

MEMBERS UNITE TO DEMAND FAIRNESS FOR ESPs



MTA Today

*A publication of the Massachusetts Teachers Association
Volume 50, No. 3/Winter 2020*



**COALITIONS HELP
BUILD UNION POWER**

“HONOR OUR OWN” AWARD NOMINATIONS



IS THERE AN MTA RETIRED MEMBER WHO:

- Encouraged you professionally or personally?
- Fostered your involvement in the MTA?
- Mentored you as a beginning teacher?
- Helped you as a student?

NOW IS THE TIME TO RECOGNIZE HIS OR HER CONTRIBUTION.

Nomination forms for the “Honor Our Own” Award are available at:

massteacher.org/honorourown

FOR FURTHER INFORMATION, EMAIL OR WRITE:

Robert Whalen, MTA
2 Heritage Drive, 8th Floor | Quincy, MA 02171-2119
rwhalen@massteacher.org

Completed nomination forms must be received by the MTA no later than June 1.

MTA Today

IN THIS ISSUE

<i>Members unite to demand fairness for ESPs</i>	3
<i>Editorial: A union way of looking at crucial lessons</i>	4
<i>EMAC celebrates 40 years of activism</i>	5
<i>Student Opportunity Act will bring new funding</i>	6
<i>Heat is on for passage of the Cherish Act</i>	7
<i>Commentary: Literary diversity is vital for our students</i>	8
<i>Locals join forces to build union power</i>	9
<i>Conference offers chance for ESPs to learn and network</i>	10
<i>Mark your calendars for upcoming ESP events</i>	10
<i>Gorrie and Naughton win re-election to teachers' retirement board</i>	11
<i>Chorus to perform at MTA Annual Meeting</i>	11
<i>Regional retirement consultations available</i>	11
<i>Statements by candidates for NEA Director seats</i>	12
<i>Members protest Weymouth compressor station</i>	13
<i>Higher ed members confer and strategize</i>	14
<i>Preconvention meetings to be held in April</i>	17
<i>Falling victim to tax-related identity theft</i>	19
<i>A victory for labor: Supreme Court declines to take up 'Branch' case</i>	21
<i>Spring brunches to be held for MTA Retired members</i>	25
<i>Classifieds</i>	25
<i>Obituaries</i>	26
<i>Union skills event draws hundreds to Springfield</i>	28

This edition also includes the Winter 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.

MTA President
Merrie Najimy

MTA Vice President
Max Page

Executive Director-Treasurer
Lisa Gallatin

Publisher
Lisa Gallatin

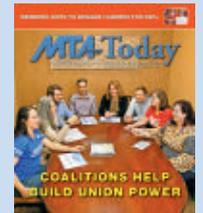
Communications Director/Editor
James Sacks

Staff Assistant
Janice Morrissey

Graphic Designer
Joshua Degregorio

ON THE COVER

Local associations have been joining forces to build their power statewide. Recently, coalition representatives from the Southeastern and Western regions of the state met at the MTA Union Skills Winter Conference and discussed their successes in pushing back charter schools, protecting access to health care, and showing up for each other's contract actions. From left to right around the table are Tasha Cordero, Stephanie Joyce, Jack Bartholet, Christopher Garcia, Laura Demakis, Scott Beaulieu, Sadie Cora and Donna Grady. Coverage of MTA regional coalitions begins on Page 9. Meanwhile, members and special guests celebrated the 40th anniversary of the Ethnic Minority Affairs Committee with a video tribute to EMAC and a conference focused on education, love and the fight for racial justice. The story starts on Page 5. And the campaign to pass a bill reversing decades of cuts to public higher education has hit full throttle now that a new law providing \$2 billion to preK-12 schools has been signed. Coverage of *Student Opportunity Act* implementation and the fight for the *Cherish Act* appears on Pages 6 and 7.



Cover photo by Chris Christo
Cover design by Joshua Degregorio



The Massachusetts Teachers Association
2 Heritage Drive, 8th Floor
Quincy, MA 02171-2119
800.392.6175 or 617.878.8000
FAX: 617.742.7046
www.massteacher.org



MTA TODAY, ISSN 08982481, is published quarterly by the Massachusetts Teachers Association. Subscription: \$3.46 of MTA members' dues is designated for *MTA Today*.

Periodicals postage rates paid at Boston, MA, and at additional offices. POSTMASTER: Send address changes to: *MTA Today*, 2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119.

Copyright ©2020 by the Massachusetts Teachers Association. All material in this periodical may be reproduced by educators for distribution to students or by affiliate associations for their own publications. Unless expressly stated, acceptance of advertising does not necessarily imply endorsement of the product by MTA or MTA Benefits.

Quote-Unquote

"This moment, for me, ranks right up there with my wedding day and the birth of my two daughters."

— Senator Jason Lewis, co-chair of the Legislature's Education Committee, speaking at the signing ceremony for the *Student Opportunity Act*

Members unite to demand fairness for ESPs

By Laura Barrett

Education Support Professionals are badly underpaid in most Massachusetts school districts, and an increasing number are fighting back with the support of their unions.

In Somerville and Greenfield the fight is currently focused on demanding a living wage for one group of ESPs: paraprofessionals, who are sometimes called instructional aides, teaching assistants or paraeducators. In Athol, the local is advocating for a fair contract for all — teachers and ESPs alike. Underlying it all is a demand for more respect for roles that are critically important to students but too often underappreciated.

On Jan. 13, more than 200 Somerville educators, parents, union supporters and other community residents rallied outside City Hall and then marched into a School Committee meeting, chanting “20K is not OK! We deserve a higher pay!”

They were angry that the starting salary for paraprofessionals in the district is about \$20,000 a year, which is significantly lower than the federal poverty level for a family of two. They are seeking to boost that to \$25,000, which is still far too little to afford to live on in Somerville, a high-cost and increasingly affluent city.

Margaret Whittier-Ferguson, a para in a prekindergarten classroom, is head of the Somerville Teachers Association contract action team. She threw herself into the effort to support her colleagues in the short term and build the union’s strength in the long term.

“We’ve come to the breaking point,” she said. “We can’t keep subsisting on what are basically poverty wages. We are fighting for a better contract that is fair and provides us with dignity and meets basic needs for housing and transportation. The STA is actively working on building our union’s power through this issue.”

Whittier-Ferguson’s goal is to become a teacher. She is stuck in a vicious cycle because she can’t save enough on her salary to enroll in a master’s degree program, which would enhance her job prospects. Her plight underscores the need to both advocate for members in our public schools and attack the public higher education affordability problem.

“We’re only going to win a strong contract if every teacher, every para and the entire community get involved,” she said.

Although few paraprofessionals could speak at the School Committee meeting because testimony was limited to Somerville residents, an exception was made for Daphnee Balan, a para at the West Somerville Neighborhood School.

“I pray that my daughter doesn’t get sick, because I don’t know if I’d be able to afford [to get help] for her,” she said, fighting back tears. “Every day when I get up to go to work, I pray that my car starts because I don’t know if I can afford to deal with issues with my vehicle.

“I have heard people say that we get kicked, we get hit and we get punched,” Balan continued,



Local actions for Education Support Professionals are picking up. Above, paraprofessional Daphnee Balan gave impassioned testimony at a Somerville School Committee meeting. Standing with her is Margaret Whittier-Ferguson, head of the local’s contract action team. At left, Athol Teachers Association President Mary Grutchfield helped distribute signs at a School Committee meeting. ATA members called for equitable raises for all staff, including ESPs.

Photos by Laura Barrett

referring to earlier testimony about challenges facing paras, who often work with students who have behavioral problems. “But we also get hugged every day by the very ones that do that to us. That’s because we greet them with a smile every day. They’re happy to see me because they value me.

“The question is,” she asked members of the School Committee, “do you?”

Although the School Committee has filed for mediation, the STA is continuing to push the district to address the para crisis head-on by agreeing to a fair contract without delay.

In Greenfield, the paraprofessionals have a different problem. With a starting salary of only \$11.75 an hour, they are among the lowest-paid in a state that has just increased the minimum wage for private-sector and state employees to \$12.75 an hour and is heading toward \$15 an hour in 2023. The MTA is backing a bill that would require the same minimum wage requirements for municipalities. That bill will have to be approved by a two-thirds vote in both branches of the Legislature to become law.

During negotiations, the Greenfield School Committee offered the paras a \$3 raise at each step.

The local accepted the offer and both sides ratified the agreement. But no raises have been given because the city says there isn’t enough money to honor its agreement.

Susan Voss, a paraprofessional in Greenfield, said local members have picketed and spoken out at School Committee and City Council meetings.

Putting their students first, however, members pushed back when the former mayor proposed taking funds out of the school budget — including money for special education services — to finance the raises.

Now that there is a new mayor and the expectation of new funding under the *Student Opportunity Act*, the Greenfield Education Association will regroup and push for the raises that the members are owed, Voss said.

The Athol Teachers Association is fighting for all educators — including ESPs — through unified bargaining, meaning the more powerful teachers’ unit is standing with members in the smaller units. Mary Grutchfield, an elementary school special education teacher and the new president of the ATA, said that winning comparable raises for all of the units is only

Please turn to ‘Paraprofessionals ...’/Page 21

A union way of looking at crucial lessons

In October of 2019, I was proud to accept the Fontera Award given by the UMass Dartmouth Labor Education Center to the MTA, the New Bedford Educators Association and the New Bedford Coalition to Save Our Schools. This award is for educators who have made a commitment to democracy and justice. It was given to us because of our successful fight against the Department of Elementary and Secondary Education's plan to expand the Alma del Mar charter school under a dangerous new "neighborhood" model.



Merrie Najimy
MTA President

Cynthia Roy, an MTA member who serves as co-chair of the NBCSOS, gave a powerful acceptance speech from a feminist perspective that provided

an analysis of the current social context. Here is some of what she said:

The majority of public school educators identify as women. Teaching is a profession made up of women who have been fighting for their rights for a very long time. As a female educator, I feel like I am under attack. Despite our experience and level of education, we are told that we have no idea what we are doing. We are told that we have to listen to businessmen if we want to succeed in our careers and with our children. We are measured. And we are blamed. A feminist perspective on this injustice is useful because it helps us all reflect on who has been silenced and who has power.

Over the last two centuries, women have fought to gain a foothold in what once was a man's profession. Today, a sizable majority of our preK-12 educators are women. But far from the classroom, the privatization agenda is led by men, including Mark Zuckerberg, Charles Koch, Jim Walton and Bill Gates. We have our own leader of the privatization movement right here: Secretary of Education Jim Peyser, former executive director of the right-wing Pioneer Institute and managing partner of the NewSchools Venture Fund.

The managerial class — composed of commissioners of education, chancellors, deans, superintendents, principals and the like — oversees the implementation of the system and, more often than not, seeks to force us into compliance under conditions of duress and/or threat. Its methods of control include:

- Demanding that we teach curriculum with "fidelity."
- Micromanaging instructional time.
- Increasing workflow.
- Beating us down with data.
- Abandoning us to deal with the increasingly

complex needs of students in times of resource austerity.

But MTA local leaders and members are fighting back to regain our autonomy and dignity, improve working conditions, ensure livable wages, and reclaim the schools and colleges that our students deserve. More locals are using strategies of open, coordinated and coalition bargaining. There is an increase in solidarity actions both within and across locals. Members are building deeper relationships with each other, families and students.

And they are ready to take more militant action. Dedham, as you all witnessed, went on strike — for fair wages, but equally to secure a transparent sexual harassment policy and a way to manage student cellphone use.

Many Massachusetts superintendents have chosen to learn the wrong lessons from the Dedham strike and the recent wave of actions in locals across the state. The superintendent of the Dedham Public Schools, Michael Welch, gave a presentation to the Massachusetts Association of School Committees and the Massachusetts Association of School Superintendents on the 10 lessons he said were learned from the Dedham strike.

The presentation insults educators' unions — and therefore women — but is very illuminating about the struggles that lie ahead. Here are the titles of the slides and some information about them:

#1: "Facts Don't Matter — Emotions Sway The Group: Making an emotional connection with your client and engaging them will do more than simply presenting the facts."

#2: "Social Media Is Critical"

#3: "No One Holds Picket Signs For School Committees"

#4: "Get A Media Person For Your District NOW"

#5: "Open Bargaining" ... with a picture showing a football stadium crowd around a nearly empty gridiron.

#6: "Keep Your State Organization Informed"

#7: "The MTA Is VERY Well Organized"

#8: "Teaching Is Isolating ... Teachers Crave Connections & Belonging To A Group"

#9: "Value Is Created By Generating Conflict & Fear"

#10: Just Say No

The superintendents missed the fundamental lesson they should have learned: Just as our students deserve respect and dignity, so do our educators.

Here is a different way — a union way — of looking at the lessons, which apply to all of our struggles, from prekindergarten through higher education:

#1: Your stories do sway the group because they are powerful and credible. The public trusts educators as the authorities on education. Part of how we win is by telling our stories.

#2: Social Media Is Critical. Social Media also has the power to make us feel connected to the world of unionists who are fighting the same fights and winning. While it doesn't replace face-to-face interaction, social media is a good way to reach members in an age when we all feel like we have such little time to participate in union activity.

#3: No One Holds Picket Signs for School Committees. That is because school committee members are not the people who have the greatest impact on the lives of students. **Educators are.**

#4: Instead of changing how they treat educators, the managerial class will spend precious public dollars on media firms to try to fight back.

#5: Open bargaining is democratizing the way locals bargain, drawing members in and building union power.

#6: Keep Your State Organization Informed. The superintendents are referring to administrator organizations, but we can deliver the same message to our locals. The MTA is here to support your local. MTA Vice President Max Page and I have spent our tenure traveling across the state acting in solidarity with our members. Invite us to your local.

#7: The MTA is INDEED VERY Well Organized — and the MTA is you.

#8: Teaching has become more isolating — by design, to keep educators from organizing to change the system. Educators do crave authentic connections and want to belong to a group whose members share the profound purpose of improving learning, working and living conditions for all — and creating a better world.

#9: The superintendents have reduced our legitimate concerns to a ploy to generate conflict and fear — so we must keep building our collective power to change our circumstances.

#10: We Are Just Saying No — to disrespectful treatment, retaliation, the lack of funding, charter schools, privatization and more. Together we are challenging the power structures and changing the status quo. We are winning.

Cynthia Roy summed up our way forward by reminding us that the way in which we approach our union work is "*an opportunity to work towards an emancipatory agenda with others who feel oppressed, too, like our students and their families. This sort of collaboration between unions and communities is how we are going to save our schools and move society in a direction of equity and social justice; I am sure of it.*"

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.



Photos by Jean Conley

The 2019 Ethnic Minority Affairs Committee Conference featured workshops, discussions and the celebration of EMAC's 40th anniversary. In the photo at left, Dr. Paula Starnes made a point during a workshop. In the photo at right, a panel moderated by EMAC member Shauna Manning answered questions from the audience. The panel of MTA members included, from left to right, Manning, Saul Ramos, Zena Link, Margaret Wong, Heba Abu and Claudia Fox Tree. The conference was held on Dec. 6 and 7 at the Four Points Sheraton Hotel in Norwood.

Celebrating EMAC's 40th anniversary

Conference focuses on the intersection of education and the fight for justice

By Jean Conley

The 2019 MTA Ethnic Minority Affairs Committee Conference focused both on the past and the years ahead as participants honored EMAC's 40th anniversary and looked to a future in which love — of teaching and of public education — will play a central role in the fight for economic, racial and social justice.

The conference was held on Friday, Dec. 6, and Saturday, Dec. 7, at the Four Points Sheraton Hotel in Norwood.

A video tribute honored those who built EMAC in its first four decades to make ethnic minority members' empowerment central to the work of the MTA. The conference also featured a keynote speech by Dr. Durrile Brooks titled "Bringing Love Back into the Social Justice Conversation," along with a panel discussion on keeping love at the center of conversations about education and justice and a day of workshops on the same theme.

EMAC Co-Chair Yan Yii, a fifth-grade teacher in Canton, welcomed the crowd on Friday evening, saying that a steady stream of hate, racism and fear-mongering in the public sphere was the impetus for this year's theme.

"We needed to put the conversation about education and social justice back where it belongs," she said. By refocusing on educators' love for their profession, their students and their communities, she said, "we can stop leading with hate and anger."



Conference participants listened intently during a video presentation on Dec. 7 that paid tribute to the educators who have played key roles over the years in building ethnic minority involvement in the MTA.

Co-Chair Sharmese Gunn, a senior resource specialist and adjunct professor at Mount Wachusett Community College, thanked those "who paved the way for us to be sitting here today, celebrating 40 years of EMAC."

Gunn reminded the audience to follow the lead of EMAC's founders and former chairs, a number of whom were highlighted in the video. She advised attendees to get to know their union, self-nominate as ethnic minority delegates to the MTA Annual Meeting or the NEA Representative Assembly, and be sure to vote in the next presidential election.

"Whether voting or attending a 'White Fragility' book club," she said, members should pass along what they

feel and find out. She added: "Tell a friend, tell a friend, tell a friend!"

Lincoln educator Claudia Fox Tree, who is descended from the Arawak Nation, addressed the crowd in Taino, one of the many Arawak language groups.

She told the audience that the land on which the hotel sits was once the home of the Massachusetts people and that they still survive on the land to this day.

She urged those present to "think about all the places you have lived and traveled" and remember that they have often been on ground once stewarded by indigenous people "who were often enslaved, who survived genocidal movements, and who had their land taken away from them."

MTA Vice President Max Page said he was proud to be present at EMAC's 40th anniversary event and praised the committee's work. The crowd erupted in applause as Page called the recent enactment of the *Student Opportunity Act* "a major victory for racial justice in Massachusetts."

"We are antiracist by fighting for \$2 billion in increased funding and insisting that the money go to communities with the greatest need and that have experienced the greatest oppression," he said. "We are antiracist when we fight for safe communities for all students and for our families, no matter how they came to be our students and our neighbors."

MTA President Merrie Najimy urged the educators who filled the room to fight for racial and social justice for the sake of their students. She said that Paulo Freire, an education scholar of the last century who was a leading advocate of critical pedagogy, "challenges us to understand that education is intended to liberate the human being from conditions of injustice and oppression."

"How do we transform education to be liberatory? We take a pedagogy and we put it into practice," Najimy said. "Our job is to create classrooms as liberatory spaces." Educators can also achieve education as liberation through their unions, she noted. "We do that by acting on the lessons of Freire."

Yii then introduced Brooks, an interdisciplinary scholar and social

Please turn to **Keynote**/Page 23



Photos by Scott McLennan and Bob Duffy

In the photo at left, Weston teacher Zena Link, left, and Chicopee teacher Laura Demakis reacted to a speaker at the *Student Opportunity Act* signing ceremony on Nov. 26. In the photo at right, Fitchburg Education Association Vice President Susan Flynn gathered input from fellow members during a recent meeting about the best way to use the additional funding the law will bring to the city.

Many needs for new school funding

Educators continue activism after signing of *Student Opportunity Act*

By Laura Barrett

Malden educators would like the city's high school to offer enough courses so that students don't have to sit in directed studies attended by 75 to 100 young people.

Springfield educators have testified about the need for more special education and English learner teachers, art and music instruction, wraparound services and paraprofessionals.

Fitchburg educators say they need increased support for English learners, more adjustment counselors, smaller class sizes and raises for substitute teachers.

Students speaking at a Revere event advocated for more wraparound services, after-school youth programs and, in the words of one teen, courses that teach them "actual life skills" such as financial literacy.

These voices were heard in just four of the many communities in which MTA local associations are already working to ensure that educators have a say in how new funds resulting from the *Student Opportunity Act* should be spent.

Based on the recently signed law, Governor Charlie Baker has proposed increasing Chapter 70 school aid by \$304 million next year over the current fiscal year — and a projected \$2 billion over this year's allocation when the bill is phased in as of fiscal 2027. In addition, many districts will benefit from two other changes: increasing the special education circuit breaker and moving to full funding of charter school reimbursements.

"We won this bill by engaging in community forums, rallies, petitions, letter-writing and School Committee resolutions, and by making a lot of noise on Beacon Hill," said MTA President Merrie Najimy.

Also contributing to the victory was a lawsuit filed by the Council for Fair School Finance, a coalition spearheaded by the MTA. The suit, *Mussotte v. Peysers*, was filed on behalf of

"Now that we've won the bill," said MTA President Merrie Najimy, "we have to continue our activism at the local level to make sure the money goes where educators and parents know it is most needed."

plaintiffs from seven school districts, the NAACP New England Area Conference and the Chelsea Collaborative.

It asserted that the underfunding of Massachusetts public schools violated the state Constitution's Equal Rights Amendment, by discriminating against students of color and low-income students, and the Education Clause. The council announced on Jan. 27 that the lawsuit would be withdrawn in light of passage of the *Student Opportunity Act*. But the council will remain active to monitor the state's implementation of the law.

"MTA members in our under-resourced communities know that this act is a once-in-a-generation chance to fundamentally alter the conditions in their schools," said MTA Vice President Max Page. "They intend to have their voices and the voices of the community heard."

Assessing the size of the increase requires context. The governor's proposal to add \$304 million represents about a 6 percent increase over the current year. Of that total, \$103 million is to cover inflation and changes in enrollment; the rest is for new services.

While significant, the proposed amount is lower than earlier projections that were based on a different method. Under those estimates, the phase-in would

have been front-loaded, with more than \$400 million allocated in the first year but less later on. The method the Baker administration chose is designed to smooth out the increases, leading to approximately the same additional funding each year for seven years.

By the final year, the total increase and distribution across districts should be about the same: approximately \$2 billion, or about 40 percent over the current year.

While the approach appears to be consistent with the law, some legislators and advocates expressed concern because they had pinned their hopes on the earlier projections.

Senator Sonia Chang-Díaz (D-Boston) was particularly vocal, saying she felt that the \$304 million was fine but that it should be distributed in a way that provides a larger share to districts such as hers that have high concentrations of low-income students. Under the governor's budget, almost 80 percent of the money would go to the poorest 18 percent of districts — those with the highest proportion of low-income students.

Others argued that the first-year funding should be higher, perhaps by as much as \$100 million, even if that means less in the later years. This debate is likely to play out during the upcoming House and Senate budget debates.

No matter what, many districts will be receiving significant increases in fiscal 2021 and beyond.

"Now that we've won the bill," said Najimy, "we have to continue our activism at the local level to make sure the money goes where educators and parents know it is most needed."

The new law includes a provision for district improvement plans to include such input.

To amplify that voice, the MTA and its Fund Our Future partners recently held two major training sessions for local leaders and community allies.

Please turn to **Educators**/Page 15

Heat is on for *Cherish Act*

By Scott McLennan

Keeping up the momentum from a campaign that yielded a historic increase in state funding for preK-12 schools, MTA members and their Fund our Future coalition partners are now focusing on passage of the *Cherish Act*, which will address problems created by more than 20 years of underfunding public colleges and universities in Massachusetts.

The campaign has identified three main areas of public higher education in desperate need of substantial funding increases: affordability, adjunct justice, and capital debt relief, which would allow campuses to reinvest in full-time faculty and staff.

Adjusted for inflation, allocations for public higher education are down by 32 percent per student since 2001. The negative trend has resulted in massive cost shifts to students and their families and led to a ballooning debt problem for those who attend public colleges and universities. Accessibility is a major issue for Massachusetts students — and the amount of debt they take on has risen faster than in 48 other states over the past decade.

Pittsfield educator Tyler Ramsay got two undergraduate degrees and a master's degree from UMass Amherst, graduating in 2017 with \$100,000 in debt. He said that expense restricted where he could afford to work, as he found salaries too low or housing costs too high in the districts offering him jobs.

To make ends meet after graduation, he worked as a substitute teacher and at a computer store, often leaving his school assignment at 2:30 p.m. and starting his second job at 4 p.m. Before finally finding a full-time job in Pittsfield, Ramsay would rack up 65-hour workweeks, with few days off.

"I believe that if someone emerges from college with three degrees and four certifications, his or her salary should be able to cover student loan payments," Ramsay said. "This issue speaks to a lot of problems that circle the problem of student debt: teacher salaries, affordable housing, relocation assistance and contracts for substitute teachers."

On public higher education campuses, adjunct faculty and part-time staff educate the vast majority of students. Although they are well qualified, adjuncts are poorly paid and have limited access to health benefits and job security.

Rosemarie Freeland, vice president of the Massachusetts Community College Council and a professional staff member at Greenfield Community College, likened the situation to a "gig economy" in that it disregards educators' professionalism. Freeland said the drastic reduction in full-time staff and faculty on community college campuses has had two profound impacts.

First, students are given less access to advisory and support programs. Adjuncts and part-time staff typically do not have those responsibilities or the time to fulfill them because many work on more than one campus. Second, they usually do not participate



MTA members and allies repeatedly made their presence felt in the State House last year as they demanded passage of two priority bills: the *Student Opportunity Act* and the *Cherish Act*. With the preK-12 legislation signed into law, the focus is now on winning passage of the *Cherish Act*, which would bring crucial funding to the state's public colleges and universities.

Public Higher Education Advocacy Day

When: Monday, March 2
9:30 a.m. to 2:30 p.m.

Where: State House

What: An annual event that highlights the pressing issues facing public higher education. MTA members are encouraged to participate — either in person or via outreach activities now being organized. Lunch will be provided, and transportation to the State House will be available.

Register at: [Massteacher.org/RedForHigherEd](https://massteacher.org/RedForHigherEd)

in campus governance so there are fewer seats at the table where decisions are made and fewer people filling those seats.

"Faculty and staff voices are eliminated when we do not have enough full-time workers," Freeland said.

The impact of capital debt on the UMass Boston campus has been well documented in news stories about cuts to staff and programs. But the problem is now widespread, since costs once covered by the state have become the responsibility of each campus. Every dollar needed for capital debt and building maintenance translates into less money for rebuilding the ranks of full-time faculty and staff and investing in programs that help students graduate successfully and on time.

"Access to public education is a right that extends from prekindergarten through higher education," said MTA President Merrie Najimy. "We need to build a bridge from our work that resulted in the *Student Opportunity Act* to the goals of the *Cherish Act*."

MTA members will have several opportunities to advocate for the *Cherish Act* (S.741/H.1214) this winter and spring as the state budget is being set. Community forums will highlight the problems caused by chronic underfunding, and MTA higher education members will attend meetings with preK-12 members to explain how passage of the bill will help all workers and students.

Public Higher Education Advocacy Day is set for March 2 at the State House, and MTA members will join students in meeting with legislators to advocate for public colleges and universities. Members who cannot attend will have other opportunities to convey their views to legislators.

The coalition is also organizing other events, such as a "debtors' march" around Beacon Hill.

The legislation calls for an overall \$600 million additional investment in public higher education over the next five years, including an installment in fiscal 2021 of \$120 million over the current budget.

"This is an issue that affects every MTA member — not just those working at public colleges and universities," said MTA Vice President Max Page. "We have members struggling with student debt. We have members working with students who need an accessible pathway to a college degree. We have members thinking about how they will afford to educate their own children."

Given what it took to win the *Student Opportunity Act* campaign, educator and student engagement are crucial for the challenge that lies ahead. "We saw the vital role that activism played during the campaign to win \$2 billion in new funding for preK-to-12 schools," Najimy said. "We must now replicate that effort and champion the Red For Higher Ed movement to create a more just, equitable and affordable public higher education system in the state."

For updates, visit massteacher.org/fundourfuture.

Literary diversity is vital for our students

In celebration of the NEA's Read Across America Day on March 2, the 2020 Massachusetts Teacher of the Year offers his thoughts on the importance of teaching literature that emphasizes diversity and inclusion.

By Takeru Nagayoshi

Diversity in our school curricula equips our students with the means to navigate our most urgent societal problems, especially those that address race, cultural differences and identity. In increasingly diverse yet divided times, educators owe students access to the breadth and depth of our human existence — and diversifying the literature they read may be our best bet.

When I was in high school, I read about 30 novels in my English classes. Two were authored by women, and not a single one was written by a person of color. Nearly all of the books had plots centered on the experiences and perspectives of white male protagonists.

In the rare moments of their literary inclusion, people of color were minor characters with no agency or arc. Most of them functioned as hollow allegories for prejudice as understood through the narrow gaze of their white character counterparts and author; it was through their mistreatment that their humanity was authenticated. With the exception of two, none of the novels tackled themes of race and racism, let alone other identity issues that pertained to LGBT, immigrant or religious minority groups.

I also never encountered an Asian character in any of the novels, short stories or poetry we read. People who looked like me only appeared in history class, referenced as philosophers of ancient civilizations or the aggressors of World War II.

This lack of diversity in our academic spaces is not an isolated high school experience. Cultural debates about the white dominance in our literary canon have persisted for decades, with critics arguing that the diversity gap reflects systemic biases against people who have been historically marginalized.

The truth is that quality and quantity in representation matter, and literacy experts have highlighted this for years, even as many schools have failed to catch on. Diversity in literature helps children escape the single-story narrative that limits their imagination of underrepresented groups. It helps them build empathy and inspires them to realize that we share more in common than in our



Photo by Bob Duffy

New Bedford educator Takeru Nagayoshi said he chose to teach his students *The House on Mango Street* “not because its main character is Latina, but because her triumph over abuse and poverty invites readers to confront their own traumas through the language of poetry.”

differences. Author Rudine Sims Bishop sums it up best through her metaphor of windows and mirrors:

Books are sometimes windows, offering views of worlds that may be real or imagined, familiar or strange. ... When lighting conditions are just right, however, a window can also be a mirror. Literature transforms human experience and reflects it back to us, and in that reflection we can see our own lives and experiences as part of the larger human experience.

Ten years after graduating from high school, I now teach AP Literature and create my own English curricula. My selection is inclusive of the lived experiences of our increasingly diverse student body and explores the diversity of our humanity in all of its dimensions.

Make no mistake, though: Our obligation to diverse reading materials extends beyond their selection; what matters is how we use the texts as tools to teach and model to our students how to navigate sensitive topics.

My students read *The House on Mango Street*

not because its main character is Latina, but because her triumph over abuse and poverty invites readers to confront their own traumas through the language of poetry. We read *A Raisin in the Sun* not because at its center is an endearing black family, but because understanding the systemic barriers this family overcomes helps us identify and confront similar racist structures that oppress people of color today.

With growing social and political tensions, our students are aware of and restless about the world they'll inherit. They're looking to the adults in their lives to model challenging conversations on race, gender, class and other identities. Educators have the responsibility of creating the kind of safe and structured learning environment that allows discussion of these issues.

If not in our classrooms or with an adult, where else and how else will our students learn how to speak about them?

Takeru Nagayoshi teaches AP Seminar and AP Literature at New Bedford High School. The NEA's Read Across America calendar and other resources can be found at readacrossamerica.org.



WE'RE HIRING!

To view available job opportunities, please visit massteacher.org/jobs.

The MTA is an Equal Opportunity Employer. We value our diverse workforce and welcome applications from minorities, women and persons with disabilities.

Locals join forces to build power

By Scott McLennan

MTA members across the state are learning that there is more to the adage about “power in numbers” than they thought.

There is also knowledge in numbers, and locals are banding together by region to better understand — and address — common concerns.

In Western Massachusetts, locals have worked in concert to successfully fight a charter school expansion that would have affected more than 30 communities. Locals in Southeastern Massachusetts have acted collectively to protect access to health care. And members of locals in North Shore communities are now regularly attending each other’s standouts and other actions.

Charters, health care and contract bargaining are topics bearing down on every public school educator, but over the past couple of years MTA locals have been much more likely to work in coalitions to address such issues together.

The Berkshire Educators Action Network — known as BEAN — formed several years ago when educators grew frustrated with a growing number of bureaucratic mandates and a rising emphasis on high-stakes testing. The two issues were eating away at teacher autonomy and valuable time for learning.

Since then, the Western Mass Educator Action Network — known as WeMEAN — has formed in Greater Springfield, and locals in Southeastern Massachusetts communities have created the Southeast Massachusetts Education Action Network, or SoMEAN. MTA and AFT locals north of Boston have formed the Merrimack Valley Labor Education Coalition.

“The support we give each other allows us to understand the bigger picture we all face,” said Scott Beaulieu, president of the South Hadley Education Association and a WeMEAN activist.

WeMEAN’s growth exemplifies the value of coalition building. Almost two years ago, Mary Cowhey, a Northampton teacher who was serving on the MTA Board of Directors, began encouraging colleagues in different locals within the area she represented to get together. At about the same time, MTA members participating in a summer member organizing program were hearing similar stories and concerns from educators across a range of communities.

In Holyoke, the organizers were learning that members were afraid to speak out, given that the district was being run by a state-appointed receiver with expanded authority to discipline or fire educators.

But as members of a coalition, said WeMEAN member Sadie Cora, president of the Northampton Association of School Employees and a Holyoke resident, educators had more power to fight for their colleagues. “We could go there and speak out for them,” she said.



Photo by Chris Christo

Members of regional coalitions met at the MTA’s recent Union Skills Winter Conference. Representing SoMEAN and WeMEAN are, from left, Tasha Cordero, Bristol-Plymouth; Stephanie Joyce, Amherst-Pelham; Jack Bartholet and Christopher Garcia, New Bedford; Laura Demakis, Chicopee; Scott Beaulieu, South Hadley; Sadie Cora, Northampton; and Donna Grady, Franklin. Locals across the state are banding together to tackle common issues and support each other.

“When others are so strongly supporting you, it provides validation for what you feel, and it made me feel confident in what we were doing,” said SoMEAN member Tasha Cordero.

The enthusiasm for a coalition truly blossomed in the fall of 2018, when the Chicopee Education Association organized a rally in favor of the *Promise Act*, the precursor to the recently signed *Student Opportunity Act*. Scores of educators showed up wearing T-shirts bearing logos from surrounding districts.

“We surprised ourselves,” said WeMEAN member Stephanie Joyce, a member of the Amherst-Pelham Education Association.

The WeMEAN coalition now regularly sees members from roughly 15 locals at its meetings, and it is taking on projects such as analyzing participating locals’ contracts and forming a group to study issues raised by Education Support Professionals.

“These coalitions are breaking the isolation, building new relationships and amplifying the voice and power of our members and their community allies,” said MTA President Merrie Najimy. “Whether confronting hostile employers, fighting for fair contracts or organizing opposition to charter schools, coalitions are demonstrating that it is no

longer business as usual. Not only are we building power, but we are demanding — and earning — respect.”

Tasha Cordero, president of the Bristol-Plymouth Teachers Association, said the power of the SoMEAN coalition was felt when her union confronted its School Committee over unsafe conditions at Bristol-Plymouth Regional Technical School.

“When others are so strongly supporting you, it provides validation for what you feel, and it made me feel confident in what we were doing,” Cordero said.

Organizing members to attend actions across a coalition’s footprint now occurs with regularity.

Anthony Parolisi, president of the Haverhill Education Association, recalled strong showings by other locals when the HEA held demonstrations during its most recent contract fight, as well as when members showed up to support Andover educators confronting the administration about mistreatment of members.

The coalition actions are not just shows of strength, Parolisi said. They are ways for locals — not just among those in the coalition — to learn strategies from one another.

Parolisi said the Merrimack Valley coalition was inspired by actions in Somerville to win a fair contract for ESPs. Those issues resonated across the valley, he said.

“Just seeing what’s working is valuable,” he said. “It creates an attitude of ‘If they can do it, we can do it.’”

Please turn to **Working together**/Page 17

A chance for ESPs to learn and network

By Jean Conley

Union leadership and professional development will be highlighted this year at the MTA Education Support Professionals Conference.

The conference will be held on Friday, April 3, and Saturday, April 4, at the Sea Crest Beach Hotel in Falmouth.

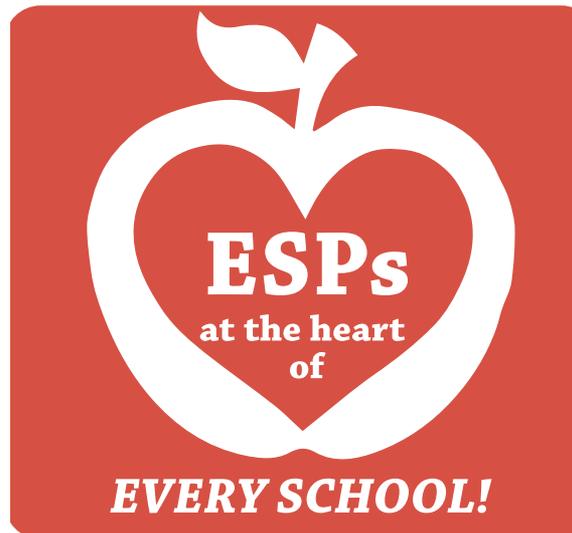
Workshop sessions will cover subjects of interest to all ESPs, whether they work in higher education or preK-12 schools.

Topics were still being finalized as *MTA Today* went to press, but an expanded array of special education workshops is planned. Other subjects include classroom skills, health and safety issues in the workplace, organizing for a living wage and conflict resolution skills. There is also a special track of workshops for ESP local and chapter presidents.

The recent MTA PreK-12 ESP Survey will also be discussed. Results of the survey, developed with Rutgers University, will be used to help develop future bargaining and legislative priorities for the MTA.

Two popular offerings from last year's conference, focusing on retirement planning and licensure consultations, will be repeated this year. In addition, child care will be offered for the first time.

Following a workshop session on Friday afternoon, participants will be treated to dinner and



a favorite conference event — presentation of the annual MTA ESP of the Year award.

The statewide award honors an ESP who has been nominated by their local association as one who stands up for workers' rights and stands out for making a difference in the lives of students.

MTA President Merrie Najimy, Vice President Max Page and the winner of the 2020 MTA ESP of the Year award will address the ESPs.

On Saturday, a breakfast buffet will be followed

by two workshop sessions and a closing luncheon at which attendees will have a chance to learn about the MTA ESP Leadership Weekends program.

Eighteen members of this year's program will conclude their training during the weekend of the conference. The program, held during three weekends in the fall and winter, focuses on intensive leadership training and interpersonal skill building.

The conference is expected to conclude by about 3 p.m. on Saturday.

A full listing of workshops and other activities can be found at massteacher.org/esp. Early bird registration ends on Friday, March 6. After that date, the conference fee will increase by \$10. Discounted hotel room rates are also available until March 6. The final date to register for the conference is March 25. If your school district or local association does not pay or reimburse your conference costs, you may be eligible to apply for a grant. For more information on costs, grant reimbursement, hotel charges and registration, please visit massteacher.org/esp. Other questions can be emailed to Jessica Parlon in the MTA Division of Training and Professional Learning at jparlon@massteacher.org. Her phone number is 617.878.8153.

Mark your Calendars: Upcoming ESP Events

The MTA provides opportunities every year for ESPs to acquire professional development and union leadership skills.

Watch for emails as events approach. For more information, contact your local union president or your MTA field representative, or call ESP Organizer Audra Makuch at 617.878.8260.

FEBRUARY

2/12	Steps to Licensure 101	Webinar, 7 p.m.
2/18	Social Emotional Learning	Holyoke

MARCH

3/7	IEPs for Paraprofessionals	Webinar, 10 a.m.
3/14	Professional Learning & Networking (PLAN) Conference	TBD

APRIL

4/3-4/4	ESP Conference	Falmouth
4/16	Bullying and Harassment in the Workplace	Quincy
4/21	Autism Workshop	Lynnfield
4/23	Resilience and Coping Skills (NEA)	Webinar, Time TBD

MAY

5/16	Legal Rights of ESPs	Pittsfield
------	----------------------	------------

Chorus to perform at Annual Meeting

The MTA Chorus will perform at the 2020 MTA Annual Meeting of Delegates, which will be held May 1 and 2 at the MassMutual Center in Springfield.

MTA Retired member Bob Lague is the choral director. Rehearsals will be held at his home at 9 Cronin Way in Woburn on three Monday evenings — March 16, April 13 and April 27.

A dress rehearsal and sound check will be held on the morning of May 1 in the convention hall.

If you are interested in joining the chorus, please notify Lague by calling him at 781.933.2646 or emailing NEAorgan@aol.com.

Please indicate whether you are a new or returning chorus member, identify your district or campus, and state whether you sing soprano, alto, tenor or bass.

Returning members should bring folders from past performances to rehearsals.



Gorrie and Naughton win re-election to state teachers' retirement board

By Jean Conley

Jacqueline Gorrie and Dennis Naughton, the two MTA-endorsed candidates for seats on the Massachusetts Teachers' Retirement Board, have been re-elected to serve for four more years.

Naughton and Gorrie, both MTA/NEA Retired members, were chosen for the new terms in an election that closed on Dec. 10.

Two of the seven members of the board are elected by members of the Massachusetts Teachers' Retirement System, which provides retirement, disability and survivor benefits to teachers, administrators and their families.

Gorrie, who retired after teaching for 36 years in Taunton, received 14,126 votes. She will be serving her second term on the MTRB.

Naughton, who retired after teaching in the Millis Public Schools for 36 years, received 12,266 votes. He will be serving his third term on the board.

MTA President Merrie Najimy called the re-election of Gorrie and Naughton an important

outcome for all active and retired teachers in Massachusetts.

"We are fortunate to have these retired educators — who spent decades as teachers and local union presidents — representing our members," Najimy said. "Their expertise is crucial on a board tasked with making decisions that deeply impact our members."

In addition, MTA/NEA Retired member Richard Liston, an MTRB incumbent, was reappointed by fellow board members to another term.

Gorrie, Naughton and Liston are joined on the board by former MTA President Anne Wass, an MTA/NEA Retired member who is a gubernatorial appointee.

The MTA Board of Directors endorsed Gorrie and Naughton for the seats at its meeting in August. The MTA subsequently contacted voting members of the MTRS and urged them to support the candidates' re-election.

The MTRS mailed ballots to active and retired teachers across the state in early November, and the election results were announced in mid-December.



Jacqueline Gorrie



Dennis Naughton

REGIONAL RETIREMENT CONSULTATIONS AVAILABLE

The MTA provides individual retirement consultations throughout the state 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.**

PLEASE NOTE:

All consultations are now by appointment only during the hours listed.

AUBURN — Edward Nelson: first Saturday of each month, 9 a.m. to 1 p.m., MTA Central Office, 48 Sword St., Auburn; 508.791.2121, or at home, 774.239.7823.

QUINCY — Harold Crowley: 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.

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

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.

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

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

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

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

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

HIGHER EDUCATION AT-LARGE — Edward McCourt, 781.325.2553.

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



NEEDED AN AMBULANCE?

YOU'LL NEED ANOTHER WHEN YOU SEE THE BILL.

Ambulances and airlifts aren't always covered by Medicare. **One trip can cost \$50,000 or more.** With the Medical Air Services Association (MASA), you'll get best-in-class emergency transportation 24/7 from home or anywhere in the world. No premiums, deductibles or other hassles.

An endorsed service of



Learn more: 1.833.852.7202



Statements by candidates for NEA Director seats

The MTA is holding an election for two seats on the NEA Board of Directors. The Massachusetts seats will be filled by a vote of the active membership in March and April, in tandem with NEA Representative Assembly state and regional delegate elections. All seats are for three-year terms

beginning Sept. 1, 2020, and expiring Aug. 31, 2023, in accordance with the NEA's fiscal year.

Ballots will be provided to all MTA/NEA active members who are eligible to vote.

Candidates were given the opportunity to submit biographical statements and photos. Submissions

received in compliance with the MTA's deadlines are printed on this page.

For more information, contact John Connelly of the Division of Governance and Administration at 617.878.8305 or jconnelly@massteacher.org.

Yan Yii — Canton Teachers Association

My name is Yan Yii, and I am running for NEA Director for Massachusetts. As a 13-year educator, I strongly believe in the power of solidarity in our union, and I have dedicated myself to my local, the MTA and the NEA in many different roles.



Yan Yii

In my local, the Canton Teachers Association, I have served as a building representative, secretary and as the current president.

In addition, I have served for six years on the MTA Ethnic Minority Affairs Committee, the last four as chair. I am also a member of the MTA Board of Directors for District 37E as well as the Northeast Regional Director for the NEA Asian Pacific Islander Caucus. Before these four current positions, I completed the MTA Emerging Leaders and Next Generation programs. I firmly believe in racial and social justice, bottom-up leadership, and the fact that unions are only as strong as their individual members.

Currently, our students are constantly bombarded with high-stakes testing that leads to anxiety and depression. Our educators are inundated with increasing workloads while salaries remain

static, leading to low morale and attrition. We need to FIGHT BACK.

This is why I am running for NEA Director for Massachusetts. I have fought and will continue to fight for social, racial and educational justice for all students and for fair working conditions for all educators. I believe in fighting for the schools our students deserve. I believe in funding our future. Finally, as an active participant in countless NEA conferences, minority leadership trainings and Representative Assemblies, I have developed the connections with labor leaders across the nation and the skills necessary to advocate for you in Washington, D.C. Please vote for me, Yan Yii, for NEA Director. Thank you!

Barbara G. Barry — Watertown Educators Association

I have been an elementary school educator in Watertown since 1992. During that time, I have been very active with the Watertown Educators Association, holding several positions, from building representative to WEA president. I currently serve as the grievance representative for my school,



Barbara G. Barry

Cunniff Elementary. I have also served the MTA in many capacities. I have had the pleasure of sitting on the very first New Teacher Committee and the Candidate Recommendation Committee from Congressional District 7. I am currently a member of the Government Relations Committee.

Throughout my career I have come to realize that we as educators MUST advocate for our students in the public arena. Whether on Beacon Hill or Capitol Hill, lawmakers need to hear from us. We must stop the effort to privatize our schools and put an end to the billion-dollar testing industry. Teachers are often blamed for problems in society.

We need to convince our lawmakers to address the number one issue confronting students and their families: poverty. Our students need and deserve economic security to thrive as learners. We must be their voice.

It is also important to get all educators engaged. We must ensure that the NEA connects with its members. We need everyone's commitment to create true and lasting change in our public schools. I hope you'll consider casting a vote for me as NEA Director. I would be honored to represent you on behalf of the MTA in Washington, D.C.

Candace Shivers — Massachusetts Community College Council

Our students and educators need an NEA Director who speaks up, finds solutions and works for real change to create strong public schools. For over two years, I've proven that I am that leader.

During my time as an NEA Director and my time on the MTA Board, I have worked to represent all educators because I know that all groups are essential to public education. In 2017, I promised



Candace Shivers

that I would work as an NEA Director to move forward the agenda of the MTA. I have faithfully worked to fulfill that promise on Capitol Hill as well as in the MTA Boardroom.

I have advocated for educators and for policies that create the strongest public schools possible. This includes more money for Title I, a fair DACA agreement, returning funding to military bases for students, working on the reauthorization of the higher education bill, and fully funding special education. As your NEA Director, I've listened to educators across the Commonwealth of Massachusetts and our country, learning about them, their experiences and their concerns. Although we all play different roles as educators, our passion for

students is what drives and connects us.

I have taught sociology and human services at Mount Wachusett Community College for 16 years; I'm currently the MWCC Chapter president, and I'm on the MCCC Board of Directors. I also serve on the MTA Board of Directors and the Candidate Recommendation Committee, and I served on the Ethnic Minority Affairs Committee and in various other leadership roles at all levels of our union.

I'm seeking re-election to the NEA Board of Directors, and I renew my promise to the educators of Massachusetts. I will continue to represent the concerns of ALL members — teachers, ESPs, retirees, ethnic minorities and aspiring educators — and fight for strong public schools.

www.massteacher.org
Your Web link to news, member advocacy and educational resources



Members protest Weymouth compressor station

By Jean Conley

MTA members recently joined allies on the Fore River Bridge for a protest against a natural gas compressor station proposed for a residential-industrial area of Weymouth.

Educators held signs during the Dec. 27 action with messages such as “No Compressor Station” and “Protect Our Children” as cars and trucks passed.

Residents of Weymouth and other South Shore communities — along with groups concerned about climate change, environmental justice and public health and safety — have been fighting the compressor station for five years.

On Dec. 7, the MTA Board of Directors adopted a New Business Item opposing the station’s construction.

The NBI reads in part, “The MTA will stand in solidarity with Massachusetts residents who are fighting to keep a toxic natural gas compressor station from being built in a residential-industrial area of Weymouth. The MTA will show its solidarity by helping to publicize this fight in existing media channels, encouraging members to get involved, and donating \$1,000 to the Fore River Residents Against the Compressor Station (FRRACS) legal defense fund.”

The project would connect two existing pipelines in order to move fracked gas from New Jersey through Massachusetts and into Canada, where it would be exported to international markets.

Opponents of the project point out that the compressor station expands the country’s reliance on fossil fuels and that the station will emit methane, which actively contributes to climate change.

They have also raised safety concerns about the plant, which would be located less than a mile from area elementary schools and within 1.5 miles of housing for elderly people, nursing homes and a mental health facility.

The site is adjacent to the bridge, which is critical to emergency response in the area. In



Above, a crowd listened on Dec. 27 as state Representative Joan Meschino (D-Hull) spoke during a protest against the natural gas compressor station proposed for Weymouth. In the photo at left, Weymouth Education Association members Joni Cederholm, in foreground at left, and Lori Thomas, right, held signs during the demonstration. Residents of South Shore communities have been fighting the station plan for five years.

Photos by Bob Duffy

addition, Greater Boston Physicians for Social Responsibility has predicted that the compressor station is likely to increase health threats for area residents, who already suffer from higher than average rates of cancer, childhood asthma, and heart and respiratory diseases.

In November, the Federal Energy Regulatory Commission issued a notice to proceed on the project, but opponents are undeterred.

To learn more about the project and opposition to it, visit nocompressor.com.

The use of hearing aids is associated with reduced risks of physical and mental decline

Call 800.286.6149 to register for your free MTA hearing benefits:

- No enrollment fees or premiums
- Members of your extended family are eligible for benefits
- Free annual hearing screenings
- Hearing aid discounts, extended warranties and more

Check out all program benefits at www.hearinamerica.com/mta.html

Journal of the American Geriatrics Society,
Volume 67, Issue 11, November 2019



Higher ed members confer and strategize

By Scott McLennan

The consequences of underfunding public higher education in Massachusetts reach well beyond the students, staff and faculty members grappling with austerity budgets at public colleges and universities.

At the recent MTA Higher Education Conference, UMass Boston professor Erin O'Brien presented startling research describing how rising student debt correlates with shrinking participation in politics and the democratic process.

MTA higher ed members were joined by allies from other unions, student groups and some preK-12 locals at the conference, which was held on Jan. 10 in Springfield.

MTA higher ed members were joined by allies from other unions, student groups and some preK-12 locals at the

presented startling research describing how rising student debt correlates with shrinking participation in politics and the democratic process.

Author and professor Caitlin Zaloom followed up with accounts from *Indebted: How Families Make College Work at Any Cost*, in which she describes how the cost of higher education creates far-ranging problems for whole families.



Photo by Scott McLennan

Members of locals at state universities and community colleges — which negotiate their contracts with the state Board of Higher Education — got together during a bargaining workshop at the conference to explore ways to support each other's interests.

conference, which was held on Jan. 10 at the Sheraton Springfield Monarch Place Hotel. The fight to win passage of the *Cherish Act* — as well as secure immediate increases in public higher education funding — formed the framework of the event.

This winter and spring, MTA members and their allies want to keep up the momentum created during the successful fight for the historic *Student*

Opportunity Act, which was signed into law in November. The measure will increase spending on preK-12 public schools by \$2 billion over seven years.

"It's time to do the same for public higher ed," said Rep. Paul Mark (D-Peru), one of the lead sponsors of the *Cherish Act* (S.741/H.1214). Mark

Please turn to 'College ...'/Page 16

Paid Advertisement

UNE Online
UNIVERSITY OF NEW ENGLAND

Offering 100% Customizable Graduate Programs in Education

Program Includes

- Master of Science in Education (30 Credit Hours)
- Certificate of Advanced Graduate Study (30 Credit Hours)
- Post Master's Certificate (15 Credit Hours)
- Individual Non-Matriculated Course Offerings

With Customized Focus Areas in

- Curriculum & Instruction Strategies
- Literacy (K-12)
- Education Leadership
- Inclusion Education
- Adult Education



NECHE
New England Commission of Higher Education

LEARN MORE TODAY 800.994.2804 | education@une.edu | online.une.edu

Educators continue activism on school funding

Continued from Page 6

Among other things, coalition members are being counseled to guard against cities and towns using the infusion of state Chapter 70 funds as an excuse to shift local resources from schools to other municipal services.

MTA members are taking action on that front and others. “It’s great that we are providing input on how this money can be best spent,” Fitchburg High School educator Tristen Scott said during a building meeting on Jan. 22. “Ninety percent of educational decisions should be made by teachers.”

In December, 28 Springfield Education Association members testified about their priorities at a School Committee meeting. “Of course our members want to be paid fairly,” said President Maureen Colgan Posner. “But not one of them talked about raises at that meeting. They talked about all the services our students need.”

The SEA is holding a community event in late February that will include local and state elected officials who supported the funding bill. Malden is holding a similar event on Feb. 26 at which members will join Senator Jason Lewis, co-chair of the Legislature’s Education Committee, at a community bill-signing event.

Meanwhile, some locals are “bargaining for the common good,” meaning they are using a more open negotiating process to advocate on issues that



“We won the funding. Now we want to win the programs — the classes that will benefit our students,” said Sandy Wright, pictured at right, as other participants looked on during a gathering in Revere to celebrate the passage of the *Student Opportunity Act*. Wright is the director of Revere Youth in Action. The Jan. 22 event was sponsored by the Revere Education Justice Alliance.

Photo by Sarah Nathan

affect student and community well-being in addition to the more traditional subjects covered at the table. For example, Colgan Posner said her local plans to support reducing counselor-to-student ratios, seeking more librarians and asking for funding to hire paraprofessional substitutes in the SEA’s upcoming contract talks.

Gladys Olivares, speaking at an event organized by the Revere Education Justice Alliance, made it clear that parents also have a lot to say. “There are so many things that our schools need — we need more translators so that people who speak a different

language can feel more connected,” said Olivares. “My son has a great teacher, but she has 23 third-graders in her class. That’s too many.”

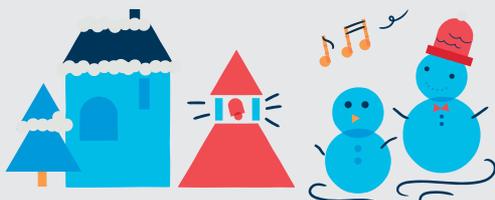
Gina Garro, a special education teacher at the Garfield Elementary School and an officer in the Revere Teachers Association, summed up why the community effort is so important.

“We came together a year ago to fight for our students and our schools,” she said. “Now we want to make sure that our voice — that of educators, parents and students — is included in the plan for how to use the new education funds.”



Everyone belongs in our circle.

At KinderCare, we’re committed to building warm, welcoming and supportive classrooms for children of all abilities, backgrounds and experiences.



Massachusetts Teachers Association member families save 10 percent at participating KinderCare Learning Centers.

Go to www.kindercare.com/mta or call 888.525.2780

'College sets a trap for parents and young adults'

Continued from Page 14

shared his experiences of working as an adjunct professor and relying on public colleges and universities — and a union-negotiated tuition benefit — to advance his own education and professional training.

With every MTA higher ed local getting ready to head into contract negotiations this year, the conference created opportunities for members to strategize about ways to link bargaining campaigns to the legislative push behind the *Cherish Act*. Several ideas emerged on ways to share information at all levels, in preK-12 locals as well as the higher education community.

Ashanta Smith, a member of the Springfield Education Association, participated in workshop sessions during the conference and said she came away with a better understanding of how funding issues affecting public colleges and universities have an impact on the students she educates. Smith said it's important for leaders of preK-12 locals to have a full understanding of the problems that



Photo by Scott McLennan

Katie Riel, a librarian at the Massachusetts College of Art and Design, spoke about the need to pass the *Cherish Act*. "We are educators, so we need to be educating people about the dire situations on our campuses," Riel told a workshop audience at the higher ed conference.

the *Cherish Act* will address and to be willing to join the campaign to get the bill passed.

While many observations surfaced about student debt and economic injustice, Massachusetts College of Art and Design librarian Katie Riel pointed out an immediate problem in her workplace that the *Cherish Act*

could help solve. "Our building is in disrepair," she said. "Our windows leak, and this is in a library."

UMass professor O'Brien and Zaloom, who teaches at New York University, delivered keynote speeches that took on the broader and deeper implications of poorly funded public higher education. "There are

democratic costs of student debt," O'Brien said after presenting data that showed how students who amass loans, especially those who never finish their degrees, tend to withdraw from the political process.

The corrective, she said, is to make public higher education more affordable. As things stand, she noted, Massachusetts ranks near the bottom nationally in terms of state investment in public colleges and universities.

"These are policy choices," O'Brien said. "We're here to change these trends."

Zaloom interviewed 80 students and 80 family members for *Indebted*. What she found were families entering into untenable financial situations.

"I saw moral conflict and moral tension. Parents felt this moral responsibility to their children, but we also live in a culture of fiscal prudence," Zaloom said. "College sets a trap for parents and young adults."

Like O'Brien, Zaloom said it will take a lot of organizing and political will to solve the dilemma of college affordability.

Paid Advertisement

INSPIRE LEARNING



APPLIED BEHAVIOR ANALYSIS (MS/EdS)

MS Only, EdS/Applied Research Focus, or MS/Autism Spectrum Disorders Certificate

EARLY CHILDHOOD EDUCATION (MSEd/EdS)

Initial Licensure Grades PreK-2

ELEMENTARY EDUCATION (MSEd/EdS)

Initial Licensure or Professional Licensure Grades 1-6

ENGLISH AS A SECOND LANGUAGE (MSEd/EdS)

Initial Licensure Grades PreK-6 or Grades 5-12

READING & LITERACY INSTRUCTION (MSEd/EdS)

Initial Licensure All Levels

SPECIAL EDUCATION (MSEd/EdS)

Initial Licensure Moderate Disabilities PreK-8, Moderate Disabilities 5-12, or Severe Disabilities PreK-12

SPECIAL EDUCATION ADMINISTRATOR (MSEd/EdS)

Initial Licensure All Levels, Fully Online Courses

Apply Today

BAYPATH.EDU/GRADEDUCATION

TO LEARN MORE, CONTACT GRADUATE ADMISSIONS

CONCORD & STURBRIDGE | CONCORD@BAYPATH.EDU

EAST LONGMEADOW | GRADUATE@BAYPATH.EDU

 **BAY PATH**
UNIVERSITY
FOR A CONSTANTLY CHANGING WORLD

Preconvention meetings to be held in April

Regional preconvention meetings have been set for elected delegates to the 2020 MTA Annual Meeting of Delegates. At these preconventions, the delegates will receive information and materials critical to their decision-making on organizational matters.

Each meeting is scheduled to begin at 4:30 p.m., with registration starting at 3:30 p.m.

The following is a list of locations and dates for the preconventions:

- **Thursday, April 2:** Northeast Region, Four Points by Sheraton, Wakefield
- **Tuesday, April 7:** Western Region, the Log Cabin, Holyoke
- **Monday, April 13:** Southeast Region, Holiday Inn, Mansfield
- **Tuesday, April 14:** Cape Cod and Islands Region, Cape Codder Resort, Hyannis
- **Wednesday, April 15:** Central Region, Courtyard by Marriott, Marlborough

The Annual Meeting of Delegates will be held May 1 and 2 at the MassMutual Center in Springfield. Further information will be provided to delegates as it becomes available.

Working together, locals build power

Continued from Page 9

Like Parolisi, Jim Scott, president of the Attleboro Paraprofessionals Association and a SoMEAN member, said he learns a lot by routinely meeting with leaders and members in his region.

“Coalition equals conversation,” said Scott, underscoring that the meetings he has attended work well because they have been open to all members, not just leaders.

Scott, a new president and a fairly new union activist, finds the experience of coalition work incredibly educational — and it has opened his own members’ eyes to the issues that paraprofessionals face around the region.

“We’ve been able to see how others are dealing with issues and handling them in negotiations,” he said.

Several activists echoed a common theme regardless of where they work: Coalitions have brought more members into the work of the union. “We’re getting more MTA members active and engaged in their own locals by having them speak



Photo by Chris Christo

WeMEAN members Stephanie Joyce and Scott Beaulieu listened as SoMEAN member Tasha Cordero made a point during a discussion.

out and act for other locals,” WeMEAN’s Beaulieu observed.

In addition, the locals are seeing broader engagement with non-educator unions, as educators in both Western and Southeastern Massachusetts have teamed up with municipal employees to push back against proposed changes to health insurance benefits.

“MTA members are at the forefront of a movement asserting the rights of workers,” Najimy said. “As we continue to build this solidarity among our locals and across other unions, we will improve our schools and our communities.”

Paid Advertisement

Advance your career in education



Education and Hybrid Special Education Programs

LEARN MORE AT fitchburgstate.edu/gce/education

FITCHBURG STATE UNIVERSITY
CELEBRATING 125 YEARS of changing lives

978.665.3182 • gce@fitchburgstate.edu

Paid Advertisement

Salem’s Most Visited Museum

The Ideal Field Trip!



On Historic Salem Common • Open Year Round
19 1/2 Washington Square North • Salem, Massachusetts 01970

Français, Deutsch, Italiano, 日本語, Español, Русский, 官话

978.744.1692 • salemwitchmuseum.com



MAGICAL SAVINGS ARE JUST A CLICK AWAY!

Make your Disney dreams come true at www.mtabenefits.com.



Experience Walt Disney World for less!
SAVE UP TO \$60 OFF THE GATE PRICE!

WALT DISNEY WORLD®

ACCESS

As to Disney artwork, logos and properties: ©Disney

Falling victim to tax-related identity theft

Tax-related identity theft occurs when someone steals your Social Security number and uses it to procure a fraudulent tax refund. If you are a victim of tax-related identity theft, your tax refund will almost certainly be delayed.

Worse yet, the criminal who filed a fake return using your personal information still has it. You remain a potential target of other crimes.

Be aware of the warning signs of tax-related identity theft. Learn how to help protect yourself — and know what to do if you become a victim.

Five warning signs

It almost always comes as a surprise to find out that you may have become a victim of tax-related identity theft.

Here are five red flags:

- Your e-filed tax form is rejected.
- The Internal Revenue Service or your tax preparer tells you that more than one tax return has been filed using your Social Security number.
- The IRS mails you a letter saying a suspicious return has been filed using your Social Security number.
- Your IRS record shows you were paid by an employer you don't recognize. Why? This indicates that someone may have used your Social Security number to become employed and that the employer has reported the income to the IRS.
- The IRS mails you a notice that you owe additional tax for a year that you didn't file a return.

What to do

The Federal Trade Commission recommends taking these steps:

- Go to identitytheft.gov to file a complaint with the FTC.



- Contact one of the three major national credit bureaus — Equifax, Experian or TransUnion — to place a fraud alert on your credit records. The bureau you contact will notify the other two.

- Contact your bank and other financial companies. Close any accounts opened without your permission. Also close accounts that show any suspicious activity.

In addition, the IRS recommends these steps:

- Respond to any IRS notices and call the number that's included.

- Complete IRS Form 14039, the Identity Theft Affidavit, if your e-file return is rejected due to a duplicate filing under your Social Security number or if the IRS instructs you to do so. Here's how: Use the fillable form at IRS.gov. Print and attach the form to your paper return. Mail the forms according to IRS instructions.

- Go ahead and pay your taxes with your mailed tax return.

Tip: No one wants to have a tax refund delayed, but tax-related identity theft will likely slow down the process. If you've done everything right and contacted the IRS but still don't have a resolution, call the IRS special assistance number: 800.908.4490.

There are a variety of identity theft services on the market to help you combat this growing problem. MTAB offers a solution through LifeLock, which has been providing proactive identity theft protection services since 2005. For details about the program and to learn about the MTA member discount, please visit mtabenefits.com/benefits/financial/identity-theft-protection.



MTAB Annual Meeting

The MTA Benefits Annual Meeting was held on Nov. 20. Seated from left to right are Director Jacquelyn Lawrence, MTA Executive Director-Treasurer Lisa Gallatin and Director Jacqueline Gorrie. Standing from left to right are Directors Robert V. Travers Jr. and Donna Grady, MTA Benefits President Maryann C. Robinson and Director Ryan Hoyt. Not pictured are MTA President Merrie Najimy, Vice President Max Page and Director Gerard Ruane.

Photo by Scott McLennan

MTA MEMBERS:
You can save more
on your next trip!

**Introducing an MTA Benefits-exclusive
full-service travel suite!**



Car Rentals



Travel Packages



Hotel Rentals



And More!



Group Booking

Ready to get started? Saving is easy.

Visit www.mtavacations.com to access your exclusive member benefits today!

'Paraprofessionals are the glue that holds the team together'

Continued from Page 3

fair. Yet the district has proposed giving teachers a bigger cost-of-living increase than paraprofessionals and other staff.

Members signed a petition protesting the disparate treatment and delivered it to the School Committee. Regarding the raises, the petition states, "Whether you are a custodian or a paraprofessional or a teacher, your milk costs the same. We all deserve raises to meet the rising cost of living."

At that session, ATA members held up signs in the hallway and during the meeting to show their solidarity. This was a new kind of activism for a local that traditionally has been quiet. One member with a button-making machine made buttons reflecting the union's newfound solidarity: Athol Teachers United.

Rami Bridge, president of the Somerville Teachers Association, summed up why locals like his should be fighting so hard for paraprofessionals. In an op-ed for the local newspaper, Bridge wrote, "No educator in a class by themselves can give all their students the support they need. It takes a team of dedicated professionals. Paraprofessionals are the glue that holds the team together. Our schools would not function without them."

A victory for labor: Supreme Court declines to take up *Branch* case

The U.S. Supreme Court has declined to hear an appeal of a strong pro-labor decision in *Branch v. Commonwealth Employment Relations Board*, a case brought against MTA affiliates by the anti-union National Right to Work Legal Defense Foundation.

The *Branch* case, decided by the Massachusetts Supreme Judicial Court in April 2019, centered on a First Amendment challenge to the concept of "exclusive representation" and mandatory agency fee provisions in the state's collective bargaining statute, Chapter 150E.

MTA President Merrie Najimy welcomed the Supreme Court's Jan. 13 decision not to take up the appeal. "We were confident that this right-wing attack on workers and their unions was utterly baseless," Najimy said. "The state Supreme Judicial Court understood that our public-sector unions operate in accordance with the Constitution and are grounded in the principles of democracy. Allowing the SJC ruling to stand affirms workers' rights to maintain strong unions, which we know benefit families and communities across the state."

In *Branch*, the National Right to Work Legal Defense Foundation argued that a union cannot exclude non-members from participating in internal union matters, including identifying bargaining

"We were confident that this right-wing attack on workers and their unions was utterly baseless," said MTA President Merrie Najimy.

proposals and voting on whether to ratify a contract. It argued that depriving non-members of "a voice and a vote" in union matters is an even worse violation of the First Amendment to the U.S. Constitution than the collection of compelled agency fees, which the Supreme Court struck down in the *Janus v. AFSCME* case.

The SJC's carefully reasoned decision rejected all of the foundation's arguments, including the contention that state law allowing a member-based union to serve as the "exclusive representative" of all bargaining unit employees — members and non-members alike — violates the U.S. Constitution.

The SJC observed that all bargaining unit employees are given a vote on whether to form a union in the first place and that "those opposed to having a union lost that vote." Majority rule, the court said, "is a fundamental aspect of American democratic government."



Hertz, Dollar and Thrifty offer MTA members exclusive rates and benefits.

Hertz

Save up to 25% off the base rate* at participating locations worldwide. Visit [Hertz.com/MTA](https://www.hertz.com/MTA) or use CDP# 2151200 at time of booking.

Sign up for Hertz Gold Plus Rewards® with your discount code and enjoy even more rewarding travel.

dollar.
CAR RENTAL

Save 7% off the base rate* at participating locations in the U.S. and Canada.

Thrifty
CAR RENTAL

Dollar.com
1.800.800.4000
CDP# 3061660

Thrifty.com
1.800.847.4389
CDP# 3061661

*Discount applies to pay-later base rate only. Taxes and fees excluded. Base rate includes time and mileage charges only. Taxes, fees and options excluded. Advance reservation required. Blackout periods may apply. Always include your discount code CDP# in your reservation to take advantage of this discount program. Discounts identified by your CDP# may not be combined or used with travel industry discounts, prepay rates, tour rates or other discounts or rates not included in the discount program. Age, driver and credit qualifications in effect at the time and place of rental apply. Additional terms apply.

Affordable access to legal protection

When a personal issue* arises that requires legal advice, it's scary to go it alone. With LegalShield, you don't have to.

A legal plan with LegalShield can help remove the stress of searching for an attorney and the worry about affording one. For just \$15.95 per month, a legal plan will give you the ability to talk to an attorney from a top-quality law firm. With 24/7 emergency assistance, you'll have legal advice when you need it.

- ✓ Will preparation
- ✓ Child support
- ✓ Real estate contracts
- ✓ Estate administration
- ✓ Minor traffic violations

Unexpected legal questions arise every day. Become a LegalShield member today and make access to an attorney quick, easy and affordable.

**Employment-related issues are not covered under this plan.*



Let LegalShield help you worry less and live more.

For a complete list of features and benefits, visit www.legalshield.com/info/mtabenefits



LegalShield plans cover your entire family!

Keynote speaker talks about 'what it takes to build up'

Continued from Page 5

justice practitioner whose work centers on dismantling systems of oppression by examining the everyday ways that power, privilege and oppression function together.

During his childhood in Baltimore, Brooks said, he was given little support — economic or emotional. He asked rhetorically, “What is love to a little gay black boy in Baltimore City who never had a chance?”

Brooks said that as he became interested in social justice work, he went looking for a definition of love. He found it not in “an anemic, romantic notion” but in a definition that had power.

“That’s the way I entered this work,” he told the crowd. “I needed the kind of love that Dr. Martin Luther King Jr. talked about when he said, ‘We need a love that does justice.’”

So rather than “cutting and destroying, tearing down” those with differing views, Brooks eventually decided to focus on “what it takes to build up.”

He said that what he didn’t know growing up in poverty in Baltimore “was that I would become a character assassin” for a time.

“I thought I needed to point out others’ flaws,” he continued. “But I needed to learn that the person right next to me was just as important to the development of my own spirit as I was. That’s the work that we need to do.”



During his childhood in Baltimore, Dr. Durryle Brooks told the audience at the EMAC Conference, he was given little support — economic or emotional. He asked rhetorically, “What is love to a little gay black boy in Baltimore City who never had a chance?”

“That’s the work that will take a lifetime,” Brooks said. “But you have to start it, because at the end of the day, without it we’ll be ill-equipped to create social change.”

To close out the evening on Friday, participants were treated to spoken-word poetry, a musical number by fellow MTA members, and dance by young performers from the Afro Dance Group based at the Lt. Peter Hansen Elementary School in Canton.

On Saturday, conference participants attended a panel discussion moderated by EMAC member Shauna Manning that expanded on the theme of the conference. Participants then attended workshop sessions, viewed the video tribute, enjoyed a celebratory cake, and attended more workshops.

MTA Benefits provided prizes that were awarded throughout the conference.

Marilyn Madden Walsh, a special educator who was attending her first EMAC conference, said the event helped her with the work that she and her colleagues are doing at the Fletcher Maynard Academy in Cambridge as they read Zaretta Hammond’s “Culturally Responsive Teaching and the Brain.”

“The keynote speech gave us a lens through which to look at our work with our students,” she said. “We do a lot of connecting and relationship-building with families, and this all ties in. Knowing yourself and your own story helps you to connect to other people and their story.”

To view the video celebrating the Ethnic Minority Affairs Committee’s 40th anniversary, please visit massteacher.org/EMAC40years.



CAMBRIDGE
CREDIT COUNSELING CORP.[®]
Simple, Safe Financial Solutions



Let Cambridge help you live debt-free

Debt Consolidation – Without a Loan!

- Consolidate your credit card payments into one simple monthly payment
- Our clients’ credit card interest rates are reduced by an average of 64% (from 22% down to 8%)
- Our clients save an average of 25% on their monthly credit card payments

Student Loan Counseling

- Public Service Loan Forgiveness: Learn about loan eligibility, repayment plans and appropriate strategies
- Teacher Loan Forgiveness: Learn all the options available for teachers and find the best solution for you

Don't let
debt get
you down

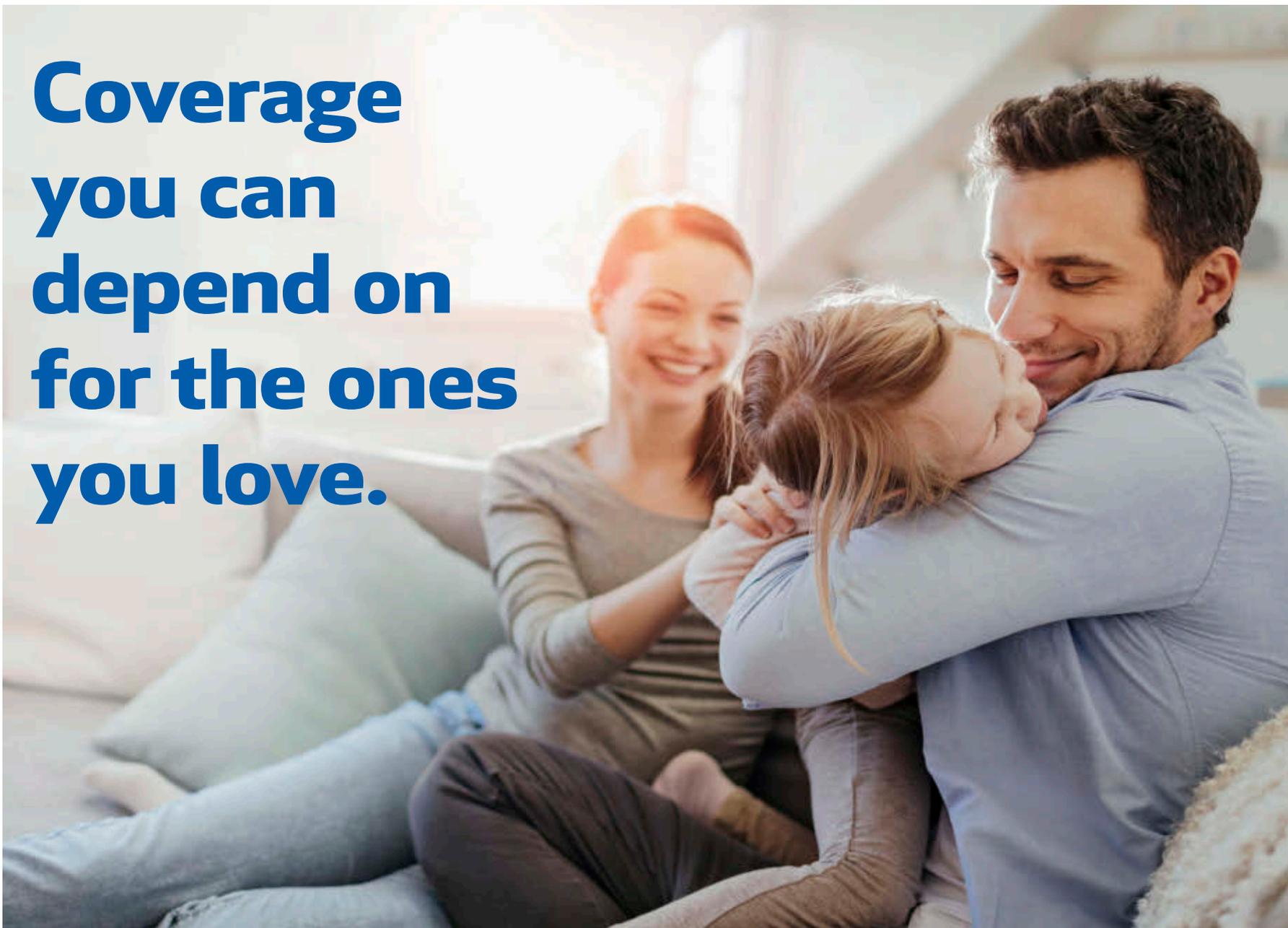


888.948.4639

www.cambridge-credit.org/MTA

Visit www.cambridge-credit.org/disclosures.html for full licensing information and required disclosures

Coverage you can depend on for the ones you love.



As an eligible NEA member,* you've got the protection of **NEA Complimentary Life Insurance**, issued by **The Prudential Insurance Company of America** — but you should name a beneficiary to make sure your loved ones are covered. Go to neamb.com/free-tote and register your beneficiary to get this **FREE** tote. Or call **1-855-NEA-LIFE (632-5433)** and mention offer code: **TOTEBAG**

Visit neamb.com/protect to learn about all the solutions available to help meet your insurance needs.

nea *Members*
Insurance Trust



*Visit us online or call for eligibility requirements.
NEA Members Insurance Trust is a registered trademark of the NEA Members Insurance Trust.
NEA Complimentary Life Insurance is issued by The Prudential Insurance Company of America, Newark, NJ.
0302614-00002-00

DT240220

MTA Spring Brunches

RETIRED

Make your voice heard! Join your colleagues, representatives of the MTA Retired Members Committee and guest speakers for the 2020 MTA Retired spring brunches. Learn about issues of interest, including MTA-backed legislation to ensure a fair and dignified retirement, the Fund Our Future campaign and the state budget.

Registration begins soon at massteacher.org/retired

Classifieds

EMPLOYMENT

EXAM PROCTORS WANTED! Harvard Law School is looking for proctors for our winter and spring exam periods. Email us at registrar@law.harvard.edu for more details.

THE NATIONAL SAFETY COUNCIL is looking for part-time Defensive Driving Course instructors to support our mission by teaching classroom courses regarding the importance of safe driving. Classes are scheduled and conducted Monday through Friday, as well as on weekday evenings and every weekend. To apply or to find more information, please visit <https://tinyurl.com/MAPTjobposting>.

TEACHERS! Put your spare bedroom to work this summer by hosting a homestay student for two to three weeks. English language lessons and your friendly hosting will make great memories! Pay is typically \$600+/week, depending on

program. More info: www.HLI-hostfamilies-Boston.com. Please include your location and phone number on inquiries.

PROFESSIONAL DEVELOPMENT

NORFOLK COUNTY TEACHERS ASSOCIATION is offering engaging and affordable online graduate-level courses. Fall, spring and summer courses are available! Visit myncta.org for more information.

TRAVEL/STUDY

STUDY AND TRAVEL TO POLAND AND UKRAINE JULY 6-20: Join the Center for Holocaust and Genocide Studies at Salem State University to explore Jewish life and the Holocaust. City stays in Kraków, Lviv, Lublin and Warsaw. \$2,850 includes airfare. PDPs/graduate credit available. Contact Chris Mauriello by emailing cmauriello@salemstate.edu or calling 978.542.7129.

VACATION RENTALS

WATERFRONT TOWNHOUSE ON LAKE WINNIPESAUKEE in manicured Samoset Resort at the Broads with a view guaranteed to take your breath away in quaint Gilford! Overlooking sandy beach. Two pools, marina, tennis courts, large deck, 2½ bedrooms, 2 baths, Wi-Fi, laundry and air conditioning. Sleeps five to six. Visit <http://LEASULO.wixsite.com/waterfront-townhouse>, email LeaSull@aol.com or call 508.733.5482.

EASTHAM, CAPE COD — Pond/beachfront, pool, tennis court and AC. Immaculate three-bedroom, two-bath cottage overlooking a sandy beach with panoramic sunset view. Enjoy cabana shower, granite kitchen, dishwasher, Casablanca fans, wicker, Wi-Fi and deck; association washer/dryer. Near National Seashore, rail trail and Provincetown. Visit <http://rps10001.wix.com/pine-cottage>, email LeaSull@aol.com or call 508.733.5482.

Be confident in knowing that you're covered.

If you have a family history of cancer, stroke or heart attack, you may have an increased need for this protection.

- Choose a benefit amount from \$5,000 to \$50,000.
- Benefit payments can be used for any personal expenses.
- Family members are eligible to obtain coverage.
- The plan includes annual reimbursement for covered health screenings.

Specified critical illness insurance is offered to eligible MTA members up to age 69 who are actively at work.

Insurance products underwritten and services offered by the subsidiaries of Unum Group. www.unum.com

Critical Illness Insurance



For a quick quote, visit www.mtaenroll.com/ci. Or call 888.646.1972, ext. 104, to learn more.

Obituaries

Gail K. Ahearn, 71, of Dracut. Was a special education teacher for the Dracut school system and an adjunct professor at UMass Lowell and Rivier University. Nov. 10.

Richard A. Aliberti, 88, of Cotuit. Was a teacher and guidance counselor for the Everett Public Schools. Oct. 22.

Dorna L. Allen, 86, of Sandwich. Taught third grade in the Sandwich Public Schools. Oct. 11.

Linda M. Andrews, 69, of Norfolk. Was a teacher, principal and special education director in Rhode Island and Massachusetts. Served as an educational team facilitator in Brookline before her retirement. Nov. 6.

Robert P. Beauregard, 88, of North Oxford. Was a teacher for 33 years at Doherty Memorial High School, Burncoat High School and South High Community School in Worcester. Oct. 30.

Vinson Bronson, 88, of Hingham. Taught chemistry, physics and mathematics at Newton South High School for 37 years. Oct. 30.

Robert K. Chute Jr., 73, of Rockland, formerly of Braintree. Was a physical education teacher and a football and track coach in the Braintree school system for many years. Oct. 9.

Margaret A. Collins, 88, of Weymouth. Was an educator for many years at the Mitchell and Pollard schools in Needham. Aug. 5.

Donald G. Cronin, 82, of Shrewsbury. Taught at Chandler Junior High, South High Community School and Doherty Memorial High School in Worcester. Oct. 26.

Lee C. Davis, 94, of Barnstable. Taught science at Lawrence Junior High School in Falmouth. Oct. 20.

William Doherty, 76, of Weymouth. Taught at Weymouth South High School for 40 years and then at Weymouth High School, retiring in 2001. He created a course titled "Introduction to General Semantics" that is still being taught today. Nov. 1.

John A.M. Dow Jr., 91, of Marblehead. Taught industrial arts for 40 years in Marblehead. He was a past president of the Massachusetts Teachers Association and served on the Massachusetts Teachers' Retirement Board and the Pension Reserves Investment Management Board. Oct. 21.

Patrick J. Gaughan, 75, of Hatfield. Taught business and accounting at Holyoke Catholic High School and then in the Springfield Public Schools, mostly at Commerce High School, for 45 years. Oct. 14.

Richard G. Hall, 77, of North Billerica. Taught in the Arlington Public Schools and retired as the dean of students at Arlington High School in 2001. Nov. 14.

Kevin P. Harrington, 38, of Pittsfield. Was a special educator and a peer resource counselor at Taconic High School for 13 years. Nov. 13.

June F. Holleran, 71, of Haverhill. Was a teacher at seven elementary schools over 35 years, retiring from the Rocks Village Elementary School. Oct. 22.

Charles H. Johnson, 90, of Peabody. Was a middle school science teacher for 36 years in Concord. Nov. 6.

Deborah L. Laramie, 68, of Framingham. Taught elementary special education in the Malden Public Schools. Oct. 29.

George Maloney, 97, of Worcester. Was an educator in the Charlton school system and served as an assistant principal and principal in the Worcester Public Schools. Sept. 15.

Charles J. Monestere Jr., 80, of Bridgewater. Taught biology, physics and driver education at West Bridgewater High School. Nov. 4.

Corrine M. Nelson, 81, of Swampscott. Was an educator at the Stanley and Clarke elementary schools in Swampscott. Oct. 11.

Susan Noonan-Forster, 79, of Cambridge. Taught at the Thorndike and Kennedy schools in East Cambridge and was a former president of the Cambridge Education Association. She also served as an MTA field representative before retiring. Jan. 1.

Giles B. Parker, 75, of Braintree. Was a U.S. history and economics teacher at Norwood High School for 40 years, retiring in 2008. Oct. 21.

Dorothy E. Petralis, 78, of Worcester. Over a 46-year career, was a guidance counselor at Burncoat Junior High School and later at Forest Grove Junior High School, retiring as head counselor in 2012. Oct. 2.

Deborah Powers, 64, of Cumberland, R.I. Taught in Irasburg, Vermont, and in Westwood, then finished her career as team chair for the special education department at Tri-County Vocational Technical School in Franklin. Oct. 25.

Eileen M. Quirk, 99, of Worcester. Was a reading teacher in the Worcester Public Schools. Nov. 12.

Carol Roth, 91, of Newton. Was an educator at the Memorial Spaulding Elementary School in Newton for 20 years. Oct. 5.

James Scanlon, 66, of Worcester and South Yarmouth. Taught history for 20 years in the Worcester Public Schools, recently at Worcester Technical High School. Oct. 17.

Richard J. Sederstrom, 85, of Agawam and York, Maine, formerly of Concord. Taught mathematics and science in the Concord Public Schools and the Concord-Carlisle Regional School District for 43 years, retiring in 2005. Oct. 18.

Eva F. Shaw, 95, of Aurora, Colo., formerly of Springfield. Taught in the Springfield Public Schools for 27 years. Nov. 6.

Roberta F. Spencer, 97, of Wareham. Was a French and Spanish teacher at Wareham High School for almost 30 years. Oct. 7.

Jeanne Thwing, 70, of West Boylston. Was a reading specialist at the Harlow Street School and an elementary educator at the Lincoln Street School in Worcester. Aug. 25.

Gail E. Trenholm, 68, of Plymouth, formerly of Pembroke and Duxbury. Was an elementary school nurse at the Chandler School in Duxbury, retiring in 2005. Oct. 23.



For information, call 800.392.6175, Ext. 8265

Paid Advertisement



Keep your day job.

Our innovative working-teacher program develops exceptional teacher leaders. Take your skills to the next level while you work in your current job. Our program offers flexible class times, talented faculty and a cohort of your peers. You will earn your initial teaching license in just one year. Become a part of a dynamic professional learning community that enhances collaboration, teacher growth and student success.

All students deserve a caring and compassionate teacher.

Begin now! Learn more at springfield.edu/wtp.

SPRINGFIELD
COLLEGE
Graduate Programs



**Educators Insurance has the
tools you need to protect your**



**...and
more!**

Why do MTA members choose EIA?

- Exclusive discount for MTA members and their families
- Convenient hours for educators: Monday – Friday 7 a.m. to 9:30 p.m. and Saturdays 9 a.m. to 5 p.m.
- Expertise in local insurance coverage needs, RMV knowledge and more

Call us for a quote today

877.284.7646

Want to learn more?

Visit educatorsinsuranceagency.com

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. Educators Insurance Agency ("EIA") is a member of The Hanover Insurance Group, Inc. For more information about The Hanover, visit our website at www.hanover.com. EIA also offers products through Andover Insurance Company, which is not a member of The Hanover Insurance Group, Inc.

LC2018-331



massteacher.org



youtube.com/massteacher



twitter.com/massteacher



flickr.com/mtacommunications



facebook.com/massteacher



instagram.com/massteacher

Conference on union skills draws hundreds

By Jean Conley

Almost 400 education activists converged on Springfield in early January for the 2020 MTA Union Skills Winter Conference, an event focused on core priorities such as negotiations, employee rights and member organizing.

Participants could hardly find a place to squeeze in for several workshops, including one on wage scales for Education Support Professionals and one on racial justice.

Other sessions during the conference, which was held on Jan. 11 at the Sheraton Springfield Monarch Place Hotel, focused on the Fund Our Future campaign. Some participants attended a workshop titled “Cherishing Public Higher Education in Massachusetts,” while others devoted their time to a multisession boot camp designed to provide members of local associations with a working knowledge of municipal finance before *Student Opportunity Act* funding begins flowing to districts across the state.

The MTA All Presidents’ Meeting was held concurrently with the first block of the conference, allowing local association leaders to attend most of the day’s sessions. Some who attended the MTA Higher Education Conference, held at the hotel the day before, stayed through the Union Skills event.

Locals were encouraged to bring groups of members to participate in workshops based on their roles and interests, and a number did so.

Sandwich Education Association President Chelsea Craig said she and other members of her local attended as a team “to add new skills to our toolbox.”

While Craig attended leadership-based sessions to hear from fellow association presidents, other Sandwich members went to communications and technology-based workshops to learn how to best connect with members. “We all chose different sessions that spoke to our needs,” Craig said.

SEA member Carly Smith selected a session on contract action teams.

“Being able to tap into how other locals organize made me feel that this was something I could do in my own local,” Smith said. “A seemingly



Photos by Sarah Nathan and Bob Duffy

Above left, a group from Sandwich attended the conference as a team. Above right, members of a South African delegation sat with MTA educators as they chose their workshop sessions.

insurmountable task suddenly felt achievable and well supported.”

At lunch, MTA President Merrie Najimy cut a cake to celebrate passage of the *Student Opportunity Act*, which will bring additional Chapter 70 education funding to districts over the next seven years. The measure was signed into law in November.

At last year’s Union Skills Conference, Najimy noted, members expressed their solidarity with striking Los Angeles educators. By October of 2019, she said, striking Dedham educators were making their own national headlines.

“Then, with our coalition allies, we won the biggest infusion of money ever — \$2 billion — for public schools in Massachusetts,” Najimy said. “We are riding that wave right now, and you are doing exciting work in your locals.”

MTA Vice President Max Page told the crowd that the *Student Opportunity Act* was a victory not just for students and educators, but one that has “ricocheted around the country, inspiring others.”

Yet there is still work to be done to win passage of the *Cherish Act*, he said. The legislation would end a long downward spiral in state funding for public higher education, help reduce the amount of debt now placed on students and their families, and address the need to stop the exploitation of adjunct faculty and professional staff.

Page introduced UMass Lowell professors Phitsamay Uy and Sharon Subreenduth, who arrived at the conference with 25 South African educators on a two-week Teaching English to Speakers of Other Languages exchange trip.

Uy, a member of the Massachusetts Society of Professors Lowell, said the group was studying the use of educators’ unions as vehicles for empowerment, advocacy and professional development. “Unions played a significant role in South Africa’s liberation struggle,” added Subreenduth.

During the lunch break, Dedham Education Association negotiating team members received a warm reception from fellow educators as they spoke about the local’s strike for a fair contract.

DEA President Tim Dwyer said the solidarity shown by fellow educators and other union members around the state was “enormously gratifying.”

Negotiating team member Rachel Dudley said the members’ decision to dig in on issues that truly matter to educators, such as the inclusion of sexual harassment language in the contract, added to the union’s power. “We said, ‘No, we’re not going to let these issues go,’” Dudley told the crowd. In the end, she said, not only was sexual harassment language included in the contract, but training was extended “to everyone — from the administrative team all the way down.”

THE MTA Advantage

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

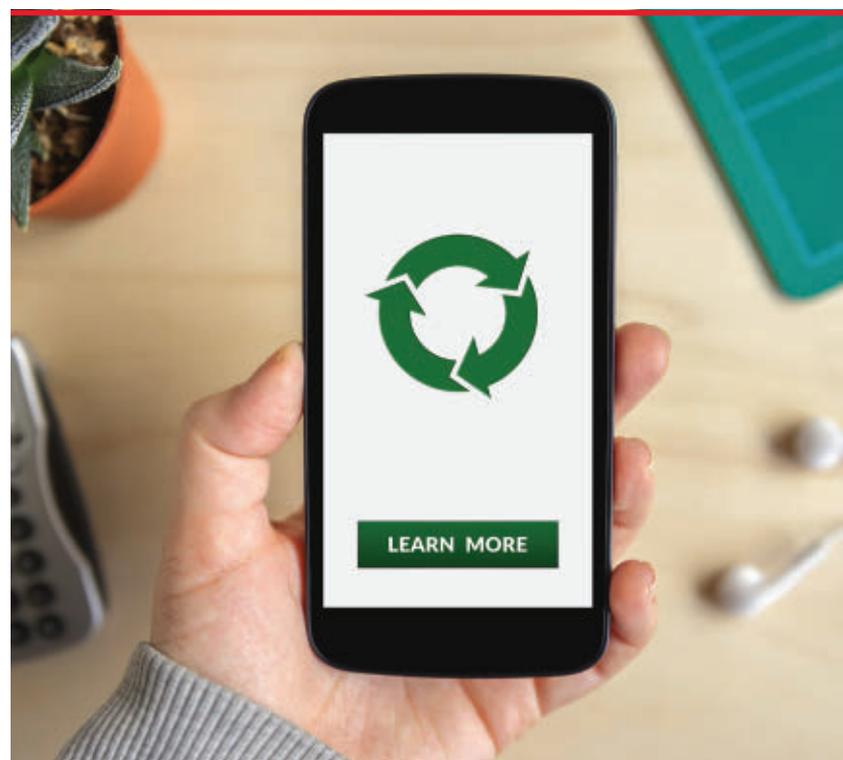
Protect your data before donating or selling devices

Our devices are smarter than they have ever been. No longer are we limited to using our phones strictly as communication devices. We can order food, meet new people, play games, shop and video chat with friends or family members. All of these incredible conveniences are changing our lives for the better every day. But at what price? Your data.

Why clearing your data is important

Financial information, contacts, photos, conversations and more are stored on your phone. Much of this data may seem harmless, but if the information ends up in the wrong hands, you could be in trouble. If you don't take the appropriate steps to clear your data from your device before you trade it in, donate it or sell it to a third party, you're leaving your data vulnerable to hackers and resourceful thieves.

The typical American upgrades his or her phone every two years. Along with that trend has come a surge in demand for the recycling of old cellphones. While more and more people are recycling their phones, many aren't aware of how to protect their information.



What steps should you take to keep your information safe before getting rid of your device?

- Start by backing up any content you want to keep. It might be easier to connect your phone to your computer via a USB cable so you can view all of your files at once. Go through everything and save the files you'd like to keep on your computer or on an external hard drive.
- Next, check your device for removable storage (such as memory cards, SIM cards, etc.). Remove them and keep them in a safe place.
- Finally, encrypt your device's internal information. Most of your data will be stored on either your SIM card or a memory card, but some information is saved on the device itself. Encrypting will scramble any information that is on the actual device so that no one will be able to read or understand it. As a final measure, do a factory reset. Be aware that the encryption and factory reset steps will vary depending on the device and the operating system.

How Planet Green handles data

Planet Green, MTAB's fundraising program provider, takes data privacy very seriously. It works with a third-party vendor that takes care of all data management and disposal. The vendor has R2 and e-Stewards certifications, which means it is required by law to dispose of data appropriately and ethically.

If the last few years have taught us anything, it's that we need to be more careful with our data. You're encouraged to wipe your phones or tablets before sending them to Planet Green. To learn more about protecting your data or about Planet Green's fundraising program, check out the blog at planetgreenrecycle.com or visit mtabenefits.com/benefits/office-classroom-supplies/recycling-fundraiser.

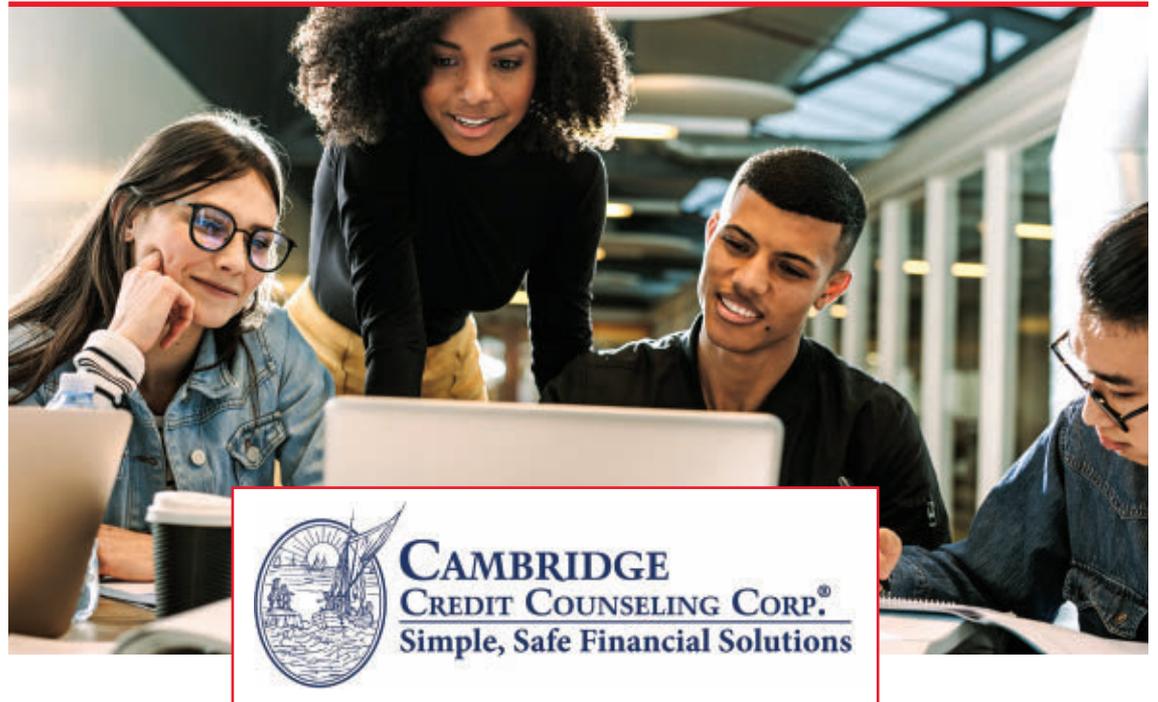
Your student loans: There are crucial differences

If you used a combination of federal and private loans to fund your education, your repayment strategy needs to accommodate the crucial differences between those loan types. That goes double if you're planning to go back to college and are still paying off existing loans, or if you have been receiving refinancing offers from private lenders such as SoFi or Citizens One.

Although you may not have appreciated it at the time you were filling out the Free Application for Federal Student Aid, otherwise known as the FAFSA, and figuring out whether you could even afford college, **the sources of your loans matter**. Federal loans, including Direct and Perkins loans, come with a variety of repayment options, including loan forgiveness. Despite efforts by the White House to defund the PSLF program through the budget, Public Service Loan Forgiveness and Teacher Loan Forgiveness programs will continue to be available to everyone who has already borrowed and who meets the criteria for relief.

To qualify for forgiveness, federal loans must be included in **eligible repayment plans**. Not all plans are eligible, and there are a number of other requirements. If you have Parent PLUS loans for your son or daughter, loan forgiveness is also possible — but again, only if you handle them properly. It's complicated, which is why MTAB has partnered with **Cambridge Credit Counseling** to help you sort things out.

One surefire mistake is to consolidate loans already in eligible repayment plans after having



made a number of qualifying payments. Doing so resets the clock on the 120 payments needed to qualify for forgiveness. An even bigger mistake would be to refinance those loans together with any private loans you may be carrying. If you do that, you'll surrender all of the loan forgiveness options that may be available to you.

Private student loans have begun to offer some flexibility when it comes to the length of the repayment term, and refinancing can certainly result in lower payments. But if you have forgiveness options on your federal loans, *keep them separate!* There's no way to undo

a consolidation or a refi, so it is imperative that you understand the impact on your repayment and forgiveness options before you make a commitment.

Do you need more information before you create a strategy for your loans? Cambridge's counselors are available to answer your questions **free of charge**, and they offer a low-cost vehicle to help you understand the repayment solutions that are available to you. The agency's Student Debt Solutions portal, which is offered at an MTA member discount, is the best place to start. You can access the portal at cambridge-credit.org/mta.

Upcoming giveaways

One of MTAB's most popular programs is its online giveaways. There are plenty of chances to win over the next few months! To enter, you must create an account on MTAB's website, mtabenefits.com. Log in to access the giveaways registration page. Make sure you opt in to receive MTAB email and you'll be reminded to enter on the day the giveaway begins. Don't miss the opportunity to win one of the gift cards listed here.

GIVEAWAYS

March 16-23	\$100 Gap Options
May 11-18	\$150 Lowe's
July 13-20	\$50 Fandango



Editor: Elizabeth A. Bejoian
The *MTA Advantage* is published three times a year as a supplement to *MTA Today* by MTA Benefits, Inc.

2 Heritage Drive, 8th Floor, Quincy, MA 02171-2119
Tel: 800.336.0990 • Fax: 617.557.6687
Website: www.mtabenefits.com

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.

Winter 2020

The cold weather may have you wanting to stay in by the fire, but if you're looking for activities both indoors and out, MTAB has lots of options for you to consider. You'll wonder how the winter went by so fast!

The great outdoors

Bring some color to your cheeks! February is a great month to enjoy the outdoors in New England. Snow will be abundant, making it the perfect time to take advantage of member deals on skiing, tubing, snowboarding or snowmobiling. Attitash Ski Resort and Wildcat Mountain are new to the MTAB *Discount Directory*, joining Wachusett Mountain, Ski Butternut, Killington and the Harris Farm Cross-Country Ski Center in offering member discounts. See the Recreation section of the *Discount Directory* for details. Head over to the Access nationwide discount program at mtabenefits.com/giveaways-deals to check out SledVentures Snowmobile Rentals in Lincoln, New Hampshire (offering a 10 percent discount on snowmobile tours), Magic Mountain Ski Area in Londonderry, Vermont (save \$8 on tubing tickets), or Bear Notch Ski Touring in Bartlett, New Hampshire (save \$15 on cross-country skiing or snowshoeing).

If you want something a little slower-paced, consider Cape Pond Ice in Gloucester. Explore the historic icehouse and amazing ice sculptures. MTA members receive 50 percent off admission. Speaking of ice, the Skate@Canal District outdoor rink in Cambridge's Kendall Square offers a 10 percent discount through the Access program. It's a great way to enjoy winter in the city.



Test your skills indoors

Forget the gym for a day. Try something just as athletic but probably more fun! Rock Spot Climbing offers an \$18-per-day pass with gear or 10 percent off for any group of 10 or more when booked two weeks in advance. Sky Zone Trampoline Park gives members a free 30-minute jump at a later date with purchase of a 60-minute jump (a \$9 savings), and a group of six can save 60 percent on tickets for the Zombie Scavengers survival game. Check out these savings, as well as discounts on paintball and bowling, through the Access program.

Museums offer something for everyone

If you're wondering how to entertain younger children during school vacation week, a museum experience might be the answer. The MTA Benefits *Discount Directory* will save you money at more than 150 local museums.* Discover something new in your area or view the entire list of participating museums. Go to mtabenefits.com/discounts and check "Museums."

Battleship Cove, Fall River, **Free**

Cape Cod Children's Museum, Mashpee, **Half-price (Regular \$9)**

Children's Museum at Holyoke, **Half-price (Regular \$8)**

Children's Museum in Easton, **Free**

Discovery Museum, Acton, **Free**

EcoTarium, Museum of Science & Nature, Worcester, **Free**

The Eric Carle Museum of Picture Book Art, Amherst, **Free**

LEGOLAND Discovery Center Boston, Somerville, **Save \$5**

New England Pirate Museum, Salem, **Free**

The Patriots Hall of Fame presented by Raytheon, Foxborough, **Free**

Springfield Museums & Dr. Seuss National Memorial, **Save \$2.50**

Top Fun Aviation Toy Museum, Fitchburg, **Free**

*Information was accurate as of January 2020. Discounts and partnerships are subject to change at any time. It is recommended that you call ahead for information regarding times, program changes, hours of operation, conditions and restrictions.

What's New?

Travel booking option through Access

MTAB's nationwide Access discount program has launched a **travel booking engine** offering members deep discounts on thousands of hotels, car rentals and recreation options. Members enjoy prices that are typically 10 percent to 30 percent lower than they are at popular booking sites such as Expedia® and Orbitz®. Make sure your next vacation is full of wonderful memories and significant savings by booking with Access. Learn more at mtabenefits.accessdevelopment.com/home or by calling 888.731.7061.



Real estate rebate program

Are you considering buying or selling a home this year? If so, you'll want to take advantage of the new rebate program available through Commonwealth Real Estate. The **Compliments of Commonwealth** program provides you with access to a wide range of services to make your experience more personal when purchasing or selling a property. Best of all, you'll receive a **cash-back rebate** after closing that is equal to 20 percent of the service fee collected by the affiliated Commonwealth Real Estate sales associate. To learn more or to register for the program, visit complimentsofcommonwealth.com/partners/mta or call 508.810.0711.

New mortgage discounts make home financing more affordable

Your home is probably the most expensive item you will ever purchase. It's the foundation for long-term wealth and savings. So, whether you're buying a new home or refinancing your current one, it's critical that you secure the most affordable mortgage rate and terms possible. After all, a 30-year commitment covers quite a long time.

A home purchase is different from almost any other expenditure, since people don't buy or refinance very often. They frequently don't compare mortgage prices either, instead settling with their local bank. So how do you know if the mortgage you're getting from a lender is right for you and less expensive than another loan would be? It would help to be able to rely on an honest endorsement of a lender and see a real discount. Fortunately for MTA members, that is exactly what you can now expect. MTA Benefits has just unveiled its newest endorsed vendor, Mid-Island Mortgage's UnionDirect program.

Mid-Island Mortgage offers decades of direct lending experience across the Northeast. But even more important, it offers more than \$3,000 in mortgage discounts when compared with the typical Massachusetts lender. Discounts come in the form of waived closing costs and fees charged by most lenders. Mid-Island Mortgage's program, exclusively for MTA members and their families, has eliminated the loan origination fee, and it offers additional discounts on items such as title and attorney fees.

The UnionDirect mortgage discount program — applicable to home purchase, refinance and renovation loans — takes the sticker shock and stress away from the closing table. UnionDirect helps make buying a home the joyous event it is meant to be.

On top of these discounts, UnionDirect provides extremely competitive interest rates, custom options and personalized 24/7 service so you can be sure you are getting the right mortgage and

receiving answers to your questions. A direct lender since 1959, not a fee-driven mortgage broker, Mid-Island Mortgage provides MTA members with local market knowledge directly from its regional office in Woburn, where origination, processing and underwriting are all taken care of, ensuring efficiency and speed. Through its 15-year-old UnionDirect program, Mid-Island Mortgage specializes in working flexibly with union members throughout the Northeast.

When you add everything up, from rates and fees to closing costs and personalized service, you may not be able to find a better mortgage option anywhere across the state. As with all benefit and discount programs, MTAB has negotiated to ensure that you will have access to the strongest mortgage options for the lowest cost anywhere. Visit mtabenefits.com for more information — or check out the new program directly at mortgagecorp.com/mta.

All program and pricing information was current at the time of publication (January 2020) and is subject to change without notice. To find out what may have changed, please call MTA Benefits at 800.336.0990.