

# TAAAC ACTION REPORT

Your Professional Organization

Vol. 51, Number 2

Teachers Association of Anne Arundel County, An MSEA/NEA Affiliate

October 2018

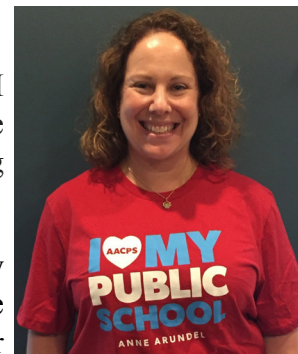
## #RedforEd

The teachers of Anne Arundel County are seeing red. As the #RedforEd movement has gained momentum across the entire country, members of TAAAC have joined in. We are standing up to show that we love our public schools. #RedforEd is more than teachers looking out for themselves. Wearing red builds our unity. It reflects our common desire to have the highest quality of education for our students. Red says we expect the best for the people impacted by our education system.

The #RedforEd t-shirts have been an added incentive for people to talk to each other about why education is important to them and what they will be doing during this election cycle. We are hearing from members who are excited about being part of a group again. Members are expressing that our profession is critical to the future success of our students and our county. Through #RedforEd, we are finding our voice again and it is louder than it ever was before. Our own members have told us why they wear red:

**Craig Davis, music teacher, Jessup Elementary:** “I wear red to show the community I serve that teachers deserve to be treated with respect. As a veteran teacher, I believe we need to reward educators in our county or else we will lose more teachers to surrounding school systems.”

**Tracey Greenberg, 4<sup>th</sup> grade, Central Elementary:** “I participate in #RedforEd every Tuesday to demonstrate to my colleagues and students that education matters. When we believe in something, we should stand up for it, and that includes money in the budget for the future of our country...our children.”



Tracey Greenberg

**Lori Hanczaryk, early childhood resource teacher, Point Pleasant Annex:** “I want to participate in wear red for ed because if educators want change to happen, we have to unite together. I truly believe that #wearebettertogether, and we need to support one another. Teaching is hard, it’s exhausting, but it is worth it. We need movements like this to build morale, show unity, and make positive change happen in our field. Teachers and students deserve it.”

**Debra Heisman, 3<sup>rd</sup> grade, Ridgeway Elementary:** “I wear Red for Ed in support of better pay for public school teachers! Also, school budgets need to be fully funded so that students have smaller classes and updated materials.”

**Diane Barnes-Tice, Special education teacher, Severn River Middle:** “We are wearing Red for Ed every Tuesday to show how we are united in our efforts to initiate change in education policies throughout AACPS, Maryland and the United States.”



Diane Barnes-Tice (right) with members

(Continued on page 4)



**Bill Jones**

### **The County Executive's Real Record with Teachers' Pay**

County Executive Schuh has boasted both publicly and otherwise about how well he has compensated teachers over the past four years. Those boasts require close scrutiny. The braggadocio contains omissions that obscure the financial injury he's done to educators.

In negotiations, TAAAC and the Board came to a modest but reasonable settlement for fiscal year 2019. It maintained the annual step increase as promised in the collective bargaining agreement and a 2% cost-of-living adjustment for all Unit 1 educators. On May 1, 2018, Mr. Schuh boasted funding a two-step increase for all teachers. In actuality, it was one-step at the beginning of the year and another at mid-year; and not all teachers are eligible for step increases. The step-and-a-half might have remained a decent deal if he actually funded it. But his \$6.1 million cut to the compensation request made the second step possible only if some entire segments of Unit 1 employees were left with no increase at all, and

starting salary, critical to recruiting, would remain at its fiscal 2016 level. Further, many local educators would be saddled with fiscal year 2019 benefit costs with salaries at fiscal years 2016 and 2017 rates.

***"It was under Mr. Schuh's administration that AACPS became the lowest paid of all large urban districts in Maryland."***

In fiscal year 2018, Mr. Schuh funded the annual step as promised to those eligible in the collective bargaining agreement. But he funded no cost-of-living adjustment; not even while extracting deep multi-year benefit takebacks. To extract those takebacks, he held \$22.5 million in one-time non-recurring money hostage to extort agreements from all bargaining units to "save" the AACPS healthcare fund from a "solvency crisis" that he created by back-to-back cuts in healthcare budget requests.

In fiscal year 2017, Mr. Schuh again funded only the step increase promised those eligible by the collective bargaining agreement, with no cost-of-living adjustment even while extracting multi-year increases in prescription co-pays.

In fiscal year 2016, Mr. Schuh announced in his first budget delivery a 2% increase for teachers. At closer inspection we saw that it was only

funded for a half year, leaving teachers with only 1% more annual earnings over the previous year. He did not fund the promised step increase to those eligible. TAAAC and the Board did not succeed in reaching agreement on a step increase, which costs slightly more than a 2% cost-of-living adjustment. But paying for the less expensive 2% cost-of-living adjustment required the demise of the stipends provided to educators working in "challenged" schools.

To a great extent AACPS educators self-funded much of what small increases they've received. They've gotten COLA's by losing the step increases, received step increases by losing COLA's; and all the while suffering benefit takebacks and watching their student-loads race upward.

So, what is Mr. Schuh's real record with our educators?

- It was under Mr. Schuh's administration that AACPS became the lowest paid of all large urban districts in Maryland.
- It was under Mr. Schuh's administration that the AACPS fell to 16<sup>th</sup> of the 24 districts in Maryland when ranked as a favorable place to come and teach according to the 2019 *Niche* ranking.

Maybe those two bullets say enough.

*(Continued on page 3)*

## **TAAAC Action Report**

Teachers Association of Anne Arundel County  
2521 Riva Road, Suite L7  
Annapolis, Maryland 21401  
(410) 224-3330 (410) 841-6022  
(301) 261-8309 FAX (410) 841-5117  
[www.taaaconline.org](http://www.taaaconline.org)

Officers  
Russell C. Leone, President  
Catherine Snyder, Vice President  
Tamara Thumbtzen, Secretary-Treasurer

Robin Beers  
Elizabeth Brining  
Reba Miller  
Dyana Cronin  
Allison Heintz

Board of Directors  
Jacqueline Lubniewski  
Robert Mauro  
Karina Colón  
Jan Delph  
Kate Miller

Editors  
Bill Jones, Executive Director  
and Managing Editor  
Roxanne L. Beach, Editor

## From Contentia this month . . . *The Power of the Faculty Advisory Council*

Do you know that the FAC provides your staff with a direct line to administration and the power to vote and make written recommendations – that by contract generate a response?

- The FAC must exist in every school.
- The FAC must determine arrival and departure times (per admin. approval).
- The TAAAC Representative must be a voting member of the FAC.
- Size of the FAC is determined by the Principal.
- A majority of the members shall be elected by secret ballot of the teachers in an election conducted by the Faculty Representatives.
- The remainder shall be appointed by the Principal.
- The Principal may attend the meetings but has no vote.
- Officers or staff at TAAAC may be invited at the Council's request.
- The TAAAC Rep. may be the Chairperson, but does not have to be.
- The FAC must meet at least monthly but may meet more often.
- The FAC should take requests in writing from teachers to discuss at meetings.
- The FAC should distribute copies of the agenda to all members of the staff.
- The FAC should make written recommendations to the principal and request the response in writing.
- The FAC should request space at each faculty meeting to report out. This should facilitate regular discussion and communication between the staff and administration.

\*\*\*If your building requires any assistance in setting up or modifying your FAC, please do not hesitate to contact your UniServ Director.

(Continued from page 2)

### **Pittman / Schuh Debate**

The debate between Steuart Pittman and Steve Schuh will take place on Oct.18 at the [Maryland Hall for the Creative Arts](#). Capital Gazette editor Rick Hutzell will moderate the discussion that begins at 7 p.m. Debate topics will include gun violence, education, development and environmental issues.

TAAAC leadership is urging members to take the time to attend, and attend in RED.

### **#RedforEd Shirts**

You've seen the #RedforEd shirts. If you haven't gotten yours yet, see your TAAAC rep for the petition pledge to vote for Steuart Pittman. T-shirts are now available to non-members as well for a cost of \$10 while supplies last. Contact the TAAAC office for shirt purchases.

(Continued from front page)

**Jorge Cordoba, ESOL teacher, Arundel High School:** “I wear red for ed because public education represents the best option to empower our youth and build a better world.”

The energy in our county around education is just incredible. We know that elevating education requires proper funding. We also know that the people who make the final determination of that funding are our elected County Executive and County Council. Elections matter. Political parties aside, we need elected officials who understand our value and will be champions for our profession with us.

We have one such candidate for County Executive. On October 18 at 7 p.m., our endorsed candidate for County Executive, Steuart Pittman, will face Steve Schuh in a debate focused on education. This is a powerful opportunity to demonstrate that we educators are unified and are paying attention. Can you imagine the power of hundreds, if not thousands of teachers showing up at Maryland Hall to indicate that we will be voting our jobs in November? This is an opportunity to keep our energy moving forward by showing up in our #RedforEd t-shirts and declaring our love for our public schools. Be part of the movement and join your colleagues at MD Hall on October 18 at 7:00 p.m., and wear red every Tuesday.

## Climate Change Inside Your Classroom?



Is your classroom too hot or too cold?  
Can you see mold growing in your classroom?  
Does your classroom feel too humid?



*Purchase an inexpensive indoor thermometer/hygrometer for your classroom and take photos!*



*Email those pictures to your  
TAAAC UniServ Director immediately!*

## TAAAC Events Calendar

### October 2018

- 3 – TAAAC BOD – 5:00 PM @ TAAAC Office
- 8 – Sick Leave Bank @ TAAAC Office
- 10 – Daytime Board of Education Meeting – 10:00 AM @ BOE
- 10 – ARC – 5:00 PM @ Severna Park Middle
- 10 – Elem/Middle/High School Concerns Committees – Following ARC
- 11 – Membership – 4:30 PM @ TAAAC Office
- 11 – Minority Affairs – 5:00 PM @ TAAAC Office
- 11 – Understanding Your Retirement – 5:00-6:30 PM @ Severna Park Middle Media Center
- 15 – Government Relations – 4:30 PM @ TAAAC Office
- 17 – IPD – 4:45 PM @ TAAAC Office
- 18 – Steuart Pittman/Steve Schuh Debate – 7:00 PM @ MD Hall
- 22 – Sick Leave Bank @ TAAAC Office
- 24 – Evening Board of Education Meeting – 7:00 PM @ BOE
- 25 – TAAAC ASI @ TAAAC Office

Visit [www.taaaconline.org](http://www.taaaconline.org)

Pay Days 10<sup>th</sup> & 24<sup>th</sup>



# WELCOME NEW MEMBERS

Brian Adams  
Caroline Albrecht  
Jessica Ann  
Robert Audley  
Jennifer Basinger  
Jennifer Beers  
Michelle Biller  
Jeanine Blake  
Jennifer Branner  
Charryse Brooks  
Kerry Brooks  
Kimberly Brookshire  
Charles Brother  
Marie Canine  
Kathleen Carr  
Pamela Cartee  
Bethany Cauble  
Lorraine Christ  
Gabrielle Cing Mars  
Joanne Clarke  
Sarah Costello  
Rachel Darling  
Hannah Davidson  
Teresa Dawidowicz  
Andrew Deitemyer  
Jocelyn Delair  
Jessica Devega  
Tracey Dieninger  
Alicia Dixon  
Lindsay Downey  
Leslie Edwards  
Susan Edwards  
Saran Emerson  
Dawn Evans  
Michael Fellin  
Durante Fields  
Charles Foss  
Donald Gibson  
Leslie Gilding  
James Hardin  
Aisha Harris  
Charles Harris  
Margaret Harvey

Daphanie Hawkins  
Adam Heffelfinger  
Pamela Hill  
Catherine Hinton  
Katherine Hinton  
Kathleen Hoban  
Adam Hurwitz  
Christopher Jala  
Jessica Johnson  
Delonte Joyce  
Jennifer Kochanski  
Erika Kopf  
Jennifer Lee  
Cherish Lemos  
Susan Lewis  
Michelle Longacre  
Catherine Marine  
Dominic Mastroianni  
Lauren McKeever  
Sara McWilliams-York  
Latoya Mitchell  
Kristen Mullins  
Margaret Musick  
Jasmine Myers  
Sarah Nees  
Andrea Ranaghan

Brittany Ranck  
Kathleen Reusch  
Scott Richmond  
James Robison  
Mollie Rosen  
Randy Rowel  
James Ryan  
David Sanderson-Kilchenstein  
Gary Saylor, II  
Kyle Schmitz  
Ryan Sheally  
Michelle Stecklow  
Yesook Suh  
Belinda Tetteris  
Kenneth Theodos  
Suzanne Turek  
Seth Vacek  
Pamela Watkins  
Christina Watts  
Keri Weller  
Elizabeth Wheeler  
Emily Williams  
William Wilson  
Elizabeth Wilson-Totah  
Emmett Yost  
Victoria Zimbardo



**We are the credit union serving  
the education community**

Educational Systems Federal Credit Union offers special financing and services for school employees.

■ **Premium Summer Pay:**  
Maximize savings for the summer

■ **Auto Loans:**  
Defer your first payment for 90 days<sup>1</sup> and skip your summer payments<sup>2</sup>

**Ask how you can join**

Visit [esfcu.org](http://esfcu.org), call 301.779.8500 or find a branch near you.

<sup>1</sup> Interest will continue to accrue during the 90 days deferred period. Must meet membership eligibility requirements.

<sup>2</sup> Interest will continue to accrue during July and August when payments are skipped. Once you make your loan payment in June, the loan due date will automatically advance to September.



Federally  
insured by  
NCUA



# Unit I Members Covering Other Teachers Classes

## Compensatory Time Request

### Article 15B

*Substitutes shall normally be provided for all teachers absent from their regular teaching assignment including art, music, media specialists and physical education. Only after reasonable but unsuccessful efforts to obtain substitutes shall the principal assign teachers to other teachers' classes during their non-teaching periods.*

*When an uncovered vacancy causes a class of students to be divided among other teachers for the entire school day, the receiving teachers will each receive one (1) hour of compensatory in which the incidence occurs. Utilization of that leave will be arranged between the teachers and principal or supervisor.*

*Except in an emergency which occurs during the school day, no teacher shall be required to take a class for another teacher unless the teacher requested to take the class is given a reduced schedule or work load within the next five (5) work days. Substitutes shall be provided for teachers involved in field trips, athletic events or professional meetings approved by the appropriate administrator, provided the event is scheduled for a half day or more and funds are appropriated for this purpose.*

Teachers are being asked to cover other absent teachers' classes in non-emergency situations at an alarming rate. Please use the form below for presentation to your administrator requesting a reduction in workload and/or schedule to restore the time spent covering other classes. Per **Article 15B**, these reductions are required. If the reduction is denied by the administrator, please contact your TAAAC UniServ Director to initiate the appropriate action.

.....  
**REQUEST for REDUCED SCHEDULE or WORK LOAD**

(To be completed by Unit I member providing substitute coverage.)

**TEACHER COVERING** \_\_\_\_\_

**TEACHER ABSENT** \_\_\_\_\_

**DATE** \_\_\_\_\_ **TIME** \_\_\_\_\_ **ROOM** \_\_\_\_\_

**Reduction in Schedule/Workload Requested** \_\_\_\_\_

**Signature of Teacher** \_\_\_\_\_ **Date** \_\_\_\_\_

.....  
(To be completed by administrator providing reduced schedule or work load.)

☐ **Approved**

☐ **Disapproved**

If approved, reduction provided, or if disapproved, reason therefore:

\_\_\_\_\_  
\_\_\_\_\_

**Signature of Administrator** \_\_\_\_\_ **Date** \_\_\_\_\_



**INTEGRATED FINANCIAL  
SOLUTIONS, INC.**

8850 Columbia 100 Parkway  
Suite 400 | Columbia, MD 21045

Securities offered through LPL Financial  
Member FINRA/SIPC

**2018-19 TAAAC Financial Workshops  
Presented By Bill Bush, CFP®, CPA**

- October 11, 2018: Understanding your Retirement
- November 14, 2018: Saving & Investing
- January 24, 2019: Understanding your Retirement
- April 4, 2019: Saving & Investing

*All workshops are being held at Severna Park Middle School. For more details, call Bill at (410) 480-0007 or email at [William.bush@lpl.com](mailto:William.bush@lpl.com).*



*Innovative Digital Instruction. Advanced Learning Technologies.*

**Offering Over 150 Online Academic Programs**

Earn your online degree from a nonprofit private, Christian university committed to helping you accelerate your career or specialize in a new area in education. GCU's student-centered approach to flexible and convenient online learning allows working professionals to learn on their time, from anywhere. Receive instruction from full-time faculty and adjunct instructors, access online student support resources and learn in interactive virtual classrooms.

**FOR MORE INFORMATION, CONTACT YOUR TAAAC COUNSELOR:**

Fahad Khan | [Fahad.Khan@gcu.edu](mailto:Fahad.Khan@gcu.edu) | 602-247-4955 | [gcu.edu/udc/fahad.khan](http://gcu.edu/udc/fahad.khan)

**GRAND CANYON  
UNIVERSITY®**

For more information about our graduation rates, the median debt of students who completed the program and other important information, please visit our website at [gcu.edu/disclosures](http://gcu.edu/disclosures). Please note, not all GCU programs are available in all states and in all learning modalities. Program availability is contingent on student enrollment. Grand Canyon University is regionally accredited by the Higher Learning Commission (800-621-7440; <http://hlcommission.org/>). Important policy information is available in the University Policy Handbook at <https://www.gcu.edu/academics/academic-policies.php>. GCU, while reserving its lawful rights in light of its Christian mission, is committed to maintaining an academic environment that is free from unlawful discrimination. Further detail on GCU's Non-Discrimination policies can be found at [gcu.edu/titleIX](http://gcu.edu/titleIX). The information printed in this material is accurate as of AUGUST 2018. For the most up-to-date information about admission requirements, tuition, scholarships and more, visit [gcu.edu](http://gcu.edu) ©2018 Grand Canyon University 18COEE0217

**Inspiring Passion For  
Maryland's Waterways**

ClearShark H2O is revitalizing passion to protect Maryland's waterways, ensuring this precious resource is treasured for years to come. We're creating engaging opportunities for our youth to connect with Maryland's waterways by designing experiences that ignite a passion and appreciation for them.

**We Educate  
OUR YOUTH**

**We Preserve  
OUR WATERWAYS**

**We Support  
OUR COMMUNITY**

[clearsharkh2o.com](http://clearsharkh2o.com) | [info@clearsharkh2o.com](mailto:info@clearsharkh2o.com)

**AFLAC NOW OFFERS  
ONE DAY PAY** **NEW**

**3 CLAIMS COVERED**

- 1 Wellness Claims
- 2 Accident Claims
- 3 Illness Claims

**EASY FILING**

- 1 Go to [Aflac.com](http://Aflac.com)
- 2 Upload documents
- 3 Submit claims by 3:00pm and receive

**NEXT DAY PAY!**

**Suzanne Herrmann**  
Cell: (703) 795 - 0406 Office: (301) 985 - 2020  
[suzanne\\_herrmann@us.aflac.com](mailto:suzanne_herrmann@us.aflac.com)

onedaypayAA.pdf | 6/21/2018





Maryland State Education Association  
National Education Association  
2018-2019 ENROLLMENT FORM



NEA \$ \_\_\_\_\_  
MSEA \$ \_\_\_\_\_  
Local \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

**FREE! NEA Complimentary Life Insurance! Visit [www.neamb.com/complimentary](http://www.neamb.com/complimentary)**

[ ] AND [ ]	
EMPLOYEE ID NUMBER <b>REQUIRED</b> Last 4 digits of Social Security No.	
FIRST NAME	M.I. LAST NAME
<input type="checkbox"/> Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Dr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	
ADDRESS	
CITY	STATE ZIP
HOME PHONE	CELL PHONE
HOME EMAIL	WORK EMAIL
Members are automatically opted in to MSEA's members-only and other newsletters. You may opt out at any time by clicking the unsubscribe link found in every email. How would you like to receive your MSEA ActionLine magazine? <input type="checkbox"/> Print <input type="checkbox"/> Digital copy (email)	
ETHNICITY (Optional) <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black <input type="checkbox"/> Caucasian (not Hispanic origin) <input type="checkbox"/> Hispanic <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> Multi-Ethnic <input type="checkbox"/> Other <input type="checkbox"/> Unknown	
DATE OF BIRTH	HIRE DATE
MONTH / DAY / YEAR	MONTH / DAY / YEAR
<b>Use of Cell Phone</b> By providing my phone number, I understand that the National Education Association, NEA Member Benefits, NEA360, the MSEA and MSEA local affiliates may use automated calling techniques and/or text message me on my cellular phone on a periodic basis. Neither the National Education Association nor any of its affiliates charge for text message alerts. Carrier message and data rates may apply to such alerts. Text STOP to 84693 to stop receiving NEA messages. Text STOPMSEA to 84693 to stop receiving MSEA and MSEA local affiliate messages. Text HELP to 84693 or go to <a href="http://nea.org/terms">nea.org/terms</a> for more information.	

LOCAL \_\_\_\_\_

WORK LOCATION \_\_\_\_\_

POSITION \_\_\_\_\_

SUBJECT \_\_\_\_\_

**Check your salary level for dues computation:**

- ☐ Over \$44,260 ☐ \$22,130-\$44,260  
☐ Below \$22,130

**Method of payment:**

- ☐ Payroll deduction (Sign and date below.)  
☐ Cash / Check

**Check one:**

- ☐ Full-time (more than .50)  
☐ Part-time (.25 -.50)  
☐ Part-time (less than .25)

**Membership Commitment**

Yes – I want to join with my fellow employees and become a member of the local affiliate, the Maryland State Education Association (MSEA), and the National Education Association (NEA). I hereby request and voluntarily accept membership in these associations and agree to abide by the Constitution and Bylaws of all three associations.

**Maintenance of Membership/Dues Deduction Authorization**

I authorize continuing payment or deduction of dues from my pay in each pay period a pro rata portion of the annual dues required for membership in my local affiliate, the MSEA, and the NEA. I fully understand that the annual dues required for membership in the three associations are subject to periodic change by the governing bodies of the associations and authorize deduction of any modified monthly dues established by the governing bodies of the three associations. This authorization continues from year to year, regardless of my membership status, unless (a) I revoke this authorization in a signed writing sent to the local affiliate by such time as is designated in my local affiliate's collective bargaining agreement, my local affiliate's policy, or my local affiliate's bylaws; or (b) my employment with the board of education ends. In the event of my separation, the board of education shall deduct the balance of my yearly dues from my final paycheck.

Dues payments are not deductible as charitable contributions for federal income tax purposes. Dues payments (or a portion) may be deductible as a miscellaneous itemized deduction.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**Fund for Children and Public Education Contribution Voluntary Authorization**

**Yes! I want to see our elected officials stand up for public education and my students.** I hereby authorize the following contribution to the Political Action Committee of NEA, MSEA, and my Local Association to build a strong voice for educators:

TOTAL PAC PAYROLL DEDUCTION PER PAY PERIOD ☐ \$5.00 ☐ \$10.00 ☐ \$15.00 ☐ Other \_\_\_\_\_

SIGNATURE \_\_\_\_\_

The NEA, MSEA and applicable local Funds for Children and Public Education collect voluntary contributions from Association members and use those contributions for political purposes, including but not limited to making contributions and expenditures on behalf of friends of public education who are candidates for federal, state, or local office. I understand that I am making a joint contribution and that ten (10) percent of my contribution will go to the NEA Fund, and that the remaining ninety (90) percent will be divided evenly between the MSEA Fund and the local account. Contributions to the Fund are voluntary; making a contribution is neither a condition of employment nor membership in the Association, and members have the right to refuse to contribute without suffering any reprisal. Although The NEA Fund requests a contribution of \$5.00 per pay, this is only a suggestion. A member may contribute more or less than the suggested amount, or not contribute, without affecting his/her membership status, rights, or benefits in NEA, MSEA, or any of MSEA's affiliates.

Contributions to the Fund are not deductible as charitable contributions for Federal or State income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. Only U.S. citizens or lawful permanent residents may contribute to the Fund. All donations from persons other than members of NEA and its affiliates, and their immediate families, will be returned forthwith.

With full knowledge of this information, I agree that my authorization for political action pledges as indicated by the check mark herein and my authorization for payroll deductions, shall continue in force from year to year unless revoked or modified by me giving written notice to my local association.

PLEASE RETURN WHITE, CANARY AND PINK COPIES TO YOUR LOCAL • RETAIN THE GOLD COPY FOR YOUR RECORDS

