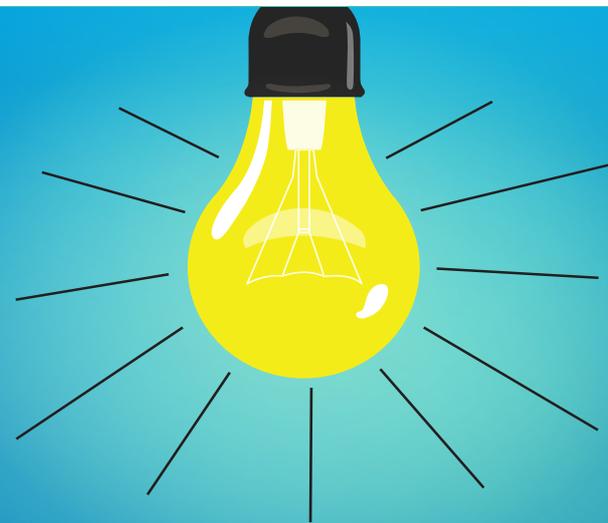
Attention, local presidents:

Light the way by making coverage for these issues available to your members:

★ Disability

★ Accident

★ Critical Illness



It's not too late!

The MTA Disability Plan is a valuable benefit that provides members in participating locals with an annual open enrollment period in which coverage can't be denied. If your local doesn't offer this plan, now is the time to learn more.

For details, call Thomas Colbert at 774.551.0013, ext. 101, or email tom@vistafg.com

Building toward an FSA win and celebrating activism

By Scott McLennan

For the first time since 2019, the MTA Retired Members Gathering was held in person this year, generating enthusiasm for passing the Fair Share Amendment and recognizing those who have demonstrated an exceptional commitment to union activism.

Hosted by the Retired Members Committee, the event featured workshops presented by MTA members that focused on issues including why



ending the use of MCAS exams is important for public education, the impact of a wave of new union organizing taking place at large corporations such as Amazon and Starbucks, and

the social and political motivations that underlie the ongoing campaign to restrict reproductive rights.

State Representative Erika Uytterhoeven (D-Somerville) led a session on legislative issues and called for greater transparency in the workings of Beacon Hill.

The 21st annual MTA Retired Members Gathering was held on Sept. 29 at the DoubleTree by Hilton hotel in Westborough. As always, the presentation of the Honor Our Own award was a highlight of the event.



Photo by Jonathan Ng

During the MTA Retired Members Gathering, members discussed the negative impact of the MCAS exams and other high-stakes tests on students, schools and communities.

The award process begins with fellow members nominating retirees who have done outstanding and ongoing work for their locals and the MTA.

The 2022 Honor Our Own awards recognized Beverly Saccocia and Mary Cowhey, neither of whom was able to attend.

Saccocia, who retired following a career as an Education Support Professional, was active in her local, the Bridgewater-Raynham Education

Association, as well as in the MTA and the NEA. She served on the MTA Board of Directors and several committees and has been a longtime advocate for ESPs. Saccocia's daughter, Julie Saccocia-Augustine, and granddaughter, Vanessa Augustine, accepted the award on her behalf, reading a statement that the honoree had prepared.



Beverly Saccocia

"I feel very strongly that the ESP members should be represented on all MTA committees," Saccocia's message stated. "Please continue to encourage all ESP participants, both as retirees and at any course they may have with their membership."

"We have a lot to offer, and we are so ready to serve," Saccocia added.

Cowhey is retired from the Northampton school district, where she taught math to students in the first and second grades and was active both in her local, the Northampton Association of School Employees, and in the regional WeMEAN union group. She also served on the MTA Board.



Mary Cowhey

Please turn to **Retired members**/Page 26

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Locals in two communities go on strike

By Scott McLennan

Members of the Haverhill Education Association and the Malden Education Association were on picket lines as *MTA Today* went to press after members voted to strike amid heated contract negotiations.

On Friday, Oct. 14, when members of each local voted overwhelmingly to authorize strikes, both the HEA and the MEA had been working without contracts for several months. Negotiations over the weekend did not produce a settlement in either community, and picketing began on Monday, Oct. 17.

HEA President Tim Briggs emerged from a bargaining session on Sunday and declared that the School Committee was not bargaining in good faith.

“They know that we are dedicated to our students. They have been taking advantage of that dedication and exploiting us,” Briggs told hundreds of HEA members and supporters.

The HEA has been bargaining for adequate staffing and fair compensation — with Haverhill educators currently paid about \$10,000 less than the state average. During a rally, educators spoke out against the district’s practice of pulling paraeducators assigned to work with students on Individualized Education Plans to cover classrooms when teachers are absent. The HEA was also seeking contract language to provide adequate preparation time for



Photos by Jonathan Ng and Scott McLennan

HEA Vice President Barry Davis addressed a solidarity rally outside Haverhill City Hall on Oct. 15. At right, MEA President Deb Gesualdo spoke to MTA members gathered in Haverhill.

educators and a program to increase the number of educators of color.

In Malden, MEA President Deb Gesualdo sharply criticized the School Committee’s decision to walk away from the bargaining table on Sunday night and seek a state mediator.

“We are taking back the dignity and the respect that has been stolen from us,” Gesualdo had told supporters at a rally on Saturday. The MEA has been fighting for a living wage for paraeducators, adequate staffing and a commitment from the school district to work with the city to address housing insecurity among students and their families.

Members of other MTA locals joined rallies in

both communities. The MTA Board of Directors released a statement on Oct. 15 stating: “In Malden and Haverhill, our members are fighting for the common good. When school committees fail to settle fair contracts, they disrespect not only educators, but also the students and the communities that depend on our public schools. Malden and Haverhill are saying enough is enough. We applaud the courage of our locals and our members to act and speak out to achieve what their students, educators and communities deserve.”

Please visit facebook.com/massteacher and massteacher.org for updates on this developing story.



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Counselor of the Year is a determined advocate

By Jonathan Ng

Tama Lang will never forget her first day on the job as a school counselor. “I started Sept. 11, 2001,” Lang said. “And it solidified my feelings of why I want to be in this profession and want to work with children.

“They need support, emotionally, more than ever,” she added.

As a counselor at the Sgt. Robert R. Litwin School in Chicopee, Lang helps young students cope with personal tragedies as serious as the death of a family member. She works with them as they deal with stressful school situations involving classwork or with issues at home, such as the loss of a pet.

Her work with students in the years since 9/11 has not gone unnoticed.

Late last year, a fellow counselor nominated Lang for the 2022 School Counselor of the Year award, which is presented by the Massachusetts School Counselors Association.

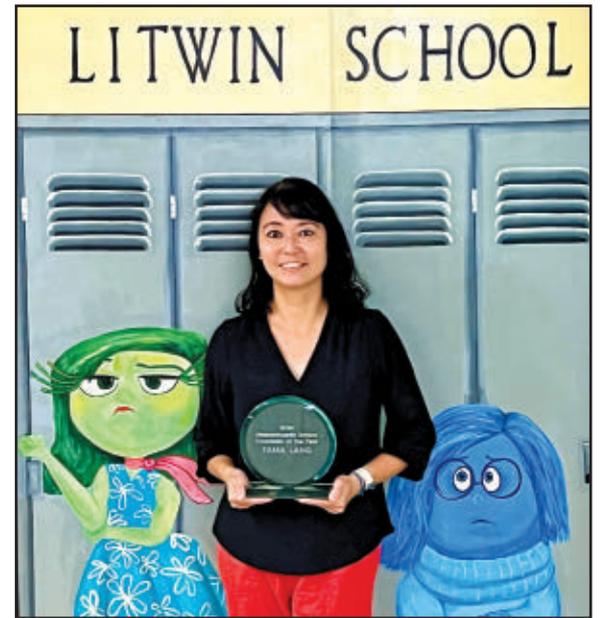
Lang, who is a member of the Chicopee Education Association, was named the recipient of the honor in February — and it came as a shock.

“They called me to assist a student in the cafeteria and when I walked in, I saw my husband was there — and other counselors from the district as well,” Lang said, recalling the award ceremony. “And while it wasn’t a big crowd because of the COVID restrictions, I was definitely taken by surprise. I was humbled and honored, of course, to receive such an award.”

As an educator, Lang has seen firsthand how the COVID-19 pandemic has exacerbated students’ issues with social and emotional well-being.

“There’s of course a regression with remote learning. We noticed immediately that students are struggling more with reading and math concepts,” said Lang. “And we’ve seen an increase in depression and anxiety among our students, which are at the forefront right now in terms of our students’ mental health.”

Continued on next page



School counselor Tama Lang is dedicated to the well-being of both students and educators.



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'They need support, emotionally, more than ever'

Continued from previous page

Lang said educators' mental health has also been affected since the pandemic started in 2020.

"If educators are not well, it trickles down to the students," she said. "It's very important to start with educators because they're the ones who are in charge of students and their learning."

Lang said she's constantly advocating for her profession and her students.

The American School Counselor Association recommends a student-to-counselor ratio of 250-to-1. Most schools in Massachusetts fail to meet that ratio, Lang said. In her own building, the ratio is about 350-to-1.

"Sometimes I am stretched thin, and it would be amazing if I could even have a second counselor and we could split up our duties," she said.

Speaking in May before the Massachusetts Board of Elementary and Secondary Education,

"Sometimes I am stretched thin, and it would be amazing if I could even have a second counselor and we could split up our duties."

— School Counselor Tama Lang

Lang told state officials that she had surveyed school counselors in her district about what would help them in their work.

"All of my peers said they needed more counselors in order for them to be more effective," said Lang. She said she informed the board members "that while my primary commitment and focus is on

student well-being and success, I cannot overlook the importance of educator well-being."

Lang continues her advocacy alongside fellow members of the CEA and the MTA.

She joins other MTA educators and stakeholders as a member of a Fair Share Amendment working group that looks at how additional revenue from Question 1 could be used to enhance student mental health services in their communities.

The constitutional amendment will be decided by statewide voters on Nov. 8. If approved, it would add a 4 percent tax to the portion of a person's annual taxable income above \$1 million. The revenue would be directed to public education and transportation.

"It means more funding for our schools," said Lang. "As for the school counseling profession, it's decreasing the ratio — we need more counselors."

Call for nominations: 2024 NEA Foundation Awards for Teaching Excellence

Nominations are open for the 2024 NEA Foundation Awards for Teaching Excellence. All current members of an NEA local affiliate or bargaining unit are eligible, including teachers, Education Support Professionals, and higher education faculty and staff. The MTA Executive Committee will choose the MTA nominee. Awardees are honored each year at the NEA Foundation's Salute to Excellence in Education Gala. Applicants should email mtagovernance@massteacher.org for information and application materials.

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'I would not be able to do this job without my union'

Continued from Page 3

the award to spur new conversations about alternative education pathways across the Commonwealth.

Charbonneau also recognized her local union, the Martha's Vineyard Educators Association, which is currently fighting for a fair contract.

"I have to say, we are in the middle of some pretty tense working conditions," she said. "We haven't been able to come up with a contract — so our teachers are working without a contract."

Cheri Cluff, co-president of the MVEA, described Charbonneau as "an extraordinary educator, a dedicated unionist and an inspiration to others."

"We are thrilled that Dani was selected as the 2023 Massachusetts Teacher of the Year — but not surprised," Cluff said. "Dani has brought alternative education, through Project Vine, to the forefront and has cultivated an amazing and inclusive rapport with students and families. From her involvement in the high school's Gender Sexuality Alliance to helping create lesson plans as part of the school's Race-Equity and Cultural Proficiency Group, Dani is very deserving of this award, and we could not be more proud of her accomplishments."

MTA President Max Page said Charbonneau is a strong advocate for her students and her community.

"Dani is a shining example of how our members are transforming the lives of their students every day



Cheri Cluff, left, co-president of the Martha's Vineyard Educators Association, shares a moment with Dani Charbonneau, who recently was chosen to be the Massachusetts Teacher of the Year. "We are thrilled that Dani was selected as the 2023 Massachusetts Teacher of the Year — but not surprised," Cluff said.

Photo by Jonathan Ng

inside and outside the classroom," Page said. "On behalf of the MTA's more than 115,000 members, we congratulate Dani for her excellent teaching, her innovative ideas and creativity, and her ability to connect with students."

Project Vine integrates students into the school community with the same curriculum and hours, along with out-of-classroom experiences.

A day after winning the honor, Charbonneau brought her students on a three-day trip to Penikese Island, which is state-owned and uninhabited, so they could take part in an annual technology-free retreat. Project Vine brings its own supplies and has a guide from the former Penikese Island School. With

no electricity, indoor plumbing, phones or tablets, students work together through team-building activities.

Charbonneau noted that most schools in the U.S. do not offer such programs and there is a misperception that they are expensive.

"It's not expensive. It's invaluable," Charbonneau said. "This is a community that really supports alternative education and that's why I'm here."

"I would not be able to do this job without my union," she added. "It's really easy to take advantage of people who want to spend all of their time and energy with their students and doing things for them."

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Nomination papers available

MTA members who intend to seek election to MTA office at the 2023 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 April for four regional Executive Committee seats, two at-large Executive Committee seats and one retired Executive Committee seat, plus 19 District Director seats and one at-large seat on the MTA Board.

Four positions on the Retired Members Committee are also up for election at the Annual Meeting.

In addition, there are two NEA Director seats and five Alternate NEA Director seats up for election, for which online voting instructions will be sent to the active membership in March.

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 3, 2023, 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. 13, 2023.

No person may be a candidate for more than one office. Each candidate must specify the office sought, the term of the office, their MTA individual membership ID number (which can be found on the MTA membership card), home and school addresses, telephone numbers, fax numbers, email addresses, 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.

Regional Executive Committee members*: There will be four seats up for election for Regional Executive Committee positions. The seats are for

TIMELINE	
NOMINATION DEADLINE — DECEMBER 29	
Candidate Recommendation Committee	
<ul style="list-style-type: none"> Congressional Districts 2, 4, 5, 6, 7, 8, and 9 	
NOMINATION DEADLINE — JANUARY 13	
MTA Annual Meeting of Delegates	
<ul style="list-style-type: none"> Regional and Retired 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 13	
Filing Deadline for Proposed Bylaw and Resolutions Amendments	
Initial Deadline for Proposed Amendments to Standing Rules	
NOMINATION DEADLINE — MARCH 3	
Executive Committee	
<ul style="list-style-type: none"> Regions A, C, F, and G At-Large Ethnic Minority At-Large Education Support Professional Statewide Retired 	
Board of Directors	
<ul style="list-style-type: none"> 1A, 2A, 3A, 4A, 5A, 6A, 26A, 8B, 11B, 34C 43C, 15D, 27D, 37E, 38E, 22F, 18G, 21G, and 44H At-Large Director for Education Support Professionals 	
Retired Members Committee	
NOMINATION DEADLINE — APRIL 7	
NEA RA Student Delegates	

Regions A, C, F, and G. A candidate must be an active MTA member** and must be employed in education within the electoral region in which the candidate seeks office. Nomination papers must be signed by at least 100 active members from the candidate's region, with no more than 25 from any one local affiliate.

At-Large Ethnic Minority Executive Committee member*: The At-Large Ethnic Minority Executive Committee member will be elected. Any active member** of the association is eligible to be a candidate for this seat. Nomination papers must be signed by at least 200 active association members, with no more

than 50 from any one local affiliate and no more than 100 from any one electoral district.

At-Large ESP Executive Committee member*: The seat for At-Large ESP Executive Committee member will be filled by election. Any active member** of the association who is an Education Support Professional is eligible to be a candidate. 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 district.

Statewide Retired Executive Committee member*: The seat for Statewide Retired Executive

Committee member will be up for election. Any retired member may be a candidate by submitting a self-nomination letter by March 3.

District Directors — MTA Board*: 19 District Director seats will be filled. The open districts are 1A, 2A, 3A, 4A, 5A, 6A, 26A, 8B, 11B, 34C, 43C, 15D, 27D, 37E, 38E, 22F, 18G, 21G, and 44H. 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 ESPs*: The At-Large Director for Education Support Professionals will be elected to the MTA Board. A candidate must be an active MTA member** in the Education Support Professional category. 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.

Terms for the Executive Committee and Board seats last three years and begin on July 1, 2023.

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 terms last three years, beginning Sept. 1, 2023, and expiring Aug. 31, 2026, in accordance with the NEA's fiscal year. Five Alternate NEA Director vacancies 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 procedure for the direct election of NEA Directors and Alternate NEA Directors is available upon request.

Please turn to **MTA**/Page 19

Delegates to be elected for NEA RA

Statewide, regional and retired delegates from Massachusetts to the 2023 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. 13. 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 6 through April 28.

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. 6 through March 10. 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 are July 2 to 6, and it is scheduled to take place in Orlando, Florida. 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 by following the instructions that will be sent to all voters.

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 and retired ethnic minority delegates to be chosen

Due to a Bylaw change at the 2022 Annual Meeting of Delegates, there is now an allocation of ethnic minority delegates to the Statewide Retired District.

These delegates to the 2023 MTA Annual Meeting will be elected by members of the Statewide Retired District in February and March and in each region of the active membership in March and April in conjunction with NEA delegate/Director elections.

The nomination period for regional and retired ethnic minority delegates is now in process and will close at 5 p.m. on Friday, Jan. 13. 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 for retired members runs from Feb. 6 through March 10. For active members, it runs from March 7 through April 22. Online voting instructions for the ethnic minority delegate seats will be sent to all MTA members.

The MTA provides reimbursement of up to \$450 for eligible expenses incurred by each regional and retired ethnic minority delegate to the Annual Meeting.

The allocation of retired ethnic minority delegates is two. The allocation of regional ethnic minority delegates for the active membership 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 districts 10B and 44H, which each have two delegate seats.

There will be 50 seats for regional ethnic minority delegates. All terms will last for one year. The regional allocations are: Region A, seven seats; Region B, six seats; Region C, seven seats; Region D, six seats; Region E, five seats; Region F, six seats; Region G, six seats; and Region H, seven seats. Each regional candidate must be employed in education within the region in which the candidate seeks office.

Resolutions Committee 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 deadline for submissions to the Resolutions Committee is 5 p.m. on Friday, Jan. 13, 2023. Submissions must be made in writing and signed by the proposer. The committee may also propose resolutions.

As a result of a change to the MTA Standing Rules that was approved in 2021, proposed

resolutions are now due by the second Friday in January and no longer may be submitted at the Annual Meeting of Delegates.

All resolutions submitted by the January deadline are considered by the Resolutions Committee. Any resolution that receives a majority vote in favor from the committee is brought before the Board of Directors at its meeting in March.

To become the official position of the MTA, a resolution must be adopted by the delegates to the Annual Meeting.

For a copy of the current MTA Resolutions, please visit 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. 13.

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 Annual Meeting, which will be held April 28-29 in Springfield. However, early submission by the Jan. 13 deadline provides an opportunity for a full hearing by the committee, consideration by the MTA Board and presentation at the April pre-convention meetings.

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

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.

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 proposed 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 your 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 the MTA Division of Governance and Administration by mailing MTA, 2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119; calling 617.878.8213; faxing 617.570.4908; or emailing mtagovernance@massteacher.org.

Statewide Retired District delegates to be elected

MTA Statewide Retired District delegates to the 2023 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. 13.

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. 6 through March 10.

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 reimburses up to \$450 for eligible

expenses incurred by each Statewide Retired District delegate to the Annual Meeting.

The 2023 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 Statewide Retired District Delegate 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: two seats each in Congressional Districts 2 and 5 and one seat each in Congressional Districts 4, 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. 29.

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. 3) and must be returned no later than 5 p.m. on the last Friday in February (Feb. 24).

The CRC terms will begin on March 15, 2023. Members are eligible to be elected for two consecutive three-year terms.



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massteacher.org/masschild

Statement of Ownership, Management and Circulation

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b. Paid and/or Requested		
1. Mailed Outside-County Paid Subscriptions	82,495	82,846
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1. Free or Nominal Rate Outside-County Copies	451	449
2. Free or Nominal In-County Copies	0	0
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4. Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	0	0
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h. Copies Not Distributed	303	235
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a. Paid Electronic Copies	31,457	31,334
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c. Total Print Distribution (Line 15f)		
+ Paid Electronic Copies (Line 16a)	114,403	114,629
d. Percentage Paid		
Both Print & Electronic Copies	99.61%	99.61%

I certify that 50% of all my distributed copies (electronic and print) are paid above a nominal price.

17. **The Statement of Ownership will be printed in the Fall 2022 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 2023

Retired committee has four seats open

Four members of the Retired Members Committee will be elected by Statewide Retired District delegates to the 2023 MTA Annual Meeting in April. Go to 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 3, 2023. 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.

MTA nomination papers are available

Continued from Page 15

For information on nominations and elections, please contact John Connelly of the MTA Division of Governance and Administration by calling 617.878.8305, emailing jconnelly@massteacher.org or faxing inquiries to 617.570.4908.

*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 offices as indicated.

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

Classifieds

EMPLOYMENT

Saphire Event Group is hiring seasonal servers, bartenders and dishwashers for its Walpole, Sharon and East Bridgewater wedding venues. Benefits include paid training, flexibility in choosing shifts, and working weekends to avoid conflict with school schedules. Call

Maureen at 781.784.2400, ext.113, or visit saphireeventgroup.com to apply!

STUDY PARTICIPANTS NEEDED

Participants needed for study: Must be K-12 faculty/staff who are military veterans. Call 727.315.0419 or email jennifer.dixon@ttu.edu.



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* \$3,000 in discounts for conventional loan as compared with standard Massachusetts conventional mortgage fees and closing costs, according to Bankrate.com. Loan Origination Fee is inclusive of the following fees: Origination, Processing, Commitment, Application and Underwriting. Borrower shall not pay any other fees that go directly to lender for processing a mortgage/loan. Does not include Title Exam fee savings.

How to talk to someone who has hearing loss

For many people, the approaching holidays offer a chance to spend more time with friends and family members. For people who have experienced hearing loss, social events can be difficult, emotionally taxing, and isolating.

The following are some do's and don'ts to help improve communication with someone who has hearing loss.

Do get their attention: Get your loved one's attention before you begin talking. Simply saying their name or touching them lightly on the arm gives them the opportunity to focus their attention and catch the beginning of the conversation. Additionally, if you know they hear better in one ear, move to that side.

Don't say "never mind": If your loved one asks you to repeat yourself or asks for clarification, don't respond with phrases such as "never mind," "forget it," or "don't worry about it." These are dismissive phrases and serve to exclude someone from the conversation. The person who has a hearing issue may even start to withdraw altogether from social settings if it happens enough.

Do face them: Many people with hearing loss rely on visual cues and lip reading to help them understand. Position yourself in front of your loved one in good lighting so they can see your facial expressions, body language, and gestures. Avoid covering your mouth or chewing on anything, as this can make it more difficult for you to be understood.

Don't yell: Yelling distorts the sound of your voice and the appearance of your face — and it can make it more difficult for your loved one to understand you. Instead, speak slightly louder than normal. There's no need to shout. Speak clearly and distinctly without exaggerating your words.

Do repeat and rephrase: If your loved one can't understand something you said, repeat it



once. If they still don't understand, rephrase it using different words. Certain words or phrases can be difficult to hear so choosing different words with the same meaning can help provide more information.

Don't exclude: Avoiding people with hearing loss or talking about them as if they are not present can be dismissive and isolating. Instead, make an extra effort to include them in the conversation by minimizing background noise whenever possible, acquainting them with the topic of conversation, and letting them know when the topic has changed.

Do encourage them to take care of their hearing health: If your loved one is suffering from

hearing loss but doesn't wear hearing aids, encourage them to schedule an appointment with an audiologist or hearing instrument specialist. If they already wear hearing aids but seem to be struggling to hear, suggest they reach out to their hearing health care provider for fine-tuning.

It's never too early to start taking care of your hearing health. MTA members have access to hearing care through Hear In America, where members can save on the price of high-quality hearing aids. Call Hear In America at 855.252.7639 to schedule a hearing exam with a nearby provider. To learn more, visit www.hearinamerica.com/mta.

MTA Benefits welcomes Elizabeth Bejoian as new president

MTA Benefits recently welcomed Elizabeth Bejoian as its new president, putting MTAB's top position in the hands of a leader with a long track record of success.

During her 10-year tenure as marketing manager at MTA Benefits, Bejoian tripled the number of benefit programs available to members, further solidifying MTAB as a leader in providing benefit and discount programs to educational professionals.

Since joining MTAB in 2007, she has cultivated strong relationships with rank-and-file MTA members, local leaders and staff. Her dedication to members, collaboration with colleagues and program partners, and history of successes indicate that she will continue to be an asset as president.

Bejoian started her new position on Aug. 1.

MTA Benefits, incorporated in 1969, is a wholly owned subsidiary of the MTA. Recognized as one of the industry's most creative and service-oriented organizations, MTAB provides more than 50 benefit programs, including mortgages; auto, home, life, dental, disability and long-term care insurance; financial and travel programs; and thousands of discounts for members.



Photo by Jonathan Ng

Elizabeth Bejoian has been named MTAB's new president.

To find out more about MTAB's many offerings for members, visit mtabenefits.com.

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.mtabenefits.com/staceybraun.

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.

Obituaries

Patricia L. Andrews, 89, of Orange. Was a paraprofessional at the Orange Community Kindergarten and in the Orange elementary school system for 30 years, retiring in 1991. Aug. 2.

Jeanne E. Balcom, 96, of Amherst. Taught in various schools in greater Boston. June 26.

Edmund W. Barry Jr., 86, of St. Petersburg, Florida. Was a teacher, guidance counselor and assistant principal in Beverly; held several director roles at Claude H. Patten Vocational High School; and became superintendent-director of the North Shore Regional Vocational School District. June 11.

Paul R. Bersani, 79, of Weymouth. Was an elementary school math teacher for 33 years in Holbrook and retired after serving as a principal. May 29.

Diane M. Borgatti, 61, of Medway. Was a teacher in the Mendon-Upton Regional School District for over 15 years. Also served as a co-president of the Mendon-Upton Regional Teachers Association. May 13.

Marcia E. Boyer, 74, of Leominster. Taught in the Weymouth Public Schools and later spent 23

years teaching English at Hingham High School. May 16.

Paul W. Carey, 94, of Wakefield. Was a social studies teacher in the Belmont school system for 34 years. Also served as chair of the Social Studies Department and as an assistant coach of the football and basketball teams. July 8.

Joseph G. Dery, 73, of North Attleborough. Taught at Norton High School from 1972 until 2006. May 13.

Catherine A. Desmarais, 63, of Winchendon. Was a special education teacher in Winchendon until her retirement in 2020. June 19.

Donna E. Dilts, 85, of Henrico, Virginia. Was a first-grade educator at Doyon Elementary School in Ipswich. June 4.

Lillian B. Dinklage, 84, of Peabody, formerly of Belmont. Was a school psychologist in the Lexington Public Schools. May 19.

Ann Marie Donovan, 84, of Framingham, formerly of Holliston. Was an elementary school teacher in Natick for over 40 years. April 27.

Kim D. Dow, 61, of Newburyport. Was a first-grade teacher at the Bresnahan Elementary School in Newburyport. May 28.

Joseph H. Eisenmann, 92, of East Bridgewater. Was a teacher and administrator in Abington. Served as assistant principal at Abington Junior High School, then as principal at the Woodsdale and Center elementary schools. June 30.

Carol R. Fiore, 69, of Saugus, formerly of Everett. Was a teacher in Saugus and an advisor to the Saugus High School senior class for many years. May 31.

Muriel J. Funka, 91, of Millbury. Taught in the Auburn school system for 25 years. May 29.

Robert C. Gillin, 75, of Randolph. Was a teacher in Randolph for 35 years and a longtime treasurer and past president of the Randolph Education Association. Aug. 7.

Joseph Glionna, of Malden. Taught reading and English at Brown Junior High School and Malden High School. June 23.

Lucille A. Gould, 87, of Woonsocket, Rhode Island. Taught for 40 years, mostly in the Bellingham elementary schools. June 27.

Howard E. Groom, 88, of Biloxi, Mississippi. Was a guidance counselor in Massachusetts for 30 years. July 10.

Patricia M. Hansen, 78, of Niantic, Connecticut, formerly of Holliston. Was an elementary school teacher for over 20 years. May 14.

Charles M. Healey III, 92, of West Springfield. Was a longtime attorney for the MTA, serving until 2020 — the year of his 90th birthday. Sept. 10.

Irving Kardon, 88, of Framingham. Was a teacher in Waltham and at several vocational schools. May 30.

Marion M. Kelly, 90, of Medford. Was a special needs tutor at the Haggerty and Tobin schools in Cambridge. June 11.

Dorothy F. Kenyon, 95, of Springfield. Taught social studies at the Paul R. Baird Middle School in Ludlow for 21 years. May 26.

Caroline Taber Kiessling, of East Walpole. Taught third grade in the Walpole School District for nearly 40 years. Aug. 12.

Mary Leary, 89, of North Andover, formerly of Andover. Was an educator for over 40 years, primarily teaching first and second grade at the Joshua Eaton School in Reading. May 16.

Paul E. Lyons, 85, of Waltham, formerly of Belmont. Was a teacher, administrator and math coordinator during his 40-year career in Cambridge. June 19.

Lorraine A. MacFarlane, of South Boston. Was a longtime teacher in Holbrook. June 23.

Carmen P. Medeiros, 89, of Arlington. Was a kindergarten teacher at the Harrington School in Cambridge for 28 years, retiring in 2002. May 31.

Robert E. Moore, of West Roxbury, formerly of Westwood, Millis and Milton. Was a math teacher and guidance counselor in the Stoughton Public Schools for over 30 years. May 18.

Patricia A. Proulx, 71, of Sturbridge. Was a Title I reading teacher at the Wales Elementary School and then taught third grade at Holland Elementary School until her retirement in 2010. June 2.

Elizabeth M. “Betty” Roberts, 88, of East Falmouth. Taught first, second, fourth and sixth grades, mostly in Natick. May 26.

Anne M. Roche, 68, of Burlington, formerly of Medford. Taught in the Lexington Public Schools for 16 years. May 30.

Beverly J. Sawyer, 88, of Warren. Taught at Wilbraham Elementary School for 34 years. April 29.

Judith Simon, 85, of Hingham, formerly of Jersey City, New Jersey, and Sharon. Taught for 37 years in the Jersey City schools, as well as in Newton and Sharon. June 28.

Maurice J. Splaine Jr., 86, of Kingston. Was a history teacher, department head, assistant superintendent and superintendent for the Silver Lake Regional School District, as well as a vice principal and superintendent in Norton. July 10.

Robert E. Struthers, 91, of East Falmouth, formerly of Arlington and Winchester. Was a graphic arts teacher at Northeast Regional Vocational High School in Wakefield for over 30 years. May 24.

Richard A. Thomas, 82, of West Springfield. Was a business teacher at Tantasqua Regional High School and then at Ludlow High School before his retirement. June 30.

Nancy E. Weissinger, 90, of Northborough. Was an elementary school teacher in Northborough, Worcester and Millbury. July 25.

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 by appointment only during the hours listed. Members are advised to call selected MTA consultants in advance to schedule an appointment.

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; call 774.239.7823 or email enelson@massteacher.org.

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, or email hcrowley@massteacher.org.

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 or email kmelanson@massteacher.org.

HOLYOKE — Ron Lech: third Saturday of each month, 9 a.m. to 1 p.m., MTA Western Office, 55 Bobala Road, Suite 3, Holyoke; call 413.537.2335 or email rlech@massteacher.org.

LYNNFIELD — Barbara Callaghan: third and 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 or email bcallaghan@massteacher.org.

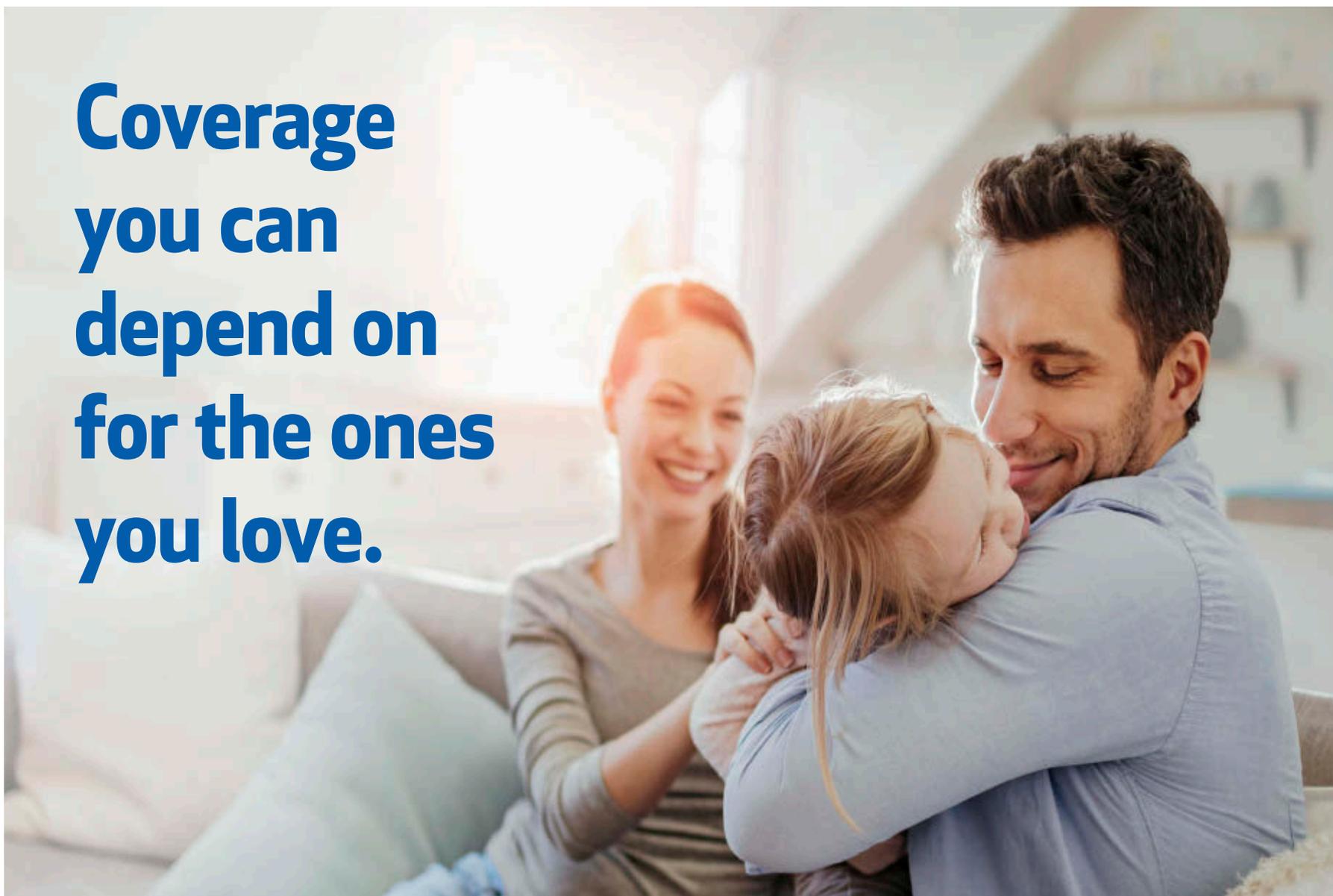
PITTSFIELD — Ward Johnson: second Saturday of each month, 9 a.m. to 1 p.m., MTA Berkshire Office, 188 East St., Pittsfield; call 413.443.1722 or email wjohnson@massteacher.org.

RAYNHAM — Raymond Thompson: third Saturday of each month, 9 a.m. to 1 p.m.; and Lawrence Abbruzzi: second Saturday of each month, 9 a.m. to 1 p.m.; MTA Southeast Office, 756 Orchard St., third floor, Raynham. Contact Thompson at 617.347.4425 or rthompson@massteacher.org; or contact Abbruzzi at 508.824.9194 or labbruzzi@massteacher.org.

HIGHER EDUCATION AT-LARGE — Edward McCourt, call 781.325.2553 or email emcourt@massteacher.org.

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.

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Passing FSA would meet many educational needs

Continued from Page 7

With each voter, she explained that only annual income of more than \$1 million would be affected.

In Newburyport, Suttle connected with a man who said his mother had been an educator. He told her that the community does not need additional money as much as other areas in Massachusetts do — highlighting an equity argument in favor of the amendment.

“I asked him what he would like to see the money used for in his town,” Suttle recalled. “He said, ‘You know what, Newburyport has a lot of resources. A lot of communities don’t have that. So I would really like to see the money go to those towns.’ That’s what we’re working for.”

An aspect of the amendment that has been mischaracterized by opponents is that it will punish owners when they sell their houses or a small business. Unless someone makes a profit of more than \$1 million they won’t be taxed.

Many towns and cities have responded with support.

As of early October, endorsements had been received from school committees, selectboards and city councils representing more than 50 communities.

They include the state’s three largest cities — Worcester, Springfield and Boston — as well as small towns and large suburbs. Newton, which is

home to many of the highest-value homes in eastern Massachusetts, endorsed the amendment through its City Council.

In Salem, a resolution to support the question was approved by the School Committee after it was introduced by Vice Chairman Manny Cruz.

He explained in a statement shared by the Fair Share campaign: “With the dollars raised, we can uplift our school communities through providing the smaller class sizes, social-emotional supports, extra tutoring and additional counselors, nurses and social workers that our students deserve.”

If the amendment is approved, it will address many of public education’s needs.

As a start, every classroom in every school should have desks and chairs that fit the students and are appropriate for the lessons, said Tracy Little-Sasanecki, president of the Springfield Education Association. If that seems like it should already be happening, it isn’t, she explained.

Framingham Teachers Association President Christine Mulrone said educators in her 1,250-member local seemed more optimistic about the year as schools reopened.

The Fair Share Amendment’s potential to provide a stable source of revenue for public education was part of the reason, she said. After feeling exhausted for the past few years as a result of the COVID-19

pandemic, many FTA members took the summer off to reboot.

Now they’re advocating strongly for voters to approve Question 1.

“And coincidentally, we just settled our contracts for a measly 2 percent, which does inspire educators,” Mulrone said. “It inspires them to fight for more — to understand we have this opportunity now to add this money.”

National Education Association President Becky Pringle joined MTA members and staff for lunch in Quincy on Oct. 16 and then spoke at an FSA rally in Dorchester, along with U.S. Representative Ayanna Pressley.

“We all agree that every student deserves a well-resourced public school where their potential isn’t limited by strained budgets or a shortage of teachers,” Pringle told *MTA Today*. “But while working Bay Staters struggle to make ends meet, the rich are getting richer and multimillionaires aren’t paying their fair share to ensure Massachusetts students realize their dreams. I enthusiastically support ‘Yes on Question 1’ because it’s time for Massachusetts multimillionaires to support the future of this Commonwealth.”

For more information about the Fair Share Amendment, please visit massteacher.org/fairshare or fairsharema.com.

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MTA[®] MAGAZINE SERVICE



Retired members urged to join Fair Share campaign

Continued from Page 9

Dale Melcher, who belongs to the Retired Members Committee, nominated Cowhey for the award and accepted it on her behalf. Melcher noted how Cowhey connected union activism to family engagement.

Cowhey was a leader in the creation of Families with Power, a grassroots community organization of multicultural families. The group brings together educators and families to create schools that address the needs of often-marginalized students, many of them from low-income families. Cowhey recently wrote a book, "Families With Power: Centering Students by Engaging with Families and Communities," to share her experiences.

"Mary is the whole package — a teacher, grassroots community organizer, parent, union activist, writer, community gardener and winner of numerous awards for teaching. She has been a strong influence on my thinking about inclusion and community power," Melcher wrote in her nomination. "She is one of our own and deserving of our recognition and honor."

Judy Babb, who won the Honor Our Own award in 2020, and Craig Slatin, who won the award along with Richard Liston in 2021, were also acknowledged in person at this year's Retired Gathering. They all first "received" their awards virtually, in the years when in-person events were



Photo by Scott McLennan

Judy Babb, the 2020 recipient of the Honor Our Own award, and Craig Slatin, who received the honor in 2021, were recognized.

not held because of the depth of the COVID-19 pandemic.

MTA President Max Page and Vice President Deb McCarthy praised the retirees for their dedication to the union and to public education.

Page, who called in to the event, said that retired

Retiree Jane Lynch-Gilbert succinctly framed the essence of Question 1, which would apply a 4 percent tax to annual income above \$1 million to generate revenue for public education and transportation, explaining to the audience that the measure "levels the playing field for all of us."

members provide a crucial link in the union for new members to understand what has changed for the better — and worse — over the past decades.

"Many of you taught before receivership and charter schools, and you had greater autonomy. But you also know what is achievable in the future," Page said.

He connected the upcoming Fair Share vote — the so-called "millionaires' tax" is Question 1 on the statewide ballot — to the fight for better learning conditions for students, increased pay for paraeducators and debt-free public higher education.

Retiree Jane Lynch-Gilbert succinctly framed the essence of Question 1, which would apply a 4 percent tax to annual income above \$1 million to generate revenue for public education and transportation, explaining to the audience that the measure "levels the playing field for all of us."



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Report highlights need for campus debt relief

By Scott McLennan

As the federal government finally takes steps to erase some student debt, MTA activists continue to draw attention to another borrowing practice that escalates the cost of attending a public college or university.

“Campus Debt Reveal 2022: Massachusetts Public Colleges and Universities” is a report prepared by Salem State University faculty members Joanna Gonsalves and Rich Levy, UMass Lowell student Gayathri Raja, and Framingham State University student Tyler Risteen. The project on which the study is based examined the impact of declining state investment in public higher education, which includes a shift in how colleges and universities fund constructing and maintaining buildings.

“The campus debt problem is a symptom of the larger problem of austerity and neoliberal economics over the past generation,” said MTA President Max Page. “When state funding is cut for public colleges and universities, then those institutions too often are forced to embrace destructive strategies just to survive.”

Over the past 20 years, campuses have had to absorb a far greater share of the cost to build and maintain dorms, academic buildings and other campus facilities. While the state in the early 2000s covered from 75 percent to 100 percent of campus construction projects, a recent initiative by Governor Charlie Baker’s administration committed the state to only half of the cost of building new STEM facilities.

As a result, campuses have been forced to borrow billions of dollars. The increase in borrowing has led to rising student fees — largely without oversight. While the Legislature must approve any tuition hikes, campuses can set their own fees.

The new report includes a “Debt Audit Toolkit” that instructs users on what data to gather from colleges and how to analyze the findings. The toolkit makes it possible to determine the portion of student fees that are covering campus payments.

For example, the report shows that Bridgewater

Campus Debt is Sabotaging Public Higher Education

Institutional debt held by public colleges
and universities robs every student.



State University pays nearly \$18.5 million annually in debt service, which claims about \$2,122 of the \$10,145 in annual fees paid by its students.

The report also looks at the deeper implications of saddling campuses with capital expenses.

The student debt crisis could be dramatically lessened if campus debt were not driving up student costs. The report found that UMass Amherst students could reduce their typical individual average loan burden by more than \$16,000 if the state covered the university’s capital expenses.

The report also examined the impact of capital debt on faculty. If Salem State University was not paying nearly \$18 million annually to cover its debt, for instance, it could hire up to 132 additional full-time faculty members.

“In every meeting or conversation during this campus debt reveal, our students, alumni, and faculty were quick to share horror stories of overfilled classrooms and diminishing course offerings,” the report stated. “Without a doubt, many other scenarios could be imagined for freed up monies if there were no campus debt. Campuses would possess the means to do a combination of things.”

When public colleges and universities are forced to prioritize debt repayment, they inevitably cut support services for students and diminish the quality of working conditions for staff and faculty, the report found.

The Massachusetts Campus Debt Reveal Project is working to empower educators, students and community activists who are committed to providing high-quality public higher education without leaving students in debt.

Levy, a co-leader of the project, said the movement is national in scope. So far, he and his colleagues have been in touch with public higher education staff and faculty in Oregon, New York, Indiana and Florida.

“We are building a movement to fight campus debt that is linked to the movement to cancel student loan debt,” he said. “Canceling campus debt would reduce future student debt for all students and increase spending on core educational needs.”

For more information on the Campus Debt Reveal Project, please visit massteacher.org/campusdebtreveal.

THE MTA Advantage

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

Save More on Holiday Spending



It might seem early, but the countdown to the holidays has begun. Although the season may be a joyous time that reunites old friends and family members, a common dilemma is how to avoid pressure to overspend while still enjoying the tradition of buying presents for family members and friends.

A key strategy is to plan ahead. Begin by writing down the names of people you plan to buy gifts for — including at least one idea for each person. And consider a general idea of where you might find these gifts. If you are uncertain about ideas, browse through mail-order catalogs, TV advertisements and newspaper flyers. This could help you avoid the trap of making a decision while shopping in a store — a moment when impulse buying may break the budget.

Setting a limit on the number and cost of the gifts you plan to buy can help you stay within a budget and allow you to purchase appropriate gifts. Once you have your list and estimate the cost of the proposed purchases, adjust the list of specific gifts so the total of your expenditures fits into your holiday budget.



SHOPPING STRATEGY

To prevent overextending your finances, keep the following principles in mind:

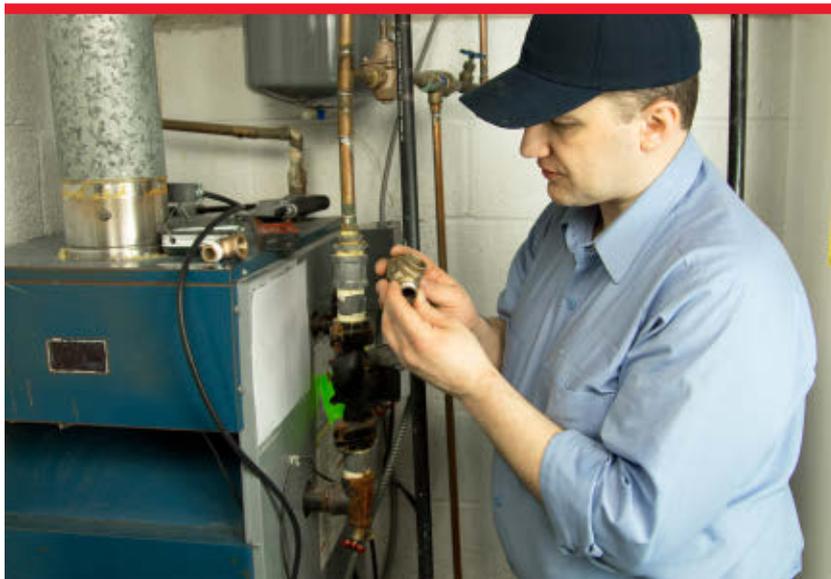
- Shopping early and using the layaway plans offered by many stores might help you complete your buying before the “holiday rush” begins. But remember that some of the better sales come closer to the holidays.
- Whenever possible, pay by cash or check rather than by credit cards. High interest rates and the enticement to “pay later” may lead to a larger debt than you can afford.
- Consider exchanging names among a group of friends or family members with a set dollar limit to purchase a gift for one person. Remember: It’s the quality, not the quantity, that matters when giving gifts.
- Think about pooling resources with other family members to buy gifts for individuals, particularly if an expensive present is involved.
- Purchase “stocking stuffers” at a discount store in one trip. This will help you avoid impulse buys.
- Prevent the “return blues” by saving all receipts for gifts in one envelope. Label each slip with the items purchased, where they were purchased, and for whom.
- Handmade gifts and cards are sometimes the best. Use your creativity and talent to give the gift of yourself. It’s often a personal touch that is most appreciated!
- When in doubt, purchase a gift certificate from a person’s favorite store. With this type of gift, you avoid overspending because you are purchasing based on a predetermined amount. Chances are that your loved ones will have fun picking out the items they want.

Taking an organized approach to holiday shopping is the best way to ensure you’re getting the most value for your dollar.

For more in-depth assistance with budgeting, estate planning, investing or another financial planning topic, Stacey Braun Associates can help. The company has a long history of success in offering financial programs for unions without selling products or receiving commissions.

For \$140 a year, MTA members receive annual access to three hours of financial planning services, written summaries and financial reports, password-protected access to Stacey Braun’s proprietary website and a 24-hour email help desk. For more information or to sign up, contact Jen Landicho by emailing jlandicho@staceybraun.com or calling 888.949.1925.

Energy Saving Tips for the Winter



If a heating system is 15 years old or more, it could be time to replace it. Heating systems generally last between 15 and 25 years before needing to be replaced. Be proactive. Shopping for a furnace in an emergency doesn't allow a homeowner to make the best decision or get the best price on a new system. How can you tell when a system is nearing the end of its lifespan? A few warning signs are common. Heating systems will lose efficiency as they age and as a result will not provide the same amount of heat as in the past. You'll likely see this as an increase in your energy bill.

Another sign is that more frequent repairs are needed to maintain the system. A heating system will incur more breakdowns in the last two years of its life.

Still another sign is when different rooms of the house feel more hot or cold than others. If rooms are not being heated consistently, it's a telltale indication that there is something wrong with the furnace.

Most oil companies provide you with free estimates for a new heating system, and HEAT USA can provide you with free comparisons for those prices.

Whether or not you need to replace your heating system, it is worth remembering that last year's home heating oil prices were the highest in decades. Although it's hard to project what the upcoming winter will bring, HEAT USA offers the following tips on how to save money this year.

First, adjust the thermostat at night so that it's 10 degrees lower than when people in the house are awake. Lowering the thermostat by as little as 10 degrees for eight hours can save 10 percent to 15 percent on a monthly heating bill. A warm comforter can easily make up for the lower temperature.

Second, ceiling fans aren't just meant to be used in the summer. Ceiling fans can be used strategically to achieve better air flow throughout a house. Adjusting the fan so it turns clockwise will trap heat inside and keep rooms warmer during the cooler months. Put the ceiling fan on a low setting to gently push hot air back down.

The third tip relates to windows and doors, where the most heat loss occurs. Whether a house has old or new windows or doors, always check around the edges for gaps or holes that could allow a draft through. Replace worn weather stripping on doors and caulk windows to make sure there is a good seal. This is an inexpensive fix that can save hundreds of dollars. Another place for sealing is around electrical outlets. Insulation usually isn't placed here but you can purchase foam gaskets to put behind the wall plates.

Finally, make sure to complete an annual cleaning and tune-up of the heating system to ensure it's running efficiently. HEAT USA's approved oil suppliers provide free or discounted services for MTA members who join, including \$50 of free heating oil, \$10 off the first year's membership fee, a \$50 upgrade certificate, and more. Contact 888.432.8872 for more information.

Prepare for the financial future with estate planning

A financial plan often includes an IRA or a 401(k), a savings account for quick access to cash, life insurance and investments. But most people neglect to include another important aspect of their financial future: an estate plan. Not having an estate plan could lead to significant financial losses for you and your loved ones.

(continued on page 4)



Editor: Carolyn Cassiani
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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.

Start holiday shopping by saving with MTAB discounts

The weather is getting colder, and the leaves are slowly falling off the trees. The holiday season is approaching fast. Undoubtedly, that also means it's time to start some holiday shopping. There is no better time to take advantage of the numerous discounts you have access to as an MTA member. Finding a gift for everyone on your list is made simpler with the MTA Benefits *Discount Directory*.

In search of gifts for the kids in your life? It doesn't matter if you're looking for LEGOs, Barbies, puzzles or playing cards — you can find it all at **Boing! Toy Shop**. MTA Benefits is proud to be in partnership with this reputable toy store in the heart of the Jamaica Plain neighborhood in Boston. Members exclusively save 10 percent on all purchases made at the toy shop — not just this holiday season but year-round.



For the bookworms, young and old, check out the bookstore discount providers **Aesop's Fable** and **Book Oasis**. Aesop's Fable is a warm and comfortable bookstore in Holliston. It offers members a 10 percent discount on all in-store book purchases. Book Oasis is a family-owned bookstore in Stoneham, where you can save 10 percent on purchases of new books and 20 percent on used books. Nothing beats the feeling of grabbing a book, snuggling up in a comfortable spot and getting lost in a story. Use member discounts at Aesop's Fable and Book Oasis to give loved ones the gift of literature.

Speaking of books, did you know that **Guitar Stop** in Cambridge offers a 10 percent discount on all music and instructional books? The guitar is the second most popular instrument in the world, and many people long to learn how to play it. Sign up for discounted **Guitar Lessons with Israel Saldana**. Saldana is an MTA member who is based in Shrewsbury. He offers a 10 percent discount for all new students for the first six months of lessons.



Interested in purchasing a music-related gift, but guitar lessons aren't quite on the radar? Consider buying tickets to a live musical performance at the **Boch Center**. MTA members save 10 percent to 30 percent on select shows such as "Dirty Dancing," "Mercy Me" and "Urban Nutcracker."

Finding time to relax during the holiday season is essential. Book a soothing massage session at **Restorative Touch Massage Studio** in Hudson. Licensed massage therapist Pamela Chiasson truly values Massachusetts educators. She offers a \$10 discount for a range of massages, including Swedish, deep tissue and myofascial.



Another great way to unwind is by spending some time at a lodge. For a cozy getaway, a trip to **Killington Resort** in Vermont makes a great gift. Enjoy such activities as skiing, snowboarding and afternoons at the spa. Members receive 10 percent off lift tickets.

If you'd rather bring the spa to your home, check out **New England Spas**. Save \$300 on your next hot tub or sauna purchase at one of their select locations. Since ancient times, healthy sweat and hot-water immersion have been proven to have beneficial effects on the body, mind and spirit. How amazing would it be to gift your loved ones this luxury?

We all know people who prefer fine luxuries. Head over to **Fragrancenet.com** for the fragrance connoisseurs in your life and save 25 percent on your entire purchase. Choose from options like Gucci Bloom, Dior Sauvage, YSL Black Opium and many more. Pair your designer cologne or perfume with a signature piece of jewelry from **Cormier Jewelers & Art Gallery** in Spencer. Enjoy 15 percent off their already affordable pieces. Keep in mind, Cormier Jewelers & Art Gallery always showcases featured artwork from Massasoit Art Guild members, which makes for a unique shopping experience. **Tanguay Jewelers** in Gardner is also a phenomenal option for fine jewelry shopping. MTA members receive a 15 percent discount on all regular in-stock merchandise. You can also save 20 percent at **DeGrandpre Jewelers**, located near Nashawannuck Pond in Easthampton.



For members who prefer simpler treats, walk into select **Edible Arrangements** retailers and order a delicious bouquet with your exclusive \$5 discount.

The retailers mentioned in this article are only a few of thousands where your membership makes a difference. Visit mtabenefits.com for details and a full list of discounts.

Prepare for the financial future with estate planning

(continued from page 2)

Why do I need an estate plan?

Having an estate plan can save your heirs money. It also helps you and your loved ones avoid stress and heartache. A will, a trust and a power of attorney are three vital estate-planning documents that will provide for the future needs of your family and other loved ones. Let's take a closer look at them:



✓ A will

You've worked hard for what you have. A will lets you preserve your wishes about what to do with your assets when you die. If you want your home, money, property, stocks or other things of value to go to your loved ones, a will is the legal way to make that happen.

List the people, organizations, or charities — known as the beneficiaries — you want to receive your assets when you pass away. The will allows you to specify who gets what and when. It requires the selection of an executor, also known as a personal representative, who will manage your estate after your death and follow the instructions set in the will.

If you have minor children, what will happen to them if both you and your spouse die suddenly or if you are a single parent and you become incapacitated or die? A will allows you to name a guardian to take legal custody of minor children, ensuring they will be cared for.

✓ A trust

This is a great tool to ensure the financial future of your loved ones. Placing a home or money in a trust allows these assets to go directly to the beneficiary you named upon your death. No state probate court. No hassles.

There are two main types of trusts: a revocable trust and an irrevocable trust.

A revocable trust allows you to make changes during your lifetime. So, if grandchildren enter your life, you can add them as beneficiaries. With this trust, you still manage the assets assigned to it and serve as the trustee. You must name a successor trustee who will step in if you become incapacitated or die who will distribute the assets.

With an irrevocable trust, when you place an asset into it, you no longer own it or control it; the trust does. It cannot be revoked or amended once it is created. The trustee you name oversees the trust. This trust can have tax benefits, particularly regarding the estate tax since this type of trust is not subject to estate taxes.

✓ A power of attorney

If you suddenly become ill or are going away on an extended trip and cannot manage your finances, your power of attorney will take care of them. The designated person has the legal authority to act on your behalf to pay bills, manage your business and make legal decisions. You can set limits on the appointee's powers or grant unlimited authority. A durable power of attorney can serve after you become incapacitated, and this authority stays in effect until it is revoked or you die.

✓ Other estate-planning documents

HEALTH CARE PROXY — In the event you become seriously ill or incapacitated and you cannot make your own medical treatment choices, your health care proxy can. The person you choose has the legal authority to make decisions and carry out your health care wishes.

PET POWER OF ATTORNEY — Let's not forget about our beloved animal companions! You can appoint someone as a power of attorney to make decisions for your pet. Suppose you go away and leave the pet with a sitter and it gets sick or injured; your pet power of attorney steps in and can act on your behalf. If something happens to you and you cannot care for the animal, the pet power of attorney can make sure your wishes are carried out.

PET TRUST — Set aside money for the care of your pet after your death or if you are unable to care for it while alive. The document lets you dictate who will care for your pet and how it will be cared for. The pet trust springs into action during your lifetime when needed and ensures seamless care for your pet after your death.

Remember that as things change in your life, so must the estate plan documents. Updates may be needed to keep the plan current.

Make sure an estate plan is part of your financial plan. Without estate planning documents in place, your assets are vulnerable and could end up in the wrong hands. Moreover, your choices and wishes may not be honored. This could lead to family strife and unnecessary legal challenges that will cost time and money.

Gentreo has you covered

Gentreo makes creating an online estate plan easy, fast and affordable. Its coaches provide one-on-one guidance through each step of the process, and the company has partnered with licensed estate-planning attorneys in all states to allow state-specific legal advice when creating documents.

Store your estate plan and all important documents in the Gentreo Family Digital Vault. The vault allows you and designated people full access at all hours. MTA members will save 15 percent on the yearly fee. Visit www.gentreo.com/mta for details.

All program and pricing information was current at the time of publication (October 2022) and is subject to change without notice. To find out what may have changed, please call MTA Benefits at 800.336.0990.

MAKE YOUR **VOTE** COUNT FOR **PUBLIC EDUCATION!**

MTA 2022 GENERAL ELECTION GUIDE



MTA-RECOMMENDED CANDIDATES

STATEWIDE



MAURA HEALEY *for Governor*

“ As the proud daughter of union educators, I’m running to be the Education Governor for Massachusetts. We need to modernize our school buildings, hire more counselors and support staff, and better support our public colleges and universities. I’m proud to have the endorsement of MTA and I’m looking forward to partnering with our educators to move our state forward. ”



Diana DiZoglio *for State Auditor*



Bill Galvin *for Secretary of State*

DON'T FORGET TO VOTE BY TUESDAY, NOVEMBER 8!

The recommendations in this election guide are for candidates on the general election ballot in 2022.

- Election Day is Tuesday, November 8.
- Applications for mail-in ballots must be turned in by 5 p.m. on November 1.
- Mail-in ballots returned in person or by drop box must be delivered by 8 p.m. on Election Day.
- Ballots returned by mail must be postmarked by Election Day and reach your local election office by 5 p.m. on November 12 in order to be counted.
- The in-person early voting period is October 22 – November 4. Each city and town chooses its own early voting locations and sets its own schedules within these dates.

See all early voting options at www.MassEarlyVote.com

For updated MTA voting information, see massteacher.org/election



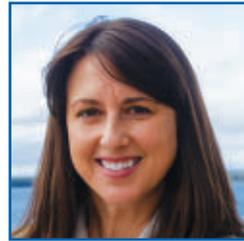
MASSACHUSETTS SENATE



Mike Brady
(D-Brockton)
2nd Plymouth & Norfolk



Paul Feeney
(D-Foxborough)
Bristol & Norfolk



Robyn Kennedy
(D-Worcester)
1st Worcester



Jason Lewis
(D-Winchester)
5th Middlesex



Paul Mark
(D-Becket)
Berkshire, Hampden,
Franklin & Hampshire



Liz Miranda
(D-Boston)
2nd Suffolk



Jake Oliveira
(D-Ludlow)
Hampden, Hampshire &
Worcester



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

MASSACHUSETTS HOUSE OF REPRESENTATIVES



James Arena-DeRosa
(D-Holliston)
8th Middlesex



Shirley Arriaga
(D-Chicopee)
8th Hampden



Simon Cataldo
(D-Concord)
14th Middlesex



Carol Doherty
(D-Taunton)
3rd Bristol



Kate Donaghue
(D-Westborough)
19th Worcester



Paul Donato
(D-Medford)
35th Middlesex



Rodney Elliott
(D-Lowell)
16th Middlesex



Chris Flanagan
(D-Dennis Port)
1st Barnstable



Judith Garcia
(D-Chelsea)
11th Suffolk



Ryan Hamilton
(D-Methuen)
15th Essex



Jim Hawkins
(D-Attleboro)
2nd Bristol



Natalie Higgins
(D-Leominster)
4th Worcester



Mike Kushmerek
(D-Fitchburg)
3rd Worcester



Kathy LaNatra
(D-Kingston)
12th Plymouth



David LeBoeuf
(D-Worcester)
17th Worcester



Adrienne Ramos
(D-North Andover)
14th Essex



Aaron Saunders
(D-Belchertown)
7th Hampden



Margaret Scarsdale
(D-Pepperell)
1st Middlesex

YES ON 1



FAIR SHARE FOR MASSACHUSETTS

VOTE YES ON QUESTION 1: **Approve the Fair Share Amendment**

Winning Question 1, the Fair Share Amendment, will ensure that our public schools and colleges receive a stable and sustainable flow of vital funds — one that will be constitutionally guaranteed. It will also provide resources for the state to fix our increasingly dangerous roads and bridges and fund other crucial transportation projects. Approving Question 1 will help our students and our Commonwealth by providing \$2 billion a year — every year — while making our state’s tax system fairer. Multimillionaires and billionaires will pay an additional 4 percent only on annual income of more than \$1 million. Ninety-nine percent of Massachusetts residents will not see their taxes increase by even a penny. **Vote YES on Question 1!**

YES ON 4

FOR SAFER
ROADS 

VOTE YES ON QUESTION 4: **Uphold the Work and Family Mobility Act**

MTA members are encouraged to vote YES on 4 for Safer Roads. A yes vote on Question 4 will uphold the *Work and Family Mobility Act* — a law enacted this year that allows qualified residents, regardless of immigration status, to obtain a standard driver’s license if they provide proof of identity, date of birth, and Massachusetts residency, as well as pass the required driver’s test. Voting YES on 4 will help ensure that all Massachusetts drivers are properly tested, licensed and insured. It will improve public safety in communities throughout the state, allowing workers and families to safely make essential trips for purposes such as dropping off students at school and getting to work, medical appointments and the grocery store.