Get Ready for the MTA Retired Gathering

MTA Retired members will gather on Wednesday, Sept. 27, for the annual Retired Members Gathering, to be held in person once again.

The event will take place at The Verve Hotel in Natick. Online registration will be available soon at massteacher.org/retired.

While details are still being finalized, members can expect to find enlightening sessions on current topics including MTA legislative priorities, sexuality and aging, climate change and trends in public education, such as bans on books.
The Massachusetts budget for Fiscal Year 2023-2024 has passed and it provides a healthy increase in funding for education from preschool through higher education. This marks the first year that wealth redistribution through the Fair Share Amendment, or the “millionaires’ tax,” was available, and one can see the positive effect it has had on the funding of education.

Just to note the highlights of the budget: It continues the school lunch program for all students that was set to expire with the end of the COVID-19 emergency declaration, provides an increase in funding for the Student Opportunity Act, provides an increase in financial aid for students attending public colleges and universities and a commitment to provide free community college for all students in 2025. In addition, it provides increased funds to create more environmentally friendly school buildings. For more, read the statement by MTA President Max Page at massteacher.org/news.

More work remains though! Many of the MTA’s legislative priorities were not passed in this budget cycle. While the Legislature has implemented elements of the Cherish Act, it has failed to follow through by implementing free public higher education, or pass the Thrive Act, which would end the damaging impacts of high-stakes testing. And last, but by no means least, for those who are retired or in the future will be, The Right to a Dignified Retirement, legislation that would begin to bring public employee retirement more in line with Social Security.

Which brings me to the work that needs to be done. The leadership of the MTA has begun work on a ballot referendum to end the use of the MCAS exam as a graduation requirement. [See the column by Andrei Joseph on page 3.] Collecting the necessary signatures to put the referendum on the November 2024 ballot will be a task that Retired members can help with. On Oct. 4, MTA members are encouraged to attend a State House hearing on the Thrive Act legislation. On Sept. 18, there is also the opportunity to testify in writing, virtually and in person at the State House, in support of the Cherish Act.

In other business, the Retired Members Committee recently held its annual meeting to decide what to do in the coming year and one of the topics was the Annual Gathering. The Gathering will be in Natick on Sept. 27, and we have a commitment for workshops on book banning, climate change and sex as you age. Once we get a commitment from additional presenters, we will post the subject of other workshops online.

Hope to see you there!
Board of Director meetings in June and July, in Natick and Amherst, took important steps forward for our union—both externally and internally.

The most dramatic external step we took was to commit to ending the high-stakes graduation requirement of the MCAS exam through a ballot question. We have submitted such language to the Secretary of State’s office and will implement a plan this fall to collect the necessary signatures to place our initiative on the ballot. A similar overture is occurring by legislation at the State House but there is no guarantee that avenue will be productive. We are confident that our members and our power will inform the public of the damage this discriminatory exam is having on our students. Our success will eliminate an obstacle to achievement, an obstacle that particularly targets poor communities and communities of color.

The board adopted a set of priorities for our work this year to be sent to Executive Director-Treasurer Mike Fadel and staff for implementation. These priorities include building member engagement, ending high-stakes testing and winning high-quality, debt-free public higher education. We are also emphasizing the proper application of the Fair Share funds we won, supporting the MTA PreK-12 ESP Bill of Rights, launching an effort to build community schools in Massachusetts and addressing the crisis of student mental health and behavioral issues. You can rest assured that, in the course of discussions, I repeatedly encouraged paying attention to our COLA and the right to a dignified retirement—issues that impact not only us as retirees, but eventually every member of our organization.

We continue to build the capacity of our union to organize and empower our members to act in robust, flexible actions. To that end, we adopted a proposal to create a new organizing department within our Field and Organizing Division. These five new regional organizers will be able to support particular locals who are in need of help as they fight for decent, fair contracts. Another proposal we adopted expands the Summer Member Organizing program into a year-round effort. I voted for each of these developments.

Internally, we ratified agreements that had been negotiated with each of our three unions: FSO (the field staff), MATA (the lawyers) and MTASO (administrative and support personnel). The agreements represent generous compensation but also reflect the respect and dignity we want to embody as an employer. Language addressing our joint commitment to racial justice in our organization is also included within the contracts. I am pleased to report that this round of negotiations did not replicate the rancor of previous iterations. I voted to ratify each of these.

We created an ad-hoc committee to examine the salaries we pay to our elected President and Vice President. We elected Christine Turner to serve on the Advisory Budget Committee. And we dealt with a dozen new business items ranging from gun violence to the use of gender-neutral language in our documents.

The immediate future contains two important lobbying days. On Sept. 18, we will descend on the State House in support of the Cherish Act, a program that would enable students to graduate from public higher education institutions debt-free. And, on Oct. 4, we will return in support of the Thrive Act, the legislative counterpart to our ballot initiative that would eliminate the high-stakes element of the MCAS regime. Your participation in these lobbying efforts is heartily encouraged.
LEGISLATIVE REPORT: An Update From MTA Government Relations

The end of July closed out what has been a relatively slow start over the first seven months of the 2023-2024 legislative session. The House and Senate have taken up just a few major policy proposals while joint committees continue to review thousands of bills under their jurisdiction through public hearings. Meanwhile, various legislative proposals that have passed one or both chambers continue to be the subject of ongoing negotiations between the House and Senate.

One compromise that was reached in the final days leading up to the traditional August recess was a final Fiscal Year 2024 state budget. The budget, which the Legislature approved on July 31, came after nearly two months of negotiations that stretched a month into the new fiscal year. On August 9, Governor Maura Healey signed the majority of the budget into law while also vetoing and amending certain provisions. The Legislature now has the opportunity to reject or approve those amendments and to override the vetoes.

The final budget includes several historic and urgently needed investments in the Commonwealth’s public schools and colleges that were made possible by the years-long effort by the MTA and Raise Up Massachusetts to pass the Fair Share Amendment. In public higher education, millions in Fair Share funds are being directed toward several key areas including capital projects, additional financial aid and scholarships for students and the creation of MassReconnect, a free community college program for people who are 25 years of age and older. The budget also includes funding for the planning and implementation of universal free community college for the 2024 fall semester – a major first step toward creating a debt-free public higher education system in the Commonwealth.

Our public preK-12 schools will also be receiving millions in Fair Share funds to provide universal free school meals to all students and to support school building projects, including the development of green school infrastructure. Importantly, these investments are above and beyond general state appropriations to our schools and campuses, such as a $594 million increase in Chapter 70 funding as part of the Student Opportunity Act implementation. While we know that more resources are needed to fully invest in our public schools and colleges, this budget represents a meaningful step toward creating the public education system that Massachusetts students and educators deserve.

Also included in the final budget for Fiscal Year 2024 is a 3 percent cost-of-living-adjustment (COLA) on the first $13,000 in pension benefits for retired members of the state and teachers’ retirement systems. Retirees should anticipate an update from the Massachusetts Teachers’ Retirement System or the State Employees Retirement System about the specific timing and details of COLA payments. While this inclusion of a 3 percent COLA is important, it is becoming increasingly clear every year that the state COLA system as a whole is woefully inadequate.

That is why the MTA remains deeply committed to passing legislation to increase the base on which the annual state pension COLA is calculated. In June, MTA President Max Page joined MTA retirees to testify in support of S.1638/H.2505, An Act to provide fair and affordable public retiree benefits. The MTA-backed bill would, among other important provisions, immediately increase the COLA base from $13,000 to $18,000 and over time raise the base further to align with Social Security’s maximum allowable benefit for an individual worker. It is essential that Senators and Representatives continue to hear from retirees about how the inadequate COLA impacts your daily lives and why it is more urgent than ever that legislators support an increase. Please visit massteacher.org/legislation to write to your legislators today. You will also find on that webpage a fact sheet detailing the legislation along with a new report written by an MTA member that highlights just how dramatically the value of state pensions erodes over time due to inflation and the stagnant COLA.

The MTA also continues to advocate for its other key legislative priorities: the Cherish Act, the Thrive Act and eliminating the MCAS graduation requirement, legislation to secure the right to strike for certain public employees, including educators, and a bill to set statewide minimum salaries for Education Support Professionals and teachers. We expect legislative committee hearings on each of these bills to take place in the fall. To take action on these proposals, and to learn the latest updates on the MTA's legislative agenda and the FY 2024 budget process, please continue to visit massteacher.org/legislation.
Information about the 2023 Retired Members Gathering is still being finalized, but plan to spend a busy and thought-provoking day with your colleagues, discussing MTA priorities and other important topics.
Elections matter. They also cost money.

The MTA’s VOTE Political Action Committee (PAC) contributes to candidates for statewide and legislative offices who demonstrate committed support for issues important to active and retired educators, students and public education.

By pooling the contributions of MTA members, the VOTE PAC gives educators a stronger voice in helping to elect candidates who will champion the MTA’s priorities on Beacon Hill and fight against anti-public employee and anti-public education proposals.

Please consider making a contribution to the VOTE PAC today.

Your generous contribution to the VOTE PAC will help us stand with elected officials who will stand with us.

Contributions can be made in any amount up to $500 annually. You may contribute online by visiting massteacher.org/votepac.

Contributions may also be mailed to:
MTA VOTE PAC, 2 Heritage Dr., 8th Floor, Quincy, MA 02171.

When making a contribution, please be sure to provide your name and address, as well as your occupation and employer, if applicable.

massteacher.org/votepac
Retired Members Press for Relief from Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

Mary MacDonald

Retired educators who have had their monthly Social Security payments reduced through two federal laws are rallying together to press for relief in Congress. The newly introduced Social Security Fairness Act would repeal two longstanding laws that have siphoned retirement earnings from educators in 15 states: the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Together, the two laws have affected the retirement benefits of 2.5 million people, including many educators in Massachusetts.

Under WEP, the complex formula used to calculate Social Security benefits reduces the retirement benefit for retirees who have a government pension but who did not have Social Security taxes withheld at that job. Because Massachusetts does not participate in Social Security for educators – they pay into and can qualify for a government pension – retirees here are impacted if they paid into Social Security through part-time or previous jobs, including many who entered education mid-career as “career switchers.”

The windfall calculation can significantly reduce their Social Security benefit.

And educators with spouses often are impacted by a second law. Under GPO, people who are eligible for a spousal or survivor benefit through Social Security, and who also earned a government pension, can have their retirement payment reduced by two-thirds of their monthly pension.

Retirees can be shocked by the reductions once they start receiving their benefit payments.

Irene Derocher, an MTA Retired member, is among those who was startled by the size of the WEP-related reduction. She also was hurt by the GPO offset, which means that because she survived her husband, she won’t receive any of his Social Security.

The annual statements from Social Security didn’t give her specifics about the impact, and she only learned of the amount when she retired after 19 years in public education.

“I will receive half,” Derocher said. “And I will receive none – zero – of my husband’s Social Security.”

At 67, she is looking at a financial future that she didn’t anticipate.

Is she angry about the loss to her Social Security?

“I’m worried,” she said.

WEP and GPO affect educators in 15 states where Social Security taxes are not deducted from educators’ salaries. But educators in these states, who can qualify for a government pension, often are coming into public education as a second career after having paid into the Social Security system. Or they may be working one or two more jobs, in addition to education, to help cover their expenses. The laws also affect other retirees who will receive a public pension, such as public library employees, and many retired U.S. Postal Service letter carriers.

In mid-May, retired educators from the affected states descended on Capitol Hill to hear from the act sponsors, visit with their representatives, and lobby on behalf of passage.

To support this effort, educators throughout the country are being called on to encourage their Congressional representative and Senators to support the act. Both the Senate and House versions are in committees.
MTA RETIRED MEMBERS FIGHT HIGH-STAKES TESTING
Kathy Greeley

It was last fall, November 2022, when we first gathered around my kitchen table. We were all retired teachers (about 12 of us) who had either worked in the Cambridge Public Schools, lived in Cambridge, or – for many of us – both. We represented a range of grades from early childhood to high school. We didn’t all know each other at first, but we had a common concern: high-stakes standardized testing and the damage it has wreaked on our schools.

Because of our senior status, we had something else in common, too. We knew what school had been like before the implementation of the MCAS and high-stakes testing. We knew first-hand how No Child Left Behind, and then Race to the Top, had changed our schools – with excessive testing, a focus on data, narrowed, standardized and increasingly scripted curriculum, developmentally inappropriate demands on children, top-down mandates enforced through corporate-style evaluations, and more.

At our first meeting, we each shared our own stories of why we were opposed to the MCAS. That, in itself, was educational! The high school teachers had no idea how much high-stakes testing has changed elementary school and the younger grade teachers didn’t know how much MCAS has disrupted the high school. We agreed we needed to do something.

First, we reached out to our local school committee members and engaged them in a dialogue (we met with two of them at a time) about high-stakes testing. We wanted to hear their thoughts and concerns, as well as share our perspective. We asked them to take five actions:

1. Take the tenth grade MCAS and anonymously publish scores. Request Cambridge Public Schools leadership to do the same.
2. Pass a resolution supporting the Thrive Act.
3. Direct the superintendent to send a letter to all families in elementary and middle schools stating that they legally can opt out their children from taking the MCAS with NO consequence to the child.
4. Publish and hold a hearing annually on the number of students, demographically disaggregated, who fail the tenth-, eleventh- and twelfth-grade MCAS.
5. Explore alternative forms of assessing progress, both for individual students and the district.

So far, we have only achieved one of our “asks.” The school committee unanimously passed a resolution in support of the Thrive Act. Interestingly enough, three of the seven members expressed anxiety about taking the MCAS, joking that they probably wouldn’t pass it. They did not want to direct the...
We all benefit from a sense of purpose. Our careers, service work, dedication to family and investment in friendships define much of our quality of life. During retirement we may experience a sense of disorientation as the daily demands of work decrease. How does one address filling the void left behind when working a traditional, full-time job is no longer on the calendar?

Research shows that mental acuity and cognitive ability are impacted by how we answer this question. When it comes to the brain, it may really be a case of “use it or lose it.” Some studies suggest that cognitive decline may occur post-retirement. Neurons, or brain cells, that are not used can die off. Yet, the neurobiological theory of neuroplasticity indicates that we can create new neural pathways in the brain as we develop new skills and habits. Luckily, there are several evidence-based tools that can help maintain brain health in this way after retirement.

**Cognitive Behavioral Therapy:** If you are feeling changes in your cognition or moods, you may benefit from exploring Cognitive Behavioral Therapy (CBT). A licensed mental health provider trained in CBT can help clients identify and track negative thought patterns along with ways to redirect them. **Mindfulness:** Tools such as meditation and mindfulness have been shown to reduce stress levels and to improve cognitive health and memory. Mental health apps such as InsightTimer and Calm are free and can help you learn to use these tools. **Continuing Education:** Learning new things and experiencing novelty help to generate new brain cells. If there is a passion project or area of curiosity you’ve been wondering about, now may be the time to pursue it. **Exercise:** Most of us know how important movement is for stress reduction. The endorphins and serotonin produced during exercise are also beneficial for promoting attention and focus. If you have limitations in mobility, there are many exercise adaptations that can work with your unique body. Talk to your medical provider for guidance. **Social Connections:** Social isolation is linked in research to a host of potentially increased health vulnerabilities, including cognitive decline. So, reach out to your friends, families or peers. Attend community groups or volunteer at a nonprofit or another organization that you believe in. Turn away from isolation and toward community. Your brain will thank you.

Courtney Barber, MHC, is director of behavioral health at MyRosalie. MyRosalie provides MTA members access to mental health services through MTA Benefits.
The NEA has information on its website about the two laws, as well as NEA-endorsed legislation to help educators who are impacted. A recent social media push – “Educators Deserve Their Full Social Security” – is bringing more public attention to the issue.

Kip Fonsh, a member of the MTA Retired Members Committee, said educators have tried for years to get the penalties removed. Last year, the effort to repeal came closer than it has in years. [The February 2023 edition of the MTA Reporter has a detailed account.]

But Fonsh said he doubts the new proposal will pass, given the 2023 makeup of the House of Representatives and its demands to cut federal expenses. “I don’t want to be too pessimistic. But you know what’s going on in Washington.” His own loss from WEP is modest. In addition to his pension, Fonsh gets just $187-a-month from Social Security, but this is because the jobs he had before working in public education didn’t pay much. He retired after 30 years with a full pension.

Many of the educators most impacted by WEP and GPO are those who worked full-time for years before switching into education.

Introduced in March by U.S. Senators Susan Collins, D-Maine, and Sherrod Brown, D-Ohio, the Social Security Fairness Act of 2023 now has 44 sponsors in the Senate. Introduced in the House of Representatives by U.S. Representative Garret Graves, R-Louisiana, as of Aug. 1 it had 288 co-sponsors. The act would repeal WEP and GPO and take effect with payments made after December 2023.

U.S. Senators Elizabeth Warren and Ed Markey are co-sponsors, as are seven of the state’s nine U.S. Representatives: William Keating, Stephen Lynch, Jack Auchincloss, Seth Moulton, Lori Trahan, James P. McGovern and Ayanna Pressley. Representatives Richard Neal and Katherine Clark have not signed on. Representative Neal last year had advocated for a different reform measure. 

For more information and to take action, visit www.nea.org/resource-library/about-gpo-and-wep.

superintendent to send out a letter about the parents’ right to opt-out of MCAS, and instead our superintendent sent a letter stating that it was a legal requirement for all children to take the test (not true). We will try again next spring. In the fall, we will ask for the publication of the MCAS data, disaggregated by race, class, English language learners, special education and other student populations.

After meeting with school committee members, we turned our attention to public outreach. We wrote a letter to the Cambridge Day, a local online publication, which was signed by 16 of us. We then started sending a letter, once a week or every other week, from an individual with a particular point of view. One letter addressed the impact of MCAS on English language learners. Another letter focused on ways the MCAS has pushed students out of high school. Others revealed how much MCAS has affected children with special learning needs and those in early childhood and kindergarten classes.

We are planning to do a cable show on Cambridge public access, CCTV, in September. We are working with a local host to explore questions including: What is the MCAS? How has it impacted our most vulnerable students? What are other ways of assessing student learning? And how has school changed under MCAS and “education reform?”

We are beginning to contact other local groups with the goal of sponsoring some community forums on the impact of education reform and the kind of schools we really want for our children. We are already closely connected with the Cambridge Education Association but have reached out to the Educators of Color Coalition, the Families of Color Coalition, and a few other groups.

Finally, we have reached out to students to some degree. We met with the two student representatives on the school committee and contacted the high school’s student government. In addition, on MCAS testing days at the high school, we handed out hundreds of stickers that say: “I Am More Than A Test Score,” which led to many interesting conversations.

We know we have a lot more work to do, but we think we’ve gotten off to a good start! If you have any ideas to share, please let us know. And if you would like to know more details about our work, don’t hesitate to reach out!

**Note:** There is also a statewide Retired MTA Members group organizing around MCAS and “education reform.” We meet on Zoom every other Thursday at 10 a.m. Let me know if you are interested in joining us! 

Contact: kegreeley@gmail.com

Kathy Greeley is a member of the Retired Members Committee who has worked in the Cambridge Public Schools for more than 37 years.
MAUREEN COLGAN POSNER

I grew up in the Midwest, went to college in upstate New York and have lived in Springfield for 40 years. I raised two sons and a daughter who all attended Springfield Public Schools, the same public school system I worked in for 24 years.

I taught in the private sector in early childhood for 16 years before teaching fifth grade for two years and then K-5 science for 18 years. I was a Springfield Education Association (SEA) building rep, SEA chair of the professional development committee, SEA vice president and SEA president for four years.

My oldest son lives in New Jersey with his wife, four-year-old son and two-year-old daughter. My middle son has figured out how to work remotely and live in a different place almost monthly! My daughter lives in Copenhagen, Denmark with her husband and her three-year-old daughter.

I play tennis and paddle ball and have taken up pickleball and golf in retirement. I also love to travel, which is much easier when it doesn’t have to happen on a school-year schedule!
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