

MCCC



News

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# DCE Negotiations Stalled – Union Files for Mediation

By Diana Yohe

MCCC DCE Team Chairperson

[Editor's note: The following story reflects the status of the contract at press time.]

After nearly a year and a half of meeting, the DCE negotiating teams have ceased meeting for now. The employer's team made a package offer to settle and wrap up all outstanding issues on June 9. But the Union team did not find the offer acceptable and has filed for mediation.

To plan strategy for a more favorable settlement, the MCCC has organized a crisis committee to create a member action plan. Because the community college presidents control the employer's side of DCE negotiations (rather than the Board of Higher Education that controls Day Unit negotiations), campus-based actions can have a major impact.

The Union team set the objective of gaining greater parity of DCE Unit faculty with full-time faculty. The team found flaws with the existing contract and put forward proposals to improve it. Despite the dismal economic conditions, the team was determined to make progress, and a number of improvements that have benefits to both sides have been negotiated.

But at this point there are a few essential differences between the parties. Key among them are the right to a second course, better



Diana Yohe, MCCC DCE Negotiating Team chairperson. (Photo by Don Williams)

compensation for lab sections, and a fair and equitable pay raise.

The right to a second course is important to DCE members. Currently DCE faculty who reach the threshold level of seniority are entitled to be offered one course section per semester. The employer has been adamantly opposed to any changes in this provision.

While large numbers of faculty are regularly assigned more than one course section per semester, any assignments beyond the first one are discretionary for the colleges. Many adjuncts have seen their regular multiple course assignments - that they have counted on for living expenses - suddenly cut for no clear reason. Frequently colleges hire new adjunct faculty to teach those additional sections, thereby increasing the numbers of part-time faculty.

Another important issue for the MCCC Team is the ratio of pay for lab components

of science courses. Current contract language says that pay for the lab component "shall be calculated at a 1.5:1 ratio." It is a confusing calculation, but essentially it means that whoever teaches the lab component works 1.5 times as much as whoever teaches the didactic component for the same amount of pay.

At several colleges in the system different instructors are sometimes assigned the didactic and lab components of science course sections. An instructor who only teaches lab components receives a significantly lower pay rate. The Union Team had asked for a 1:1 ratio. Although Day Unit faculty do not get a 1:1 calculation for the lab components that they teach, they do receive a more favorable ratio than the 1.5:1 ratio for DCE. Furthermore, it is a workload calculation and does not negatively the Day Unit faculty pay the way it does for DCE faculty.

The salary offer may be the most glaring impediment to a settlement. DCE faculty have been offered smaller percentage pay increases than other state employees. Full-time faculty and staff units at all state colleges and the university, including the MCCC, have been offered 8.5 percent in raises over four years at the rate of 0 percent, 1.5 percent, 3.5 percent and 3.5 percent. The employer has offered the MCCC DCE Unit 7 percent to be paid as follows: 0 percent for the first year; 1.5 percent on Sept. 1, 2010; 2.5 percent on Sept. 1, 2011; and 3 percent on Sept. 1, 2012.

The Union Team was outraged that the employer would offer DCE faculty less of an overall increase than what has been offered to full-time faculty.

The last economic offer from the Union Team was 10 percent over four years (1, 2,

3.5, and 3.5 percent). Even these percentage increases when applied to a DCE salary is minimal. A 1 percent increase for a DCE faculty at Step 1, would equal \$8.46 per credit or \$25 for a 3-credit course. For a DCE faculty at the top Step 4, it would equal \$10 per credit or \$30 for a 3-credit course.

Using data supplied by the colleges, on average only 40 percent of the total tuition and fees collected and retained by the colleges is allocated to paying DCE faculty salaries-down 6 percent from FY 2007 when on average it was 46 percent.

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## MCCC Members Honored

Donnie McGee  
BCC Alumna of the Year

MCCC Vice president Diana "Donnie" McGee was named the 2009 Bristol Community College Alumna of the Year. McGee is a graduate of the class of '82.

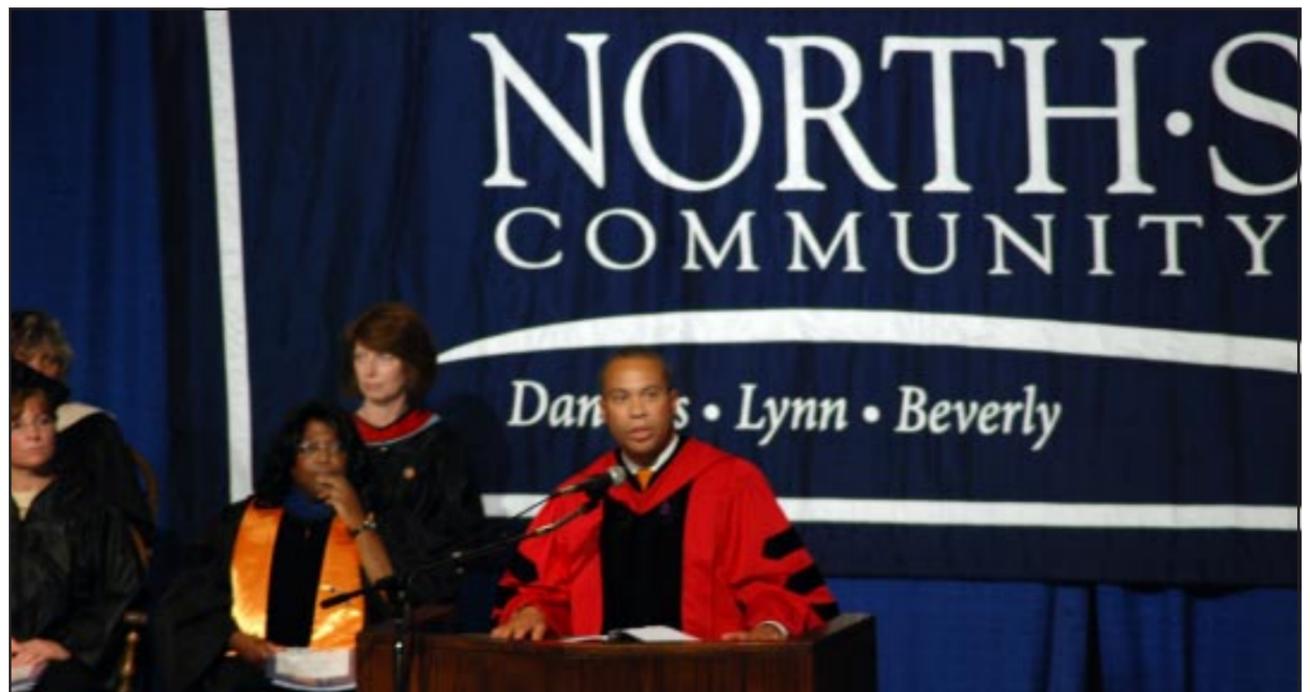
She received several nominations for the award and the statements on the nominations demonstrate the high regard colleagues and students hold for her.

"Donnie has always had the best interest of the larger BCC community at heart. She is a dedicated and skilled Professor of English who plans each lesson as if it were taught for the first time."

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Gov. Deval Patrick demonstrated his interest in community colleges by giving the graduation address at North Shore Community College. He praised community colleges for the important role they play in transforming lives. (Photo by Don Williams)

# The National Education Association And The Bob Chanin Legacy



Donnie McGee,  
SAC Chair &  
MCCC Vice President

On July 3, the National Education Association (NEA) held its 88th Representative Assembly. More than 8,500 delegates, including 20 Massachusetts Community College Council (MCCC) members, participated in this week-long gathering of the largest deliberative body in the world.

Delegates reviewed and debated by-laws, policies, and new business items related to the association's mission, vision, and core values. The assembly directed the NEA to

support affordable and accessible health care for all. Delegates urged the NEA to push for passage of the Employee Free Choice Act. Such national legislation would provide workers some measure of protection if they choose to organize and form a union.

The assembly also directed the NEA to continue the fight to repeal the Government Pension Offset and Windfall Elimination Provision (GPO/WEP) statutes of current Social Security law. These provisions penalize MCCC and other educators nationwide who are slated to lose Social Security earnings from previous employment. Many faculty, counselors, and other employees also stand to lose the

right to spousal support from Social Security earnings. In New England, employees with public pensions in Massachusetts, Maine, Connecticut, and Rhode Island will be penalized unless these retirement laws are repealed.

A major highlight of this annual meeting was the tribute to NEA's General Counsel, Bob Chanin, who is retiring this year after more than four decades of service. His steadfast leadership and wise counsel have guided the NEA through troubled times.

Chanin began his partnership with the NEA in 1968 and led a national revolution that merged teacher professionalism, educator rights, and public sector unionism. Chanin practically wrote the book on collective bargaining laws for public teacher unions. He worked tirelessly on critical issues related to civil rights, school vouchers, and education funding. He argued five cases before the Supreme Court, winning four of them, and filed 25 amicus briefs with the court.

Chanin's farewell address underscored the importance of unions and collective action in protecting education employees, supporting students, and shaping educational policy. Unions, he said, enable educators to make a living wage, secure appropriate benefits, and influence how schools are run. Chanin reminded the assembly that education unions are under serious attack in every state, but he attributes such reaction to NEA's success. He emphasized that we are effective because the NEA is 3.2 million members strong.

Chanin's prediction: NEA and its affiliates will con-

tinue to be under attack as long as we continue to defend public education, education employees, and human and civil rights. Right wing and conservative forces will continue their offensive, he indicated, because they want educators to spend time, money and resources fighting back and thus divert NEA from its mission and diminish its success.

Chanin's advice: Support NEA's mission, vision, and core values, but "don't lose sight of the fact that we are unions." The Association's principles and values are important, but, he stressed, we cannot achieve our goals and realize that vision unless we safeguard the rights of educators. He insisted that due process, collective bargaining, and employee rights are crucial to the strength and future success of the NEA and all public unions.

The NEA and its affiliates - the MTA, the MCCC, and countless other locals across this nation - owe a debt of gratitude to Bob Chanin's extraordinary leadership. Chanin worked with thousands of educators in every state and strengthened locals, one chapter at a time. Most appropriately, the auditorium at the NEA headquarters in Washington, D.C. will be renamed the Chanin Auditorium.

As we move forward in the wake of Bob Chanin's legacy, let us continue to embrace the NEA principles of democracy, equal opportunity, a just society, professionalism, partnership, and collective action. Let us remember our strength lies in our collective power and our steadfast support for members' rights. And let us continue to shape educational policy as we stand up for public education. ■

## MCCC Members Honored ... *Continued from Page 1*

"In keeping with a real story of success worthy of an alumna of the year award, Donnie earned her Associate's, Bachelor's and Master's Degrees while working part time and supporting a family. Donnie can certainly identify with so many of our students who must work to support their families while pursuing higher education and more importantly, our students can view Donnie as a true role model."

"Donnie McGee has transferred from CDE to English, and hasn't slowed down for one breath. She's served on countless

committees-General Education, Searches, College Culture, English Department Portfolio Assessment ... She was the liberal arts program coordinator for many years... She's been on local advisory boards, served with the local union and now, of course, is Vice President of the MCCC and has gone 'state-wide' ... Still, there's always time for students."

"Donnie is terrific as a teacher."

"She has grown in the stages of her BCC career and [she is] an unbelievably hard and efficient worker; the overall im-

pression she conveys to those who work with her is one of dedication to her job; she knows the things she does will benefit her students and ultimately her community - and improving her community is where her heart is."

"'She's not easy,' the student told me, 'but she's worth the effort, because when you're done, you know how to write and think so much better.' What an endorsement."

The award was presented by the BCC Alumni Association on May 21 during the Student Award Ceremony.

### CCCC's Kristina Ieradi Honored by Rotary

At the Hyannis Rotary Club meeting in July, MCCC member Kristina Ieradi was honored for her outstanding work with the Rotoract Club at Cape Cod Community College, as well as for her dedicated work with the Hyannis Rotary Club during her tenure as a Hyannis Rotary Member and the Cape Cod Community College Club Advisor to Rotoract.

Rotoract is a service club sponsored by Rotary International for people 18-30 years old. The clubs are community- or college-based and are sponsored by a local Rotary Club.

While Kristina was advisor to the Club, she guided and supported the club members in an array of local and international community service projects. The CCCC student chapter of Rotary International raised enough money for five Shelter Boxes (these are sent as temporary shelter and basic living supplies following disasters like earthquake, hurricane, etc.) - more than any Rotary Club on the Cape.

They also performed numerous local service projects including Thanksgiving and Easter dinner supplies to needy families, and many other projects too numerous to mention.

Kristina began working in higher education, at Babson College, while she was still in high school. She graduated magna cum laude from Framingham State College with a Bachelor of Arts degree in psychology and earned a Master of Arts degree in higher education administration and student personnel at Boston College. She has worked at Cape Cod Community College for over a decade and is currently the Coordinator of Career Planning and Placement. She also teaches as an adjunct instructor.

Kristina was given a Paul Harris Fellowship, which is Rotary's highest honor, as well as a standing ovation by the members of the Club. ■

### Applicants Wanted for Three Positions: MCCC STRATEGIC ACTION STEERING COMMITTEE

#### Responsibilities:

- Monthly meetings in Boston and/or Worcester to develop an appropriate SAC agenda and related implementation strategies
- State House and in-district lobbying to support the SAC agenda
- Mentoring and support for SAC Chapter Representatives, chapter leadership, and chapter membership
- Statewide event planning and participation, when appropriate, to support key SAC initiatives
- Attendance at political events, when appropriate
- Commitment to a SAC subcommittee, a current SAC initiative, or an area of particular legislative expertise
- Documentation of your work at the end of each semester in a written report submitted to the SAC Chair

#### Qualifications:

- Strong communication, leadership, and organizational skills
- Awareness of current legislative and state budget issues that affect the MCCC and its members
- Interest in developing, promoting, and supporting an effective strategic action plan for the MCCC
- A general understanding of the state's legislative process
- Political campaign and/or grassroots lobbying experience
- Time/energy/talent to engage legislators and activate membership
- A year or more of experience as chapter SAC representative or as SAC Steering Committee member

Candidates appointed to these positions are eligible for one course section of reasigned time for the academic year - to be taken in the spring of 2010, and will be reimbursed for SAC travel expenses. This commitment may include some summer activities. Your letter of application should highlight your related experience and indicate why you are interested in this position.

E-mail your letter of application by September 8, 2009, to Donnie McGee: Vice\_President@mccc-union.org ■



MCCC lobbyist Charlie Flaherty, center, gave a presentation at the June Board of Directors meeting on the current political climate on Beacon Hill. (Photo by Don Williams)

# Good News At Last - Obama's Bold Vision for Community Colleges

Some days the news on the higher education front is so bleak that it's tempting to think we have a failure on our hands.

- State budgets have been decimated, and public higher education budgets may be slashed when federal stimulus funds run out next year.
- Faculty and staff at the University of California will be furloughed for 7 to 26 days beginning in September. Officials admit they will have "special challenges" in recruiting and retaining excellent faculty.
- Connecticut public colleges are losing 200 faculty to early retirement, and community colleges may be forced to cap enrollments.
- Community college enrollments have grown by 2.3 million students in recent years at a rate that far outpaces four-year colleges, yet community colleges receive only one-third of the direct federal support being given to four-year colleges. In 2002-2005, federal aid to community colleges was cut by 6 percent while aid to four-year colleges increased. (Brookings Institution, May 7)

Then President Obama introduced his American Graduation Initiative at Macomb Community College (MI) in July. The Presi-



*Joe LeBlanc,  
MCCC President*

dent pledged to help "an additional 5 million Americans earn degrees and certificates in the next decade." The President called his plan a "historic step on behalf of community colleges." His rhetoric may be backed up with

action and money - \$12 billion in new federal aid over the next decade.

The President praised community colleges extensively at Macomb. "Community colleges are the largest part of our higher education system, enrolling more than 6 million students, and growing rapidly," he said. "They feature affordable tuition, open admission policies, flexible course schedules, and convenient locations, and they are particularly important for students who are older, working, need remedial classes, or can only take classes part-time. They are also capable of working with businesses, industry and government to create tailored training programs to meet eco-

nomie needs, such as nursing, health information technology, advanced manufacturing, and green jobs, and of providing customized training at the worksite." None of this is news to us of course, but it is nice to hear the President acknowledge our work.

The bill pledges to build on our strengths. Community College Challenge Grants could be used to:

- "build partnerships with businesses and the workforce investment system to create career pathways where workers can earn new credentials and promotions step-by-step, worksite education programs to build basic skills, and curriculum coordinated with internship and job placements;
- "expand course offerings and offer dual enrollment at high schools and universities, promote the transfer of credit among colleges, and align graduation and entrance requirements of high schools, community colleges, and four-year colleges and universities;
- "and improve remedial and adult education programs, accelerating students' progress and integrating developmental classes into academic and vocational classes."

The bill would also fund strategies to

promote better college completion rates, performance-based scholarships, learning communities, and grants to assist states to better track student progress in college and success in the workplace.

The bill would provide \$2.5 billion to improve college facilities. This would include money for long-deferred maintenance as well as new classroom space.

The bill would fund a new Online Skills Laboratory that would make online education software widely available at no cost. This initiative would "explore ways to award academic credit based upon achievement rather than class hours" and would be geared towards retraining working adults and serving the needs of students in rural and underserved areas.

The plan is bold. It is visionary. Most importantly, it supports the vision with the biggest boost in federal aid to community colleges ever. When White House Chief of Staff Rahm Emanuel (Democratic Leadership Council, June 17) admits that community colleges haven't gotten the funding they deserve, perhaps policy makers are finally getting it. When he says, "The community college system will be getting major resources to compete," I'll put my fears aside for now and work to see that this bill is enacted. ■

## Community Colleges-Mission Impossible



*Don Williams,  
MCCC Communications  
Coordinator*

With President Obama's recent proposal for \$12 billion in aid, community colleges are in the spotlight. It is gratifying to have the President put focus on our institutions, recognizing us as the "stepchild of the higher education system."

But like that step-child Cinderella, we seem to get all the tough jobs and are always demanded to do more. But unlike Cinderella, community colleges have no fairy godmother. And the plan Pres. Obama put

forward is likely to turn into a pumpkin, and there is no prince on the horizon to finally give community colleges their deserved status.

Looking critically at the \$12 billion Obama plan it loses some of its luster. First, it is \$9 billion for his instructional agenda. The money is spread out over 10 years, and with over 1000 community college across the country, that would be \$90,000 per college per year. That would equal two or three faculty positions, one or two administrator positions, or some money for consultants.

Another \$2.5 billion is intended for repairs and construction of new facilities with the states required to provide \$10 for every \$1 of federal money. Almost every state is in deep debt currently, and for them to make additional expenditures in the next few years seems unlikely.

Obama's instructional agenda is strongly focused on job training. This has always been a focus of community colleges, but we've also seen the drawbacks of over focus on this aspect. Jobs disappear in industries like auto manufacturing, workers look for new fields to train in like computer programming, and then that industry either ends up with a surplus of trained workers causing dropping wages or the industry itself shrinks.

For many of us, the a more broad-based liberal arts education is a better avenue for a student's longer term success. Moreover, many of our students intend to transfer for a 4-year degree, and the stress on vocational training short changes them. His instructional plan includes developing more standardized courses and greater use of online education. Somehow this is expected to produce greater student persistence and increased graduation rates.

The Obama plan envisions much larger enrollments at community colleges. Given the limits of the \$9 billion, who is going to be developing these new, best-practices courses, and who is going to teach all the new students? It's not in the plan, but clearly this leads to further over-use of adjunct faculty. Nationally community colleges already have over 70 percent of their faculty being part-time. Studies have shown that student success is negatively affected by increasing the numbers of part-time faculty.

Community colleges are a vital part of the nation's higher education system, and any of us in it know the important work we do. But we cannot continue to take on more burdens without much more significant support from the federal and state governments.

And just look at all the tasks we're already assigned. First is the traditional educational role all colleges have. We also have those non-degree job training programs that have always been part of our special mission. Then we have the job of remedial education to make up for problems in K-12 education. In Massachusetts

that includes taking in students who fell through the MCAS cracks. We are also required to take in underaged students-some of whom are home schooled and as young as 13. And we find ourselves taking on responsibilities for training the disabled-especially difficult educationally are the increasing numbers of autistic and Asberger Syndrome students. All of these students, with their vastly inconsistent skills in the same classrooms!

So, now we're supposed to pull the country out of its deepest recession in two generations?

The Massachusetts community colleges are a special case. Look at the student numbers and the funding for next year of the three segments:

Funding		
Segment	FY10 Appropriation	Percentage Of Total
UMass	\$492 million	51%
State Colleges	\$223 million	23%
Community Colleges	\$245 million	25%

Enrollment		
Segment	2008 Enrollment	Percentage Of Total
UMass	72,688	28%
State Colleges	72,785	26%
Community Colleges	118,363	45%

So in the Commonwealth, almost half of all students attend community colleges, yet the colleges only get one quarter of the total funding. The state colleges roughly have parity. But the university gets over half the funding with only slightly more than a quarter of the students. Something does not compute.

You can't keep changing the mission without changing the funding. If the powers that be want us to accept this assignment, then they have to provide the resources. If not, this system may self-destruct. ■



*MCCC member George McDermott, seated, is congratulated on winning the on-the-floor money pool at the NEA Representative Assembly by Sharron Gillies as NEA Director Bob Gillies looks on. All three are Quinsigamond CC faculty. (Photo by John Cipora)*

# Adjunct Health Insurance Bill Testimony

[Editor's note: A hearing was held at the State House on June 22 to gather information related to Senate Bill 1143 regarding Health Insurance for Adjunct Faculty. The bill would allow part-time faculty the ability to participate in the state's Group Insurance Commission system. It is strongly supported by the MCCC, and members appeared at the hearing to voice their support for the bill and to testify about the importance of this legislation. Below is the text of the testimony given by Betsy Smith from Cape Cod Community College.]

**To: House Chair Robert Spillane, Senate Chair Thomas McGee and Members of the Joint Committee on Public Service:**

Thank you for hearing testimony today on the compelling reasons for providing health insurance for adjunct faculty at the state's community colleges. Adjuncts now outnumber our full-time colleagues by three or four to one, depending on the institution and the department. We often teach more than half of the courses offered, again, depending on the particular college. Like our full-time colleagues, we have excellent academic backgrounds, many years of teaching experience, and frequently, many years of professional experience. Unlike our full-time colleagues, however, we have no benefits. The lack of health insurance

negatively affects not only our lives and the lives of our children, but also threatens the Commonwealth's ability to assure the best possible education for our students.

When health insurance for all was mandated, I was very happy. I assumed that my employer, the Commonwealth of Massachusetts, would, like all employers, be required to help provide for my coverage. However, the state has not contributed a penny to my monthly payments. I know that for those at the very bottom of the economic scale, the Connector offers free and partially subsidized plans. To my dismay, I have discovered that, like many of my adjunct colleagues, I earn just above the amount to qualify for assistance. Consequently, I pay Blue Cross Blue Shield of Massachusetts \$736.90 out of pocket every month for a mid-level plan. This comes to between 20 and 25 percent of my salary. I

ask you to imagine paying that percentage of your salary for health care, and you will perhaps begin to understand how difficult a situation this is for us.

One of my colleagues, married and with a young child, has just begun his second year without any insurance. Another, like me, pays \$1409 for her husband and herself. Her salary at the College pays for only half a year of coverage, so she has difficulty the other six months making her payments. Still another told me, "I've been struggling with the lack of health insurance at the college for over 15 years..." And another confided, "I am covered by my husband. But in the troublesome days we are in financially, it is a real psychological burden to us as a family not having an option in case he gets laid off. If I had the GIC option then it would help tremendously in dis-stressing the already overwhelming situation we are all living these days."

I hope that these stories have made our plight real to you.

I have had excellent health insurance from the time that I was born, and was covered by HIP, the New York City HMO that my parents, as educators, belonged to, until the time that I was divorced, moved back to MA, and became an adjunct faculty member. I have a B.A., an M.A., an M.S., an M.Phil., and a Ph.D. I have been teaching for more than 30 years. I love what I do, but I cannot afford to spend such a huge portion of my salary on health coverage. Neither can my adjunct colleagues. We do not want a waiver; we do not want to leave academe; we just want good, reasonably priced insurance. I hope that you will vote to include us in the GIC plan.

Respectfully submitted,

Betsy Smith  
Adjunct Professor of English as a  
Second Language  
Department of Language and  
Literature  
Cape Cod Community College ■

## MCCC Meetings Calendar 2009-2010

YEAR	MONTH	EXECUTIVE COMMITTEE	OTHER EVENTS	BOARD OF DIRECTORS
2009	AUGUST	13-14	MTA Williamstown 2-6	21
2009	SEPTEMBER	11	MCCC Fall Conference 29	25
2009	OCTOBER	2		16
2009	NOVEMBER	6		20
2009	DECEMBER	4		—
2010	JANUARY	8		22
2010	FEBRUARY	5		19
2010	MARCH	5	NEA Higher Ed Conf. 26-28	12
2010	APRIL	2	MCCC Delegate Assembly 24	16
2010	MAY	14	MTA Annual Meeting 7-8	—
2010	JUNE	5		18
2010	JULY	—	NEA-RA 1-6	—

## MCCC Committee Vacancies

### Nominations and Elections Committee

**Composition:** 3 members; Sept. 30 of appointment year for a two-year term.

**Responsibilities:** Provide equal access and treatment of candidates and to conduct elections.

**If you are interested in these positions or have any questions, contact MCCC President Joe LeBlanc at [President@mccc-union.org](mailto:President@mccc-union.org). Applications due by Sept. 10. ■**



## MCCC News

<http://mccc-union.org>

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The MCCC News is a publication of the Massachusetts Community College Council. The Newsletter is intended to be an information source for the members of the MCCC and for other interested parties. Members' letters up to 200 words and guest columns up to 400 words will be accepted and published on a space-available basis. The material in this publication may be reprinted with the acknowledgment of its source. For further information on issues discussed in this publication, contact Donald Williams, North Shore Community College, One Ferncroft Road, Danvers, MA 01923 e-mail: [Communications@mccc-union.org](mailto:Communications@mccc-union.org)



MCCC Vice President Donnie McGee, left, with Chris Hoeth and Diana Yohe at the NEA Representative Assembly in San Diego. All three are Bristol CC faculty.

(Photo by John Cipora)

## DCE Negotiations Stalled ...

*Continued from Page 1*

Mediation services are available through the Commonwealth's Division of Labor Relations, and the MCCC filed for these services on June 26, 2009. An impartial mediator will be appointed. The mediator will then try to get the parties to come together and reach a settlement. The mediator is only a facilitator, and does not make rulings.

The MCCC DCE Negotiating team has been tough and has made progress. But no matter how strong a team is, there is a limit to what they can accomplish. Direct action by DCE Unit members, both part-time and full-time, may be needed to reach a satisfactory agreement. If the process set in motion over the summer is not successful, then members will be called upon for action when classes begin.

Activities being considered include informational picketing, presentations at college trustee meetings, conducting teach-ins, press notifications, and wearing buttons. Ultimately the power of a Union is in the collective action of its members. When the going gets tough, Union members need to get going. Keep in mind that "Together we bargain; divided we beg." ■

## NOTICE

### Day Contract Ratification Vote

A ratification vote on the 2009-2013 Collective Bargaining Agreement for full- and part-time faculty and professional staff is currently being conducted by mail.

All members of the unit have been sent an advance notice of the vote. The ballots themselves are being mailed the week of Aug 10. Completed ballots must be received at the MCCC office by 4:00 PM on September 16, 2009.

Ballots will be tabulated at the MCCC Office in Worcester at 5:00 PM on September 16, 2009. All members of the bargaining unit are welcome to observe.

The Association's most recent financial report, in the form of a balance sheet, is available for inspection during regular business hours at the MCCC Office. ■