

**MTA**

A publication of the  
Massachusetts Teachers  
Association

**TODAY**



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# Standing Up for Our Students



**The Fight to End the High-Stakes  
Aspects of the MCAS**



**Jack Schneider, the Dwight W. Allen Distinguished Professor of Education at UMass Amherst, speaking Oct. 4 at the *Thrive Act* hearing.**

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This edition of MTA Today reflects a redesign and new approach to content based on a member survey. Let us know what you think about this issue by emailing [mtatoday@massteacher.org](mailto:mtatoday@massteacher.org).

REDESIGN BY VERONICA SOSA-DUNETZ  
COVER PHOTOGRAPHY BY ERIC HAYNES



# The Impact of Public Educators



“**The public school system is one of the greatest institutions our nation has built. We should be proud that it was Massachusetts that pioneered the idea that every child deserves a publicly funded education.**”

MAX PAGE

**A**s we celebrate how our Fair Share victory is improving public schools and colleges, as we honor the locals that went on strike in part to win living wages for ESPs, and as we push forward a ballot campaign to end the high-stakes graduation test, the value of public education has never been clearer.

As a union, we are taking on the punitive, high-stakes impacts of the MCAS. This standardized test has undermined the pursuit of a rich, whole-child education all of our children deserve. Our ballot initiative is built on the fundamental belief that educators, and not tests, produce a high-quality education.

Consider your own role as educators and experience as students.

My own public education, provided to me free of charge by the people of this state, is one of the greatest gifts I have ever received.

In fact, the public school system is one of the greatest institutions our nation has built. We should be especially proud that it was Massachusetts that pioneered the idea that every child deserves a publicly funded education. The proposition is breathtakingly simple: You live here, so you get to go to school here. Because as a member of our community you deserve an education. When students are educated, we all live better lives.

It is so easy to forget how radical an idea that was and is: That schools should educate every student that walks through the door, period. I know that it also shapes how you think of yourselves – as public servants, educating children and young adults for the common good.

These are some of the broader reasons why I celebrate public schools. But I'll share with you some specific reasons why I love the Amherst public schools and appreciate how they shaped me:

At Wildwood School, I learned from Ms. Klaes, Mr. Ciesluk, Mr. McNamara, Ms. Rothenberg, and my favorite paraprofessional, Ms. Aldrich, essential things such as reading, writing and tying my shoes.

From Phil Crafts – a science teacher and baseball coach in middle school – I learned about nature and how to field a ground ball.

Mrs. Kohler forced me to write my first serious social studies paper in eighth grade, and Mr. Gerstein showed me why we need to care about getting history right. It's no accident that I, and a half-dozen of my classmates, became historians.

At Amherst-Pelham Regional High School, Mr. Fonsh taught me about capitalism and socialism, and how to fight for justice.

Then there was Mr. Maggs, the longtime chorale director, who treated teenagers like adults. The result: we created music well beyond our years, and we learned that horizons were meant to be expanded. I still remember every word of Carl Orff's *Carmina Burana*, which we sang in 1983. Yes, we made beautiful music in chorale. But we also learned to respect the range of abilities each person brings to a community.

We learned about teamwork. In chorale it was ludicrous to think that any individual could bring everyone up or down. Only together did we achieve greatness. In that room, as gangly teenagers, we experienced achievements far beyond what society expected or told us was possible.

As you can tell from my memories, it all came down to people: the educators who taught me, and at the same time modeled what competent and fulfilling adulthood looked like.

Like many of the students you all have carried from childhood to the cusp of adulthood, I cannot imagine my life – my job, but also my passions and my outlook, my political pursuits, and my personal commitments – without the educators of the Amherst public schools. Your students, in every district in the Commonwealth, are lucky – I'll even say they are blessed – to be able to attend the public schools you make great. **T**

# SP FEAK OUT

## MTA Members and Allies Speak Out Against High School Graduation Requirement.

By **Amanda Torres-Price** Photographs by **Eric Haynes**

**T**he past several months have seen increasing momentum for the *Thrive Act* and the MTA's ballot initiative to end the graduation requirement tied to MCAS. Scores of educators, students, parents and elected officials are speaking out against the high-stakes nature of the MCAS exam and the harm the graduation test does to our communities and youth.

What follows is a sampling of just a few of these diverse voices, including some of the first registered voters who signed the ballot initiative and people who spoke out at the Oct. 4 hearing on the *Thrive Act* at the State House. **T**



“

### **SHELLEY SCRUGGS**

Parent of a Minuteman Technical High School student

My son and countless other students across the Commonwealth, who are creative, competent and enthusiastic hands-on learners, ... have been systemically tripped up by the MCAS, which elevates the Ivy League-bound while penalizing students like my son who are just not good at conventional test-taking. And the penalty for young people who do not do well on the MCAS is absurdly high. (Being) denied a high school diploma because of a standardized test score means fewer employment opportunities, a real loss of income and having to explain in a job interview why you don't have a high school diploma. Enough is enough. It's time to end the MCAS requirement now.”



**DEB MCCARTHY**  
MTA Vice President

The ballot initiative represents, for me, the aspect of community and activism that has been the focal point of my resistance to our over-focus on a test score. Educators will be able to move toward being less test-centric in our instruction: it'll be more holistic, authentic and student-facing, and will provide data that is timely, relevant and useful to students, educators and parents. At a time when students are struggling with mental health and we need to meet their social/emotional needs more than ever, we need to rethink our over-focus on a single test score.”



**CYNTHIA ROY**  
High school teacher at Bristol-Plymouth Regional Technical School, and among the first signers of the ballot initiative

I felt inspired to sign the ballot initiative to end the graduation requirement tied to the MCAS because, as a teacher and community organizer, I've witnessed firsthand the immense harm it causes. The high-stakes nature of MCAS has not only eradicated joy and creativity from our schools but has also created a stark contrast between education in affluent communities and low-income communities. In affluent areas, where MCAS scores tend to be higher, students enjoy a well-rounded education with ample resources, including arts, recess and music programs. However, in low-income communities with lower MCAS scores, essential programs are often sacrificed for test preparation, perpetuating educational inequality.”



**LISA GUISBOND**  
Executive Director, Citizens for Public Schools

I got involved in fighting the high-stakes nature of the MCAS many years ago. My older child was on an Individualized Education Program, and I was learning all about learning differences and special education at the same time as I was reading that Massachusetts would be tying the MCAS to a graduation requirement. How many decades do we have to wait? The evidence is in: We know who is hurt by the high-stakes nature of the MCAS. It's past time for us to make a change.”



**LIZ MIRANDA**  
State Senator, a co-sponsor of the *Thrive Act*

As a first-generation, Cape Verdean-American student, whose parents immigrated to Boston with nothing but their hope and working hands, I came from a mixed-status family. My father and brother were both deported in 1998 as I was beginning at Wellesley College. As a Boston Public Schools graduate ... it was evident to me that the curricula was not designed for the ways in which I learned, nor many of my peers who came from diverse backgrounds. This is the moment to create historical change and ensure that young people in our community, and every one of the 351 cities and towns, can leap forward from graduating to accessing higher education opportunities.”

**MAX PAGE** MTA President

“ We are a union that is committed to fixing a key part of what is wrong in public schools, that is this over-reliance on high-stakes testing. What students will be judged on is successfully passing the curriculum that shows they have mastered our state standards. We know that the evaluation by educators, who do this work on a daily basis, who educate our children, is the best reflection of how students have done in their coursework.”



# AN OUTLIER IN HIGH-STAKES TESTING

Massachusetts is one of the few states in the country to require a high school graduation test.

By **Mary MacDonald** Photographs by **Jonathan Ng**

**M**assachusetts likes to brag that it has an exceptional national reputation for public education, but in one aspect, it's a straggling outlier. The state requires a high school graduation test for a diploma, one of just eight that continue to do so.

Massachusetts, which administers the MCAS-based graduation test in the 10th grade, is joined by Florida, Illinois, Louisiana, New York, Texas, Virginia and Wyoming.

This number doesn't include New Jersey, which deferred the test in the pandemic, and now has legislation to remove it, although it has yet to act.

More than a dozen states have dropped the high-stakes approach over the past decade. During the peak of "accountability testing," in the federal No Child Left Behind era of the early 2000s, the high school graduation test was the norm in 27 states, according to FairTest, the National Center for Fair and Open Testing.

In that era, the federal government required that all states test students, and make yearly progress on goals. But

there has never been a mandate for a graduation test. And research has found that graduation tests do not lead to higher academic achievement.

Over the past decade, a majority of states that once had it have reached the conclusion that they don't need a high-stakes measure to determine whether students have learned enough to graduate.

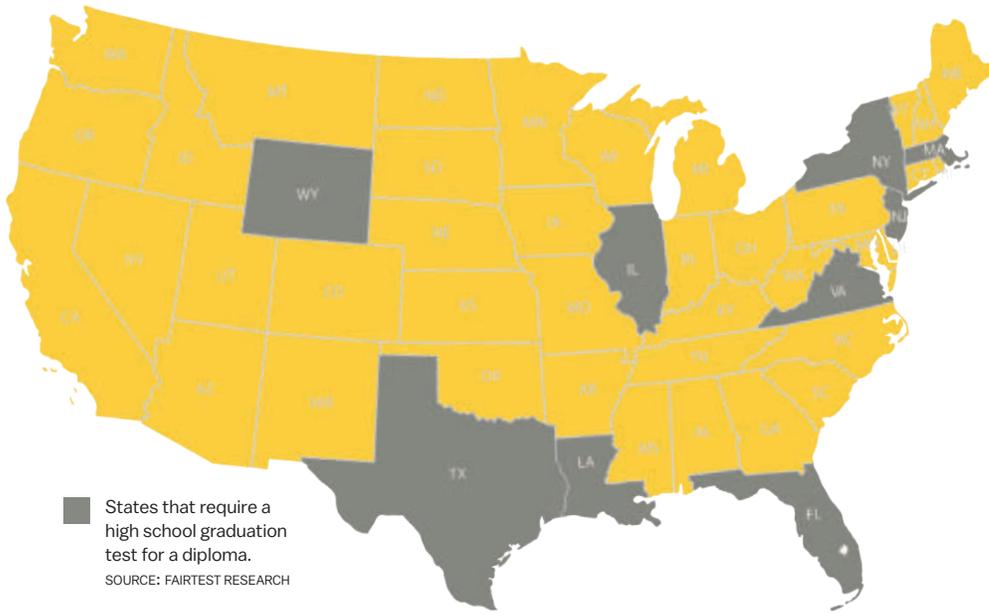
Some moved to more flexible methods to determine whether students had learned essential skills, including a combination of grades, projects and exams. Some officials said the graduation tests, or exit exams, no longer aligned with their curriculum.

Other states expressed concern about the students failing them repeatedly and being blocked from career paths, said Harry Feder, executive director of FairTest.

"That is one reason," Feder said. "The other is the idea of what is this really doing for us. Not only is it harming kids, but ... passing a test is not really the measure of whether a kid is college-ready or ready for the workforce. We have to think about other competencies."

California temporarily dropped the requirement in 2015 and then abolished it two years later. Its state officials said at that time that the test no longer reflected its needs. The state said as many as 30,000 students would qualify for retroactively issued diplomas, according to the magazine EdSource.

Ohio in 2022 adopted a new system that uses student scores on end-of-course exams and made these exams available to former students as well.



**MTA Vice President Deb McCarthy, an elementary school teacher for almost 30 years, at a *Thrive Act* hearing October 4.**

**“It is unfair and unjust to attach such high stakes to a single test and deny a high school diploma to any student who is otherwise qualified to receive one.”**

**DEB MCARTHY**  
MTA Vice President

Georgia, which like Massachusetts had a high school graduation test that predated the No Child Left Behind Act, stopped the practice in 2011. Its governor in 2015 signed a law recalling the multi-section exam, clearing the way for as many as 9,000 former students who had failed it to obtain high school diplomas, according to Education Week.

New York, whose Regents exams have been required for graduation since the mid-1990s, is examining whether to replace them with alternative measures. The commission reviewing the exams is expected to report back to state

education officials in 2024. Meanwhile, the state education board is introducing a pilot program that would offer other measures of student achievement, the Times Union of Albany reported, such as portfolios, presentations, projects and internships.

**A**ngelique Johnson-Dingle, deputy commissioner for P-12 Instructional Support, told the Times Union in April: “The idea is all students are provided the opportunity to demonstrate their skills and knowledge in the best way that suits them.”

And then there’s Massachusetts. The state waived the graduation test during the pandemic. But it has more recently doubled down on the exam, which it introduced in 1993.

The state Board of Elementary and Secondary Education this year voted to raise the cut scores, the threshold for passing the exam, beginning with the class of 2026. In a report called “Lessons Learned,” which evaluated the impact of the graduation test, the nonprofit Citizens for Public Schools warned that this action would likely reverse gains in graduation rates:

“This will likely result in even more students not passing MCAS tests, and even more students not graduating. And it is the student groups with the fastest growing enrollment in Massachusetts public schools ... who are being most harmed by the MCAS graduation requirement, including Latinx, English learners and low-income students.”

Governor Maura Healey has been noncommittal when asked about the MCAS-aligned high school exam. She

“ There are multiple ways to demonstrate knowledge.”

BETSY PREVAL  
Cambridge Education  
Association



PHOTOGRAPH BY ERIC HAYNES

told GBH in September she had assigned staff to evaluate the MCAS and whether it's measuring what the state intends. "MCAS is an assessment tool," Healey told Boston Public Radio. "... We need to identify who is not succeeding in the current rubric and what we need to do along with any changes to the existing test."

**T**he MTA, supported by local educators and parents, is pursuing two tracks to change the damaging status quo. It is collecting signatures from registered voters for a ballot initiative that would remove the high school graduation test, while creating alternative measures that take a more holistic approach to education. And the union is seeking legislative action through the *Thrive Act*, which would end the high school graduation test, end state takeovers of districts and schools, and allow parents, educators and communities to have a stronger voice in how schools are run.

Educators and union members who have seen firsthand how the MCAS and the graduation test impact student learning, and the teaching profession, have urged the state to change.

MTA Vice President Deb McCarthy, an elementary school teacher for almost 30 years, reminded legislators at a *Thrive Act* hearing on Oct. 4 that data from MCAS testing doesn't arrive for educators to consider until the next year – too late to have any influence on instruction.

The high school test does not reflect what students have learned, she said.

"I have met and worked with many students, particularly those with special education needs or who are English learners, who struggle with standardized tests, yet are still very good students. It is unfair and unjust to attach such high stakes to a single test and deny a high school diploma to any student who is otherwise qualified to receive one."

Betsy Preval, a Cambridge Education Association member, speaking at the

same hearing, said the graduation exam and the MCAS in general are not a valid measure of academic skills.

"Collaboration, cooperation, investigation, empathy, patience, analysis, reflection, revision, critical thinking, differentiation – these are the values educators across the Commonwealth work tirelessly to uphold in our schools. That there are multiple ways to demonstrate knowledge." **T**



To take action on ballot question and *Thrive Act*, please visit [massteacher.org/testing](https://massteacher.org/testing).

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# Reaching the 2024 Ballot HOW DO WE GET THERE?

All ballot initiatives follow a specific process in Massachusetts. The MTA has already cleared several steps in getting a ballot question before voters to end the high school graduation requirement of the MCAS, but we have several more to go.

By **Mary MacDonald**



## WHAT DOES THE INITIATIVE PETITION SAY?

The proposed law would eliminate the requirement that a student pass the Massachusetts Comprehensive Assessment System (MCAS) tests (or other statewide or district-wide assessments) in mathematics, science and technology, and English in order to receive a high school diploma. Instead, in order for a student to receive a high school diploma,

the proposed law would require the student to complete coursework certified by the student's district as demonstrating mastery of the competencies contained in the state academic standards in mathematics, science and technology, and English, as well as any additional areas determined by the Board of Elementary and Secondary Education."

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# THE CHERISH ACT

## Debt-free, High-quality Public Higher Education

By **Scott McLennan**

**D**espite recent upticks in state funding for public colleges and universities, the Massachusetts public higher education system still suffers from the impact of shrinking state investment over the past 20 years. The ripple effect of inadequate state funding for public higher education has impacted students, faculty and staff, as described during a wealth of testimony delivered before the Legislature’s Joint Committee on Higher Education.

The committee held a hearing on the *Cherish Act* in September. The *Cherish Act*, supported by the MTA and its allies in the Higher Ed for All coalition, is a multi-pronged effort to improve working conditions at public colleges and universities, increase financial support for students, restore state responsibility for campus buildings and their maintenance, and position public colleges and universities to be leaders in creating climate-friendly spaces for working and learning.

Establishing debt-free access to high-quality public colleges and universities is among the goals of the legislation.

Students who spoke at the Sept. 18 hearing addressed the significant cost barrier of attending a public college or university. A UMass Amherst student described how a sudden change in his family’s financial situation could force him to withdraw from school or delay completion of his degree.

Celine Voyard, a recent UMass Boston graduate, pointed out that tuition at the university has increased by 135 percent over the last 20 years, and that important resources have been cut, such as the early learning center used by students who need child care.

“You are pricing out the very students our institution was meant to protect,” she said.

The prohibitive cost of higher education is not just a problem for those already in college. Malden educator Jessica Gold Boots told how the high school students she works with — many of them English learners — have the grades and accomplishments to get accepted into a public university, yet learn that they cannot afford to attend once they determine the difference between the cost and their aid package.

**UMass Boston employees, in the front row, were part of a large audience at the recent *Cherish Act* hearing.**

“I saw students’ faces fall in late May after receiving a negligible financial award letter,” Gold Boots said. “Still more students would accept and enroll, only to drop out a semester or two later – when they realized they didn’t have a viable financial path to graduation – laden with student loans. This wasn’t just a one-off experience. Year after year, my colleagues and I sadly witness students and their families do everything they are encouraged to do – work hard, be inquisitive, advocate – only to furlough their own dreams when facing the immense cost of college.”



**F**aculty and staff working at community colleges, state universities and UMass campuses also are advocating for the *Cherish Act* to help address increasing workloads and establish equitable pay and access to benefits for part-time workers.

Adjunct faculty, in particular, have pointed out that their working conditions are becoming untenable. The pay for adjunct faculty is considerably lower in comparison to their full-time and tenured colleagues, and adjunct faculty have limited access to benefits even when taking on the equivalent of full courseloads.

Eric Parkison, an adjunct professor, said the funding that the *Cherish Act* seeks would provide dignified working conditions.

“Even after more than a decade as an adjunct teaching at one or two, or three or even four, schools a semester, I have never been considered full time in any position I’ve held in academia. I haven’t accrued much for retirement. I don’t have employer-sponsored health care. I feel desperate much of the time and ashamed. Even after a good semester I feel ashamed for what little has come from my investment in my education,” said Parkison, who teaches at institutions including Bunker Hill Community College.

**“ You are pricing out the very students our institution was meant to protect.”**

**CELINE VOYARD**  
UMass Boston graduate

Dozens of state legislators are co-sponsoring the *Cherish Act*, and several spoke in favor of the bill. The committee will decide whether to move the bill forward for consideration by the full Legislature.

Massachusetts is trending in the right direction with public higher education. Using funds from the Fair Share Amendment, which raised money for public education through a 4 percent tax on taxable annual income above \$1 million, the state launched MassReconnect, which allows anyone age 25 and older without post-secondary education to attend a community college at no cost.

But clearly more needs to be done to improve access to public colleges and universities.

A recent report by the Hildreth Institute found that despite increasing high school graduation rates, enrollment is down at public colleges and universities, even as employers are looking for more college-educated workers.

The drop in enrollment was steepest among students of color and low-income students, the report found.

Michael Ash, a UMass Amherst economics professor, and Colin Jones, an analyst with the Massachusetts Budget & Policy Center, both highlighted the societal benefit of implementing debt-free, high-quality public higher education.

Jones estimated the total cost of the *Cherish Act* at \$750 million but said much of what the bill aims to do can be phased in over several years.

“The *Cherish Act* renews and expands the two-century-old social contract of shared responsibility for public education and the intergenerational compact in which citizens pay forward the returns of the trust and investment of the previous generation.” Ash said. “The *Cherish Act* is a recipe for growth, social solidarity and broadly shared prosperity.” **†**

**To take action on the *Cherish Act*, please visit [mahigheredforall.org](http://mahigheredforall.org).**



## The State of Homeowners Insurance in Massachusetts

Historic inflation and more severe weather patterns have resulted in spikes in the number and severity of homeowners claims, and the costs associated with resolving them. In response, insurance carriers throughout the industry are making important updates to keep coverage affordable and accessible.

Homeowners have a significant role to play in this effort. There are three ways you can start to make a difference. The first is by increasing your deductibles, meaning you'd pay more out of pocket if there is a loss, but your rate may be more affordable. The second is through home maintenance, which helps reduce your risk of experiencing a loss. Finally, installing protection devices that detect or potentially prevent losses in your home will prevent or mitigate losses that could raise your premium and disrupt your life.

### **Inflation: What Do You Need to Know?**

Inflation may be leveling off, but costs have increased significantly over the past few years. When we compare current costs to those in 2019, the numbers are telling:

- **Interiors:** Up by 57 percent.

- **Lumber:** Up by 52 percent.
- **Roofing:** Up by 36 percent.
- **Drywall:** Up by 33 percent.
- **Labor:** Up by 13 percent.

These figures indicate a significant upward trend in construction and repair costs, which directly impacts homeowners insurance.

### **Weather Events: How Are You Impacted?**

As weather patterns continue to worsen, claims are becoming more frequent, more severe and more costly. In 2022, the United States witnessed 18 separate billion-dollar weather and climate disaster events. Through August 2023, there were already 23 such events.

### **Reasons to Raise Your Deductible**

For a long time, a common deductible on a homeowners' policy was \$500 or \$1,000. This is the same as the standard deductible on an auto policy – despite the fact that a home is typically 10 to 12 times the value of a car. As claims costs and severity continue to rise, homeowners should consider raising their deductibles from their standard amount. Keep in mind that many homeowners may not

experience a loss. This is why higher deductibles are becoming more common, and why they are a way to reduce the impact of rate increases and keep coverage affordable.

### **Home Maintenance: What Steps Can You Take?**

Deductibles are only something you pay if you have a claim. So, why not take steps to avoid the disruption and stress that come with experiencing loss? Through regular home maintenance and loss prevention practices, you can greatly reduce your risk of having a claim – and lessen its impact if you do have one.

### **Staying on Top of Roof Maintenance**

Your roof is your home's first line of defense against bad weather. With the frequency and severity of roofing claims soaring, roofing coverage is beginning to adopt an approach more similar to auto coverage. This largely impacts older roofs, which are especially susceptible to damage from weather events. That's why it's important to maintain your roof, no matter how old it is, by trimming overhanging branches, replacing shingles, sealing holes, and keeping gutters clear to mitigate ice dams.

### **The Importance of Monitoring Devices**

One of the most common claims is water damage unrelated to weather. Think of damage caused by failing appliances or leaky pipes. But this is largely preventable through water sensor and shut-off technology. Another increasingly common claim is electrical fires, which is why devices that monitor electrical activity in walls and temperature sensors are also becoming more widely used. Both of these trends speak to the importance of installing safety technology in your home to prevent avoidable, disruptive losses.

### **Access Valuable Resources**

Educators Insurance Agency is available to help you evaluate your homeowners coverage, to keep your home safe and your policy up to date. Visit [www.educatorsinsuranceagency.com](http://www.educatorsinsuranceagency.com) or call 888.908.6822 to speak with an agent. **T**

This article previously was featured on [www.hanover.com](http://www.hanover.com).

# THE MTA Advantage

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

## Solutions for Debt and Student Loan Anxiety

### Debt Management

It's natural and expected that many educators and students get "butterflies" each fall. Everyone gets a little nervous about starting the new school year, and those feelings can last for weeks until we all get comfortable again with our daily routines. But this year, another kind of unease won't fade so easily, in fact, it may stick around all year – and this is our anxiety about personal debt.

Starting in the spring of 2020, when then-President Donald Trump suspended student loan payments at the onset of the pandemic, and continuing with a series of extensions approved by the Biden administration, many consumers used the money that would have gone to those loan payments to help meet other expenses, such as rent or mortgage payments, car loan payments and utility bills.

The nearly three-year payment holiday was really a form of stimulus, and it worked. Default rates on loans have been remarkably low for several years. But as the student loan payments began to resume in October, we face a great unknown – are family budgets actually in good shape?

During the pandemic, and especially over the last 18 months, consumers began spending more on credit cards. In fact, card balances have increased roughly 17 percent over that period. That's putting a terrible strain on budgets. Default rates on many types of loans are rising again, recently topping pre-pandemic levels. The collision of debts and strained income is arriving.

Rather than carrying the anxiety of indebtedness with you, take action *now*. MTA Benefits, through a partnership with Cambridge Credit Counseling, can help MTA members understand how to effectively manage debt, allowing them to pay it down in a way that can result in significant savings without damaging credit worthiness by settling accounts or taking out additional loans.

Instead of paying interest rates that can exceed 25 percent, Cambridge clients can pay down their accounts at an average rate of just 8 percent, creating room in their budget that allows them to meet other expenses. Goodbye anxiety.

Gather your bills and statements and pick up the phone to talk with a Cambridge counselor. They won't make judgements about your budget or tell you what you can or can't spend your money on. *You* set your priorities. Cambridge's holistic approach works, and it will keep your butterflies at bay.

**To talk to a Cambridge counselor, call 888.254.0398**

### Student Loans

Have you taken advantage of the Income-Driven Repayment adjustment for your student loans, which expires on Dec. 31?

continued on page 18





By Courtney Barber

# The Power of Fall Rituals: Preventing the Winter Blues

**H**istorically, people throughout the world have participated in seasonal autumn rituals. Oktoberfest and Halloween are among the fall holidays that mark a transition. In psychological terms, fall is what we call a “temporal landmark,” a distinct period that allows us to mark the passage of time and move toward new experiences. In many parts of the world, this is also a time of seasonal harvest and psychological preparation for a long winter.

As winter approaches, we may feel anxiety or nostalgia as we leave the summer behind. Fall traditions serve an important function, many psychologists believe, as they help us fortify ourselves for the winter months ahead. In the northeast, this may be particularly important because we are more vulnerable to the winter blues as daylight decreases and temperatures drop.

Most therapists and doctors will provide some basic tips for decreasing your risk of winter mental health struggles. Opening curtains and shades, spending time outdoors, getting cardiovascular exercise and tending to social connections are common suggestions. It’s also important to note that there is a

difference between the “winter blues” and Seasonal Affective Disorder (SAD). If you experience trouble accomplishing daily tasks, or have low moods or suicidal thoughts, be sure to contact your doctor.

Another way to boost your mental health is to see these fall traditions as psychologically supportive. This is a time to fulfill ourselves socially, to connect with community, and to combat isolation – before winter.

So, what fall traditions bring you that sense of community connection? Do you love apple picking or enjoy corn mazes or hayrides with the kids? Are you a football fan who enjoys watching your favorite sport with friends? Are there cultural rituals such as Diwali or Oktoberfest that bring you joy? Do you love to cook, bake or create homemade crafts in preparation for Thanksgiving or “Friendsgiving?” Do you get involved with community election preparation in November?

Are you excited about getting your teen ready for the homecoming game or dance? Or do you just adore the sense of magic you feel in prepping for Halloween?

These things matter. Make room for healthy seasonal activities that bring you a sense of happiness, because this probably signifies a boost in dopamine and serotonin. The small joys of tradition during October and November can provide a scaffold for some positive mental health benefits to continue into December and beyond. Have a happy Fall!

**NOTE:**

**If you are struggling with depressive or suicidal thoughts, call the National Suicide Prevention Lifeline by dialing 988 or text HOME to 741741 to connect to a Crisis Text Line Crisis Counselor. If you or a loved one is in imminent danger, dial 911. Help is available 24/7.**

*Barber is a mental health counselor, health writer, wellness educator, the director of behavioral health at MyRosalie.com and founder of Belladonna Wellness. Barber holds a master’s degree in clinical mental health counseling and a bachelor’s degree in health arts and sciences from Goddard College in Vermont. She is currently in private practice and writes for various health publications including ADDitude Magazine, Health Digest and GrowTherapy.*



Editor: **Carolyn Cassiani**  
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# Tip Sheet

## Support small businesses this holiday season

All discounts listed in the Tip Sheet can be found at [mtabenefits.com](http://mtabenefits.com)

**A**nticipation for the holiday season is often full of excitement. Everyone looks forward to favorite traditions, such as decorating our homes, gathering with family and friends, sharing favorite dishes, and finding the perfect gift. Sometimes, the perfect gift means an item, at other times it might mean time spent connecting with a loved one. This season, MTA members can support small businesses, whether that means purchasing a gift or sharing an experience. Always remember to use your MTA member discount to save money.

Choosing the perfect gift for someone is an art form – and depending on the recipient it can be fairly easy or quite challenging. Here are a few unique ideas to help in the quest for the ideal gift:

**COFFEE LOVERS** are often loyal to their favorite brand of coffee, but if they haven't tried **Fogbuster Coffee Works**, their loyalty could change. Fogbuster Coffee, located in Greenfield, uses air roasting technology that removes the burned byproducts found in many other coffees. MTA members save 10 percent on their purchase, so add another bag to your cart for yourself.

**GIFT AND HOME DÉCOR** stores are a great place to browse when your list includes recipients who seem to have it all. You'll find a little bit of everything – from decorative home décor and fragrance to apparel and books. **Beautiful Things** in Westport offers members a 20 percent discount on a purchase and **Brissonté Gifts & Home Décor** in North Reading has a 10 percent discount off regular-priced items in the store.

**JEWELRY** is a wonderful option to mark a special occasion or celebrate someone special in your life. **The Whitney Gordon's Jewelers** in Hingham has been offering an MTA member discount for 20 years. Their wide selection and incredible customer



service will ensure you find just the right piece. MTA members save 10 percent on an in-stock purchase.

**WINTER** is coming and for many New Englanders, that means outdoor activities such as skiing or snowboarding. Luckily, there are many spots in the area that offer MTA member discounts. At **Berkshire East Mountain Resort** in Charlemont, members save 10 percent on lift



tickets and at **Wachusett Mountain** in Princeton, the discount is \$5 off for each lift ticket. Prefer more level terrain? Head to **Harris Farm X-C Ski Center** in Dayton, Maine, and save \$3 on a trail pass for snowshoeing and cross-country skiing.

**ACTIVITIES** such as rollerskating at **Interskate 91** in Wilbraham is a great way to spend the day. For MTA members, it's buy one admission, get one free. **New England Botanic Garden at Tower Hill** in Boylston is a beautiful spot, no matter the season. Don't miss "Gnomevember" through the month of November, when gnomes pop up in the garden, adding some whimsy to your stroll. MTA members receive free admission.

**MUSIC & ENTERTAINMENT** lovers can choose among plenty of shows and discounts! Purchase tickets to a show at **Music Worcester**, and save 20 percent when you buy two tickets. Checking out a movie? Head to **Central Square Theater** in Cambridge for half-off full price tickets.

There are many small businesses that have been supporting MTA members for years with discount offers. Let's support them this holiday season while we focus on quality time with loved ones.

For a full list of discounts, visit [mtabenefits.com/discounts](http://mtabenefits.com/discounts).



# Festive deals for the holiday season

## Spend Less on Seasonal Shopping

Looking for decorations to get your home and family in the holiday spirit? Need kitchen items to prep for all those holiday meals you'll share with loved ones? Want to add some new pieces to your wardrobe, specifically for winter events and parties? Searching for stocking stuffers or gifts for everyone on your list?

We get it. The holiday season can seem overwhelming. MTA member savings can help make this time of year easier to manage, so you can concentrate on what really matters.

Boost your gift-giving and spend less money this season. Visit [mtabenefits.accessdevelopment.com](https://mtabenefits.accessdevelopment.com) and check your email from Nov. 1-12 to find festive deals on everything from toys and tech to fashion, décor, and gifts. Bring extra cheer to your holiday budget!

## Unwrap Holiday Travel Deals

Fall and winter bring more opportunities for traveling. Whether driving or flying to visit family and friends, planning a holiday getaway, or gifting a travel experience – MTA Benefits can help you do it all without paying full price.

Starting in October and extending through December, look for holiday travel deals on the MTA Benefits discount site and in emails. Enjoy unforgettable experiences without overspending.

Unwrap deals on more than 850,000 hotels and resorts worldwide, more than 300,000 car rental options, and flights from major carriers such as Delta Air Lines, United Airlines and American Airlines. Plus, add a healthy dose of magic to your holidays with theme park savings at more than 35 parks throughout the country. The best part? If your plans change, don't worry. Enjoy stress-free trip planning with first-class customer service, flexible booking options and free cancellation on most hotel rooms and car rentals.

So, take a deep breath. Don't let the holidays get the best of you. "Sleigh" this season with budget-friendly savings on shopping and travel.

## Solutions for Debt and Student Loan Anxiety

continued from page 15

*Here's a quick checklist to ensure you've done everything that needs to happen:*

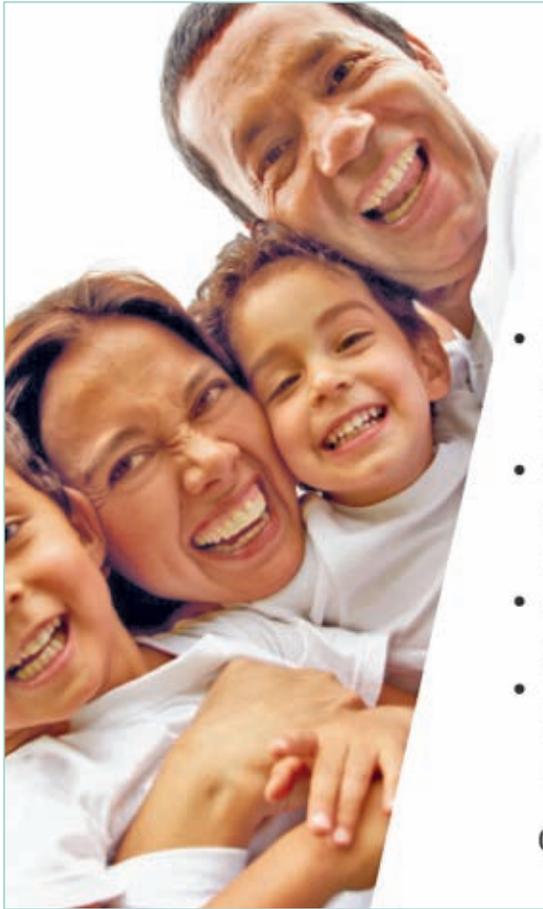
- ✓ The IDR adjustment period that expires on Dec. 31, 2023, is quite similar to the waiver that ended Oct. 31, 2022, and it's life-changing for many federal loan holders. The adjustment period is giving retroactive credit for payments made through any plan on any type of federal student loan.
- ✓ First determine what kind of student loans you have. Go to your account at [studentaid.gov](https://studentaid.gov). (If you have federal loans, you have an account waiting for you there.) Create log-in credentials and explore your dashboard. It will tell you what type(s) of loans you have.
- ✓ If you only have Direct Loans, your payment count will be automatically updated by the end of 2024, even if you were paying through an ineligible payment plan. If you haven't reached 120 qualifying payments yet, that's OK, as long

as you make any remaining payments through an income-driven plan.

- ✓ The new federal SAVE plan probably will require the lowest monthly payment for your loans. You can apply for the SAVE plan online at [studentaid.gov](https://studentaid.gov).
- ✓ If you have Parent PLUS loans and your child will graduate by the spring of 2024, you might consider the "double consolidation loophole." (It's real, we swear!)
- ✓ If you discover that you still have even a single FFEL loan, you must consolidate it to bring it into the Direct program, making it eligible for forgiveness. Do so before Dec. 31, 2023.
- ✓ If you only have Direct Loans but they're spread over a long period and have very different payment counts, consolidation can still be a benefit. Consolidating two loans, one with 100 payments and one with 35 payments, will result in a Direct consolidation loan with at least 100 payments. (This opportunity expires on Dec. 31, 2023.)

If you're unsure of the next steps, tune into a live webinar, presented by Cambridge Credit Counseling. Info can be found at [www.mtabenefits.com/webinars](https://www.mtabenefits.com/webinars).





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# Newton Teachers Association Facing Difficult Bargaining

The NTA and school committee have been bargaining for one year, with little agreement over appropriate wages.

By **Scott McLennan**

**W**e've seen this before. A local educators union in contract negotiations cannot get the school committee to make meaningful movement at the bargaining table. Educators end up working for months – if not years – under the terms of an expired contract while important issues surrounding working conditions and student learning conditions go unaddressed.

What we haven't necessarily seen before is the level of hostility that the Newton School Committee and Newton Mayor

Ruthanne Fuller have ginned up in their prolonged contract bargaining with the Newton Teachers Association.

"They never agree to a new contract until the last one expires, but eventually we get one done," said NTA President Mike Zilles. "What's different this time is that they seem to be doubling down on not only trying to settle on a cheap contract, but also winning significant concessions from us."

One veteran educator speaking at a school committee meeting told the board that it was "poisoning" the school environment with misinformation and

The NTA began the school year by organizing a highly successful boycott by remaining silent at all staff meetings.

tactics meant to pit families against educators.

"Your attack on teachers is unprecedented, very public and shameful," NTA member Fran Rametta told the school committee at its Sept. 11 meeting.

The NTA and school committee have been bargaining for one year, with little agreement over appropriate wages, especially for paraprofessionals. The NTA is also trying to win additional staff to support student social and emotional wellness, while the school committee wants to increase educator responsibilities for no additional pay and increase health care costs for educators.

The pace of bargaining has slowed as the district moved to bring in a state mediator.

In response, the NTA has organized a series of ongoing public events to highlight the unwillingness of Mayor Fuller and the school committee – who are guided by an outside attorney – to use available city funds to settle a fair contract.

The NTA began the school year by organizing a highly successful boycott of an historically voluntary convocation event, and by remaining silent at all building-level staff meetings. The school committee immediately responded by filing a strike petition.

Ironically, the educators were working in their classrooms, preparing for students'

return, yet the union was still found to be “withholding their labor,” after state labor officials agreed with the management’s claim that the August convocation wasn’t voluntary.

**T**he NTA did prevail against the other “strike” charge that related to members not speaking during staff meetings.

The mayor, school committee and the district’s contracted attorney, Liz Valerio, seem bent on “creating a reputation for themselves,” Zilles said.

“They want to send a warning to other activist unions and they are weaponizing the strike petition to stifle legitimate work-to-rule actions,” he said.

Locals who foresee difficult contract fights should start organizing early,

the Newton president said, forming contract action teams, setting up a robust communication structure and having building-level organizers.

Zilles did not mince words in describing a more combative landscape for educator unions trying to bargain fair contracts following major union job actions over the past two years.

Associations for superintendents and school committees and law firms that represent management are going to fight harder against unions and use existing labor law that tends to favor management over workers, he said.

“As you head into negotiations, just be prepared for a struggle,” Zilles said. **T**

**For information about actions that support the NTA, visit [www.newteach.org](http://www.newteach.org).**

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While there, you can also view your current membership and dues status or update your personal contact information. Please email [nea360@massteacher.org](mailto:nea360@massteacher.org) if you have any questions.

**Looking for obituaries?**

Beginning with this edition of MTA Today, member obituaries have moved to our website. You will find a compilation of obituaries, which will be searchable by date of death and name. Obituary listings will be updated throughout the year. The new location is [massteacher.org/obits](http://massteacher.org/obits).

**Letters to the Editor**

MTA Today welcomes letters to the editor from 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](mailto:mtatodayletters@massteacher.org).

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\*\$3,000 in discounts for conventional loan as compared with standard Massachusetts conventional mortgage fees and closing costs.  
Certain loans that may be arranged through a third party lender are excluded from MTA member savings.

# Targeting High Costs and Junk Fees

MTA educators are advocating for low-fee options for retirement savings plans.

By **Mary MacDonald**

**E**ducators work hard for their students and their families, but when it comes to investing, many are losing money unnecessarily because of high fees and other charges in their 403(b) plans.

Many educators say they have been led astray by smooth pitches from sales agents who have access to teachers' lounges and classrooms, or who are featured at district orientation events.

Burned by their experiences, MTA members in several locals throughout the state are trying to help educate their colleagues about low-fee options for 403(b) plans and a 457(b) alternative – both of which are defined-contribution retirement plans educators can use to supplement traditional pensions. Educators are encouraging their districts to take a stronger role in making sure educators have good plan choices.

Unlike private-sector 401(k) plans, plans available to employees in public education and nonprofits do not have to comply with the federal ERISA law, which sets

minimum standards for retirement plans, and requires administrators who manage retirement savings plans to act as fiduciaries – in the best interest of the investor.

**“Hey, are you new here?”**

Eddie Boynton, a member of the Braintree Education Association, said understanding the impact of high fees, surrender charges and other aspects of bad 403(b) plans is critically important for the personal savings of educators. Over a long career in education, someone who invests in a high-fee plan can lose hundreds of thousands of dollars.

As a first-year teacher, he stumbled into a bad one himself. A sales representative popped her head into his classroom one afternoon, after students had left the building, and said: “Hey, are you new here?” That was the beginning of a pitch for a 403(b) plan that Boynton, a math teacher, selected. It would be eight years before he understood he had better, low-fee options. He vowed to help other educators avoid making his mistake.

“At that point, I naively assumed that people like that, who have access to the school building, have been vetted by the school district,” Boynton said. “I did not know there was a list of multiple other vendors, especially vendors that do not have sales agents such as this, who offer another option for a 403(b).”

Once he unearthed the fees on his original plan, Boynton learned he was paying more than 2 percent in administrative fees. Low-cost plans often have fees of less than half a percent, according to financial media.

Boynton became active in his local on a mission to educate his coworkers about 403(b) and 457(b) plans and is now a union vice president. At his urging, the Braintree district added low-cost defined-contribution options to its offerings. The Braintree local routinely offers educational sessions for new hires and its new contract includes language that prevents sales agents from accessing schools.

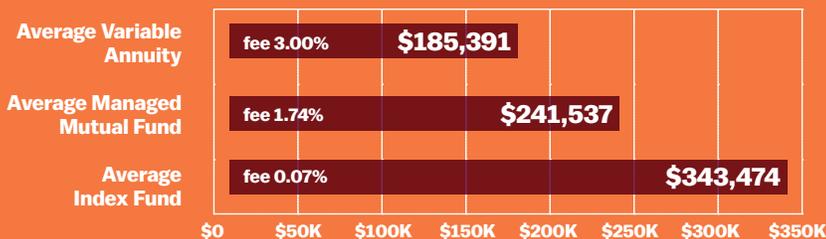
**Locals are strengthening contracts**

Throughout the state, several other locals have made improving their retirement plan options a priority. Both the LABBB Collaborative Education Association and the Dover-Sherborn Education Association in their respective contracts added a Roth (after-tax) option in 403(b) plans for educators, and also ensured access to the low-cost Massachusetts Deferred Compensation 457(b) SMART Plan, a retirement savings plan overseen by the state treasurer.

The chart is presented for illustrative purposes only and does not reflect actual performance, or predict future results, of any investment account.

## BY THE NUMBERS

Total value of investment after 35 years, assuming \$250 contributed monthly with a 6% average annual return.



SOURCE: [403bwise.org](http://403bwise.org)

Active MTA members on this issue have formed an Activists Network to consider advocacy, education and legislative solutions. The group, the 403(b) Action Network, welcomes new participants and is willing to speak to local members and colleagues about this topic.

**L**ike Boynton, Annie Murphy, a Spanish teacher at Dedham Middle School, was approached by a 403(b) vendor in her school, in her case, the educator lunchroom.

She learned later how “terrible” her plan was, after she started getting more educated on personal finance. Most educators don’t need insurance company annuities, which are often found in 403(b) plans, “because we have our pensions,” Murphy said. “They prey on teachers who they know are known to be conservative with their money.”

Boynton and other educators who are trying to improve education around 403(b) and 457(b) plans have corresponded closely with the founders of [403bwise.org](http://403bwise.org), a nonprofit website that evaluates plans throughout the country, and provides “grades” for the vendors in each state. As of late June, the nonprofit had evaluated about 256 public school districts in Massachusetts. Most earned a “C” on the *403bwise* grading system, which means the district offers at least one good option, according to Dan Otter, a *403bwise* founder.

Low-fee, national brokerages such as T. Rowe Price, Fidelity Investments and Vanguard Investments are among the companies that have received a “green” rating in Massachusetts from the nonprofit. In addition, the state’s 457(b) SMART Plan offers great ultra-low fee options. But they aren’t on the vendor list in every district.

#### **More choices in plans doesn’t guarantee low costs**

Otter, a former elementary school teacher in California, said educators often are unaware of the pitfalls of investing with insurance companies. Employees fall for high-cost vendors because they’re the ones sending sales agents into the schools, he said.



**“ I naively assumed that people like that, who have access to the school building, have been vetted by the school district.”**

**EDDIE BOYNTON**  
Braintree Education Association

“Not enough teachers have access to a good, low-cost plan, or it’s a multi-vendor (district), which we see a lot of in Massachusetts,” Otter said. “Ten or 20 vendors, and the majority of them are terrible.”

What does Boynton think educators should do?

For starters, be wary if someone introduces themselves as a “financial professional” or a “financial advisor.” Only a fiduciary is required to make recommendations that are in an investor’s best interests. Many financial services representatives are paid through commission.

And educators should understand that many companies with the best options will not send sales representatives into schools. Educators should examine all the choices available to them. Public-sector

employees in the state, for example, can participate in the state’s 457(b) SMART Plan if their district adds it.

Ideally, school districts would weed out the companies offering high fees. But in Massachusetts, districts steer clear of getting involved. Instead, they use a third-party administrator who selects the companies that can offer plans to educators.

Educators nationwide must educate themselves, Boynton said: “The 403(b) space is like the Wild West, where anyone will sell you snake oil.” **T**

**If you or your local association would like to have someone from the MTA’s 403(b) Action Network speak to your executive board, or your membership about this topic, please contact MTA Bargaining Specialist Phil Katz at [PKatz@massteacher.org](mailto:PKatz@massteacher.org).**

# Nomination Papers Available

The President and Vice President will be elected at Annual Meeting by all delegates, for two-year terms commencing July 15, 2024.

**M**TA members who intend to seek election to MTA office at the 2024 Annual Meeting of Delegates or to run for NEA Director or Alternate NEA Director may now request nomination papers.

At the MTA Annual Meeting, scheduled for April 26-27, 2024, elections will take place for President, Vice President, 16 District Director seats and one at-large seat on the MTA Board of Directors.

Four members of the Retired Members Committee will be elected at the 2024 Annual Meeting.

In addition, there are three NEA Director seats and four 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](mailto: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 1, 2024, 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. 12, 2024.

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.

**President and Vice President\***

The President and Vice President will be elected at Annual Meeting by all delegates, for two-year terms commencing July 15, 2024. A candidate must be an active MTA member\*\* or a retired MTA member within the Statewide Retired District. A local affiliate shall not be represented on the MTA Board of Directors by more than one officer (President or Vice President). 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.

**District Directors\***

Sixteen District Director seats on the MTA Board will be elected at Annual Meeting by the delegates from each respective district. The open districts are 7B, 9B, 10B, 35C, 42C, 14D, 28D, 32D, 30E, 23F, 24F, 25F, 19G, 44H, 46H and 47H. Each candidate must be an active MTA member\*\* and must be employed in education within the electoral district in which the candidate seeks office. Nomination papers must be signed by at least 50 active members from the candidate's district.

**At-Large Director for Ethnic Minority Membership\***

The At-Large Director for Ethnic Minority Membership on the MTA Board will be elected at Annual Meeting by all delegates. Any active\*\* ethnic minority member is eligible to be a candidate for this Board seat. 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.

## TIMELINE

NOMINATION DEADLINE

**December 29**

**Candidate Recommendation Committee**

Congressional Districts 3, 4, 6, 7, 8 and 9

NOMINATION DEADLINE

**January 12**

**MTA Annual Meeting of Delegates**

- Retired Ethnic Minority Delegates
- Statewide Retired District Delegates

**NEA RA (Representative Assembly)**

- Statewide, Regional and Retired Delegates

**NEA Directors and Alternate NEA Directors**

AMENDMENT DEADLINE

**January 12**

**Filing Deadline for Proposed Bylaw and Resolutions Amendments**

**Initial Deadline for Proposed Amendments to Standing Rules**

NOMINATION DEADLINE

**February 2**

**MTA Annual Meeting of Delegates**

- Regional Ethnic Minority Delegates

NOMINATION DEADLINE

**March 1**

**MTA President**

**MTA Vice President**

**Board of Directors**

- 7B, 9B, 10B, 35C, 42C, 14D, 28D, 32D, 30E, 23F, 24F, 25F, 19G, 44H, 46H and 47H
- At-Large Director for Ethnic Minority Membership

**Retired Members Committee**

NOMINATION DEADLINE

**April 5**

**NEA RA Student Delegates**

Terms for the board seats on the previous page are three years and begin on July 1, 2024. No Executive Committee seats are up for election in 2024.

### **NEA Directors and Alternate NEA Directors\***

Three 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. Two of the NEA Directors seats will have full, three-year terms, beginning Sept. 1, 2024, and expiring Aug. 31, 2027, in accordance with the NEA's fiscal year. The third seat to be elected will fill an interim vacancy for the remainder of an unexpired term. That member will take office upon election and serve through Aug. 31, 2025. Vacancies for four Alternate NEA Director seats also will be filled. Each candidate must be an active NEA member\*\*, as determined by the NEA Constitution and Bylaws, for at least two years immediately preceding the election. Nomination papers must be signed by at least 200 active members, with no more than 50 from any one local affiliate and no more than 100 from any one electoral district. The policy on eligibility and procedures for the direct election of NEA Directors and Alternate NEA Directors is available upon request. **T**

**For information on nominations and elections, please contact John Connelly of the MTA Division of Governance and Administration by calling 617.878.8305 or emailing [jconnelly@massteacher.org](mailto:jconnelly@massteacher.org).**

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

# **Delegates to Be Elected for NEA RA**

## **Tentative dates for the NEA Representative Assembly are July 3-7, 2024, and it will be held in Philadelphia.**

**S**tatewide, regional and retired delegates from Massachusetts to the 2024 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. 12. Nominees are encouraged to use the self-nomination form available online at [massteacher.org/nomform](http://massteacher.org/nomform). The form may be submitted electronically. Alternatively, a paper form can be found on Page 26 of this issue of *MTA Today*.

The election period for statewide and regional delegates runs from March 4 through April 19.

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 2024 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. 5, 2024, through March 8, 2024. 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 3-7, 2024, and it is scheduled to take place in Philadelphia. 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 is a \$2,000 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 procedure for the election of MTA delegates to the RA should be reviewed carefully by anyone considering candidacy. **T**

### **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 or at [jconnelly@massteacher.org](mailto:jconnelly@massteacher.org).

# 2024 NOMINATIONS

Delegates to the NEA RA • Regional and Retired Ethnic Minority Delegates to the MTA Annual Meeting  
• Statewide Retired District Delegates to the MTA Annual Meeting

For all positions except Regional Ethnic Minority Delegate to Annual Meeting, the nomination **deadline is 5 p.m. on Friday, Jan. 12, 2024**, regardless of postmark. For the Regional Ethnic Minority Delegate position, the **deadline is 5 p.m. on Friday, Feb. 2**.

**We encourage candidates to use the online form available at [massteacher.org/nomform](https://massteacher.org/nomform)** (or this paper form may be submitted).

**1** NAME OF CANDIDATE: .....

.....

MEMBER ID #: .....

PERSONAL EMAIL: .....

HOME ADDRESS: .....

.....

PHONE: .....

LOCAL ASSOCIATION (leave blank if retired):

.....

DISTRICT / REGION / RETIRED:

.....

**2 PLEASE CHECK THE BOX TO INDICATE THE ELECTED POSITION YOU ARE SEEKING.  
CANDIDATE MUST FILL OUT A SEPARATE NOMINATION FORM FOR EACH POSITION SOUGHT.**

Please check one box only.

- Retired Delegate to MTA Annual Meeting
- Regional Ethnic Minority Delegate to MTA Annual Meeting\*
- Retired Ethnic Minority Delegate to MTA Annual Meeting\*
- Regional Delegate to NEA RA
- Statewide, Non-Supervisor Delegate to NEA RA
- Statewide, Supervisor Delegate to NEA RA
- Retired Delegate to NEA RA

**POSITION / MEMBERSHIP STATUS**

- Teacher or Education Support Professional
- Administrator or Supervisor
- Retired Member

\*Candidates for Ethnic Minority Delegate to Annual Meeting, please indicate your ethnic minority designation.

- Black or African American
- American Indian or Alaska Native
- Asian
- Hispanic
- Native Hawaiian or Pacific Islander
- Cape Verdean

**3 BIO / STATEMENT – PLEASE PRINT – OR USE THE ONLINE FORM AT [massteacher.org/nomform](https://massteacher.org/nomform).**

**INSTRUCTIONS**

- 1.** MTA Policy: Each candidate may submit by the deadline a headshot photograph and biography/statement containing no more than 50 words. Note: Only the first 50 words will be printed. The Credentials and Ballot Committee reserves the right to edit all bios.
  - 2.** Write out your statement on a separate piece of paper and submit with this form.
  - 3.** Type or print clearly, using both upper- and lowercase letters, as you expect the final statement to appear.
  - 4.** Do not combine words or numbers with hyphens or slashes.
  - 5.** “An,” “a” and “the” constitute one word.
  - 6.** Abbreviations such as “NEA-RA” and “MTA” count as one word.
  - 7.** A date represented as “October 1, 2020” shall constitute three words. The same date represented as “10/1/20” is only one word.
  - 8.** Send this entire nomination form, including biography/statement and photo, to:  
**MTA Governance and Administration Division,  
2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119**
- See nomination deadlines above. A photo the MTA has used within 2 years may be reused.

**4 PLEASE SELECT FROM THE FOLLOWING AND CHECK THE APPROPRIATE BOXES.**

- 50-word (maximum) bio/statement enclosed.
- I am not submitting a bio/statement.
- I have emailed a photo to [jconnelly@massteacher.org](mailto:jconnelly@massteacher.org) (high-resolution 300dpi).
- Photo enclosed.
- Use my 2022 or 2023 photo. MTA can only use past photos if published for 2022 or 2023 elections.
- I am not submitting a photo.

***My qualifications are in accordance with those of the designated position for which I am a candidate:***

.....  
SIGNATURE

.....  
DATE

Additional forms may be requested or this form may be duplicated.

### REGIONAL AND RETIRED ETHNIC MINORITY DELEGATES TO BE CHOSEN

**D**ue 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 2024 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 open. For retired delegate candidates, the deadline is 5 p.m. on Friday, Jan. 12, 2024. For regional delegate candidates among the active members, the deadline is 5 p.m. on Friday, Feb. 2, 2024. 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](https://massteacher.org/nomform). The form may be submitted electronically. Alternatively, a paper form can be found on Page 26 of this issue of *MTA Today*.

The election period for retired members runs from Feb. 5, 2024 through March 8, 2024. For active members, it runs from March 4, 2024 through April 19, 2024. 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. **T**

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### RETIRED COMMITTEE HAS FOUR SEATS OPEN

**F**our members of the Retired Members Committee will be elected by Statewide Retired District delegates to the 2024 MTA Annual Meeting in April.

Go to [massteacher.org/nomform](https://massteacher.org/nomform) or see the December issue of the *MTA Retired Reporter* for details and the self-nomination form for these positions. The deadline for nominations is March 1, 2024. Terms last two years and begin on July 1. **T**

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### NOMINATIONS SOUGHT FOR CANDIDATE RECOMMENDATION COMMITTEE

**N**ominations are now open for the election of members to the MTA Candidate Recommendation Committee.

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

Elections will be held to fill the following seats on the Candidate Recommendation Committee: one seat each in Congressional Districts 3, 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](https://massteacher.org/nomform) or contact John Connolly in the MTA Division of Governance and Administration. He can be reached by calling 617.878.8305 or emailing [jconnelly@massteacher.org](mailto: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. 2, 2024) and must be returned no later than 5 p.m. on the last Friday in February (Feb. 23, 2024).

The CRC terms will begin on March 15, 2024. Members are eligible to be elected for two consecutive three-year terms. **T**

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### RESOLUTIONS COMMITTEE ACCEPTING PROPOSALS

**P**roposed 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. 12, 2024. Submissions must be made in

/ CONTINUED ON PAGE 30

# Bylaws and Rules Committee Accepting Proposals

**T**he 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. 12, 2024.

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 26-27 in Springfield. However, early submission by the Jan. 12 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 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](https://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; or emailing  
[mtagovernance@massteacher.org](mailto:mtagovernance@massteacher.org). **T**

### 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.

## STATEWIDE RETIRED DISTRICT DELEGATES TO BE ELECTED

**M**TA Statewide Retired District delegates to the 2024 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. 12, 2024.

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](https://massteacher.org/nomform). The form may be submitted electronically. Alternately, a paper form can be found on Page 26 of this edition of *MTA Today*.

The election period will run from Feb. 5 through March 8, 2024.

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 2024 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, 2024. Terms will last one year.

The procedure for the election will be sent to any Statewide Retired District delegate candidate who requests a copy. **T**



# NEA Member Exclusive

## A trusted and valuable benefit

As an NEA member, did you know you receive \$1,000 of term life insurance at **no cost** to you? You're already enrolled in the NEA® Complimentary Life Insurance Plan, but it's a good time to make sure you've selected a beneficiary.

When you do, you can have some peace of mind that your loved ones will receive their benefit in a time of need. This unique benefit helps ensure educators like you have additional coverage beyond what may be provided through your district. It's just one of the many ways your union membership works hard for you.

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[neamb.com/mycomp](https://neamb.com/mycomp) for a  
quick and easy path to update  
your beneficiary information.



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# RESOLUTIONS COMMITTEE ACCEPTING PROPOSALS

/ CONTINUED FROM PAGE 27

writing and signed by the proposer. Please submit them by email to Mary MacDonald, the committee's staff consultant, at [mmacdonald@massteacher.org](mailto:mmacdonald@massteacher.org). The committee may also propose resolutions.

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. **T**

For a copy of the current MTA Resolutions, please visit [massteacher.org/resolutions](https://massteacher.org/resolutions).

**UPCOMING ISSUE**

**MENTAL HEALTH**

**CRISIS IN OUR SCHOOLS**

**COMING FEBRUARY 2024**

# NOMINATIONS OPEN FOR THE 2024 MTA HUMAN AND CIVIL RIGHTS AWARDS



The MTA Human Relations Committee is soliciting nominations for the 2024 MTA Human and Civil Rights Awards, which honor individuals and groups for showing extraordinary dedication to civil rights and human relations.

The awards will be presented on Friday, June 14, 2024, at the 2024 Human and Civil Rights Awards celebration. The location will be posted at [massteacher.org/hcr](https://massteacher.org/hcr) when it becomes available.



For further information, please email Jennifer Freeing, Director of the Division of Governance and Administration, or Olivia Osiecki, Executive Assistant to the President, Vice President, and Executive Director-Treasurer, at [mtagovernance@massteacher.org](mailto:mtagovernance@massteacher.org).

**Nominations are due by March 22, 2024.**

The application is available at [massteacher.org/hcr](https://massteacher.org/hcr).

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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 2023 issue of this publication.
18. Amanda Torres-Price, Director of Communications

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).

## 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.; and Karen Melanson: second Saturday of each month, 9 a.m. to 1 p.m.;  
MTA Central Office, 12 East Worcester St., second floor, Worcester.  
Contact Nelson at 774-239-7823 or [enelson@massteacher.org](mailto:enelson@massteacher.org); or contact

Melanson at 978-660-4359 or [kmelanson@massteacher.org](mailto:kmelanson@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; call 617-878-8240 or email [hcrowley@massteacher.org](mailto:hcrowley@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](mailto:rlech@massteacher.org).

### Middleton

Barbara Callaghan: third and fourth Saturday of each month, 9 a.m. to 1 p.m., MTA Northeast Office, 35 Village Road, Suite 602, Middleton; call 978-660-4171 or email [bcallaghan@massteacher.org](mailto: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](mailto: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](mailto:rthompson@massteacher.org); or contact Abbruzzi at 508-824-9194 or [labbruzzi@massteacher.org](mailto:labbruzzi@massteacher.org).

### Higher Education at-Large

Edward McCourt, call 781-325-2553 or email [emccourt@massteacher.org](mailto:emccourt@massteacher.org).

**NOTE** If your association would like to schedule a retirement workshop at your school, your local president should call Harold Crowley at 617.878.8240. 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.

## ADVANCE YOUR CAREER IN EDUCATION

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978.665.3182 • [gce@fitchburgstate.edu](mailto:gce@fitchburgstate.edu)



## LAST WORD

**Joe Spremulli** preK-12 educator, Norton Teachers Association

“The work that we do is very challenging, and sometimes it can be difficult to maintain our optimism. But really, optimism must be at the core of how we define ourselves. We are engaged in the process of creating a brighter future by inspiring our students to be more thoughtful, more curious, more creative and more compassionate. And we

reaffirm our commitment to this work by believing that through our dedication to each other we can ensure our students have the best schools, best supports and the best opportunities to succeed. If we can remember how powerful we are, we are unstoppable.”

PHOTOGRAPH BY ERIC HAYNES