

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

Jan. 2020: V 15, I-2

NSEA-RETIRED OFFICERS

Dr. De Tonack, President
dtonack@neb.rr.com

Roger Rea, Vice President
rea68154@yahoo.com

Ruby Davis, Secretary
rddelta@gmail.com

Arlene Rea, Treasurer
arlenerea36@yahoo.com

DISTRICT DIRECTORS

Pat Etherton, Capitol
petherton123@gmail.com

Dr. Margie Nowak, Capitol
margienowak@hotmail.com

Francis Rohrich, Elkhorn
frohrich@msn.com

Carol Krejci, Metro
ckrejci@cox.net

Walta Sue Dodd, Metro
wsdodd@aol.com

Twila Griffiths, Panhandle
egriff@mail.com

Dee Gillham, Sandhills
gillron@nntc.net

Guy Roggenkamp, Tri-Valley
groggenk@charter.net

Dr. De Tonack
NSEA-Retired
President



NSEA-Retired Upcoming Elections

by Joe Higgins and Peg Alexander, co-chairs NSEA Retired Committee on NEA Fund collections

Open positions on the NSEA-Retired Board of Directors for three-year terms are one board member from the Capitol District, one from the Elkhorn District and one from the Sandhills District. The current board representatives from Elkhorn and Sandhills Districts are term limited. The offices of president and vice president of NSEA-Retired are also three year positions up for election. Candidates elected to these positions will take office on Aug. 15, 2020. Any NSEA-Retired member in good standing is eligible to seek election to these openings. Delegates must live in the NSEA District they wish to represent.

Projected numbers for Delegate Assembly representation by NSEA-Retired members appears to continue at four delegates from Capitol District; five from Metro District; three from Tri-Valley and three from Elkhorn Districts; and one from Panhandle and one from Sandhills Districts. Two more DA delegates will be elected on an at-large basis. The NSEA-Retired delegation to the NEA Representative Assembly will include two from the Metro and Capitol Districts combined; two delegates from the remaining four districts combined with the out-of-state members; and one at large representative. The NSEA-Retired president serves as a delegate to both DA and RA by virtue of office. Final representation numbers for DA and RA will be assigned the middle of January.

Filing for NSEA-Retired elections begins online Monday, January 6, at nsea.org/retired and the filing deadline is February 7. A short 50-word biography must accompany self-nominations for the NSEA-Retired board positions and Representative Assembly delegates. Ballots will be mailed by the end of the third week of February and returned by the March date indicated on the ballot.



What Can a Mentor Do to Help a Mentee?

Jan Stamper, Lincoln Education Association Retired member, stepped up to work with a mentee two years ago through an NSEA-Retired Intergenerational Program. Her mentee has now assumed a substitute position for a district and Jan was wanting to help the mentee in some way. Jan said, "I wasn't wanting to part with my 'teacher jackets' and was on my way to donate them to the City Mission. I checked with my mentee from the mentoring class. She was so excited to get some clothes to wear in the classroom, and I was glad to find a good home for them."



And the Winner is...

Jim Homan of Crete won the drawing from our collection of retired emails and will receive the \$50 prize. If you are not on our NSEA-Retired email list, please forward your current email to De Tonack dtonack@neb.rr.com with subject line indicating retired email

STRONGER TOGETHER: NSEA/NEA-Retired Members

Support the NEA Fund for Children and Public Education

by Peg Alexander and Joe Higgins, Nebraska co-chairs for NEA Fundraising

Our organization believes public education is the cornerstone of our republic and provides individuals with the skills to be informed, involved and engaged in our representative democracy. Over the years, Nebraska has consistently ranked in the top 10-15 states for quality public education but, amazingly, Nebraska ranks near the bottom of all states in the nation – 45th – in the percent of state revenue supporting public schools! Every year NSEA/NEA strives to maintain adequate funding for the schools we have helped build.

Last year NSEA staff and teachers actively opposed the erosion of state aid to public education, a bill to allow an income tax deduction or tax credits for parents sending students to private schools, and drastic changes in property tax laws that would have been crippling to public school funding in Nebraska. Recent Nebraska benefits from this NEA fund have helped pass minimum wage and Medicaid initiative petitions.

*The NEA Fund for Children and Public Education is a federal political action committee (PAC) for NEA and NEA Retired members. The fund financially supports pro-public education candidates on the federal and state levels regardless of their political affiliation.

NEA and NSEA-Retired are working to increase Nebraska's donations to the NEA Fund for Children and Public Education. You may do so by giving electronically at neafund.org or by writing a check and sending it to NEA FUND, P.O. Box 96225, Washington D.C. 20077-7501. Please consider a monthly donation of \$5, \$10 or more. Together we will make a big difference for our students, our profession, and public education. Our schools and our democracy need our support. Please contribute to the NEA Fund today!

Thank You to Pat Etherton



At the fall conference, a thank-you gift from NSEA-Retired was presented to Pat Etherton. Pat received a gift coupon for her many photo-taking tasks through the years, plus a small quilted Dr. Seuss item in recognition of the countless hours she spends and many young students she visits to read Dr. Seuss stories in March. Pat comes equipped with props, books, and dressed in a Cat in the Hat outfit.

Making a Difference for the Student Education Association of Nebraska



Shown are members of SEAN at their fall conference in Hastings. This session was led by NSEA-R President Dr. De Tonack, using materials focusing on classroom management. The materials were purchased using NEA-Retired grant monies. Please contact De if you would like to use similar materials to work with new educators or prospective educators in your area.

Bit of History

“Of all the changes in the history of the Association, perhaps the single most important organizational development was the decision to employ a full-time professional Secretary (Executive Director). In fact, some might argue that before the new association’s constitution was adopted in 1920, the major work of the Nebraska Association was the annual meeting.” In 1938 a woman, Neola Skala, was named as Acting Secretary for a few months in Nebraska. Forty-six years later, Judy Behnke was believed to be only the third woman in the U.S. to hold the chief staff position of an education association when she was named NSEA Executive Director.

NSEA History 1867-1997 by Dr. Craig R. Christiansen

February Lobby Day

Where: NSEA, 605 South 14th, Lincoln

When: Tuesday, February 4, 2020

Time: 9:30 a.m.-2 p.m.

8:45-9:30 - Registration, Coffee & Rolls

9:30 - Welcome and Introductions

Dr. De Tonack, President, NSEA-Retired

Jason Hayes, Director of Public Policy and Legislative Research

10:30 - Observe Legislature in Action from Legislative Balcony

Lobby Senators

12:15 - Return to 4th Floor of NSEA for Lunch

12:15 Luncheon

Speaker, Senator Mark Kolterman, Chairman Retirement Committee

1:30 - Legislative Committee Hearings (optional)

Register online at www.nsea.org/Calendar & Events



For questions, email Rebecca Smith at rebecca.smith@nsea.org or call 1-800-742-0047.

*The deadline for registration is January 30

Fall Conference Fun and Facts



Chris Sayer, Humanities Nebraska

Shown are several of the many presenters at NSEA-Retired's annual fall conference in Kearney. Our two key presenters were Chris Sayer, Humanities Nebraska, and Lindsay Rogers, Nebraska Game and Parks. Chris Sayer explored the rich diversity of folk music in Nebraska's history while entertaining with a variety of instruments and songs. Lindsay Rogers, of the Nebraska Game & Parks, discussed everything from mountain lions to birds to deer as she answered the many questions of participants.



Lindsay Rogers, NE Game & Parks



Jo Wright, "Trip Tips"

Jo Wright is known for her many classes and presentations on how to travel well and wisely. Her presentation included tips for travelers of all ages along with information on many useful websites. Jo covered everything from lesiure and family travel to something for the more adventurous.

Other presenters included Mike Raach on "Common Sense Self-Defense Revisited," "Working with Trauma Sensitive Students" by NSEA Staff Judy Roach and Mandy Faripour, and BCBSNE representatives Cortney Ray and Jon Tidwell. Presenter Mason Doughty's "Investment Wisdom" is described in more detail on the facing page.



Margie Nowak and Pat Etherton greet reitred members at check in

Children's Fund Raffle

It has become our tradition to have a raffle for a portion of the donations to raise funds for the NSEA Children's Fund. This fall, winner Bill Rogge, returned his winnings providing a total of approximately \$450. The NSEA Children's Fund was established in 1994 to fulfill modest and immediate needs of Nebraska students. Many students in our schools are struggling and going without the basic necessities of food, clothing and shelter.



Retired member Verl Morey of Sutton gets his tickets for the Children's Fund raffle from board members Ruby Davis and Dee Gillham

**"One of the advantages of being disorderly
is that one is constantly making exciting discoveries"**

~AA Milne

Investment Discussions at Fall Conference

Mason Doughty, financial advisor for CIO Wealth Strategies, presented one of the breakout sessions at the retired fall conference in Kearney. There were three topics that seemed most relevant to the conversations. The following are based on topics and suggestions from Mr. Doughty.

1) Qualified Charitable Distributions (QCD's) are the ability to use all or part of your Required Minimum Distribution to give directly to a church or charity and avoid taxation on the distribution. Many clients are now taking a standard deduction and not receiving tax benefits for their gifts to church and charity. QCD's might be a way to maintain the standard deduction and write off a portion of your mandatory IRA distribution as well. A video that explains the QCD is found at <https://www.advisorcompass.com/web/advisorcompass/-/video-smart-charitable-giving-from-your-ira>* Note: QCD's must be distributed and recorded correctly. Be sure your tax professional and financial professional are on the same page.

2) Federal marginal tax rates were discussed. The current laws are set to sunset in 2025 and this has created a potential window of opportunity. (During this window of opportunity, clients should understand whether this would be in their best interest. This requires some analysis of current and future projected income.) Many clients are converting IRA assets to ROTH IRA accounts to intentionally pay the taxes now at lower tax rates and allow the dollars to grow within a ROTH IRA tax-deferred and then distributed later in retirement or passed on in the estate free of taxation. These choices are based on age and account value. Some clients find the rising Required Minimum Distribution amounts can cause problems with increased taxation or possible rising Medicare premiums. Also, many married couples are in a lower tax bracket than if they were single. Should a spouse pass away, the surviving spouse may then be in a higher tax bracket as a single tax filer. This can result in increased taxation on the dollars within the IRA account.

3) Sequential Rate of Return Risk was also discussed. It is imperative investors understand the risk within their portfolio and how a market recession would impact their investment value. Clients may not fully understand the holdings within their accounts, are taking more risk than they assume, do not have a distribution plan (order in which to spend their



Mason Doughty
Financial Advisor CIO Wealth Strategies

Local Retirees Staying Active

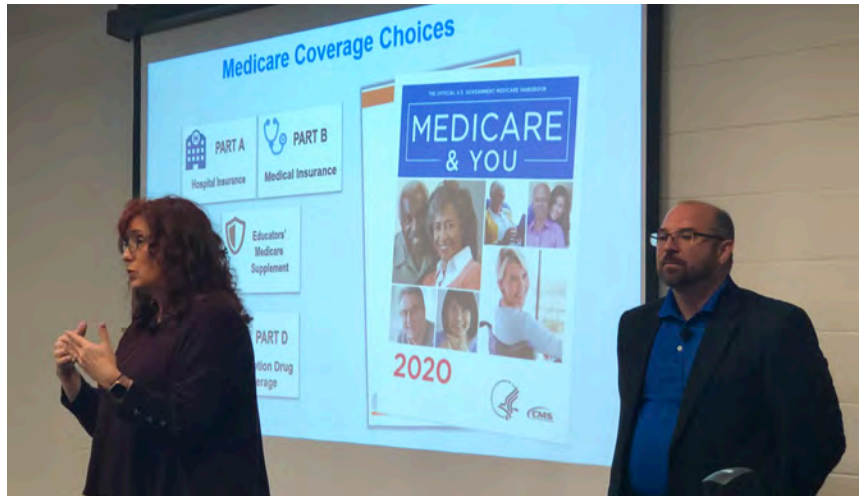


Shown are Roseanne Ewing and Denise Seaman, Bellevue Education Association-Retired members, at their November meeting. BEA-R members are involved in many volunteer activities and among them is a project to create pillowcases for gifts to Bellevue Public School students under the project name "Bellevue Together." Other fall meetings for Nebraska local retirees included an Elkhorn-Sandhills trip to the Robot Dairy Farm in Plainview, Platte Valley Retireds' visit to the NE National Guard Helicopter Pad in Grand Island, Omaha's update on the OSERS retirement system, Central Panhandle's hearing stories of a great-grandmother's travels on the Oregon Trail, and Lincoln's travel group exploring the Willa Cather Museum in Red Cloud.



Blue Cross Blue Shield of Nebraska Seminars

Pictured are Blue Cross Blue Shield of Nebraska representatives Nicole Rossitto and Jon Tidwell at one of the November insurance sessions discussing Medicare A, Medicare B, Medicare D for drug prescriptions and the Educators' Medicare Supplement plan. Nicole and Jon were joined by BCBSNE representatives Cortney Ray and Linda Farahani in Omaha, Kearney, Lincoln and Norfolk to explain the plans and to describe in detail the Educators' Medicare Supplement plan from BCBSNE. This plan has a dental option if chosen upon initial enrollment in the supplement plan. Insurance premiums for this supplement remain the same as last year and can be reviewed by going



Nicole Rossitto and Jon Tidwell of BCBS NE

to ehaplan.org, selecting retiree from the menu and Educators' Medicare Supplement from the options. You may also contact BCBSNE's Member Services Department by calling 877-721-2583 or the number on the back of your member ID card. Jon and Nicole recommended the website medicare.gov for Medicare information, especially for the drug plans. The Educators' Medicare Supplement is available to people who are sliding over from an EHA plan OR are members of NSEA-Retired, annual or lifetime. Many participants are both of these.

Retirees Helping to Host Retirement Presentations to Locals

Organizational Specialists, Mike Wiesen and Kristen Sedlacek have organized and presented information on the Nebraska Retirement System for over 200 Nebraska educators at six sites this fall: Valentine, Palmer, Geneva, Elkhorn, Norfolk, and McCook. Several locals were involved at many of these sites. Retired members Marina Garner, Sharon Bohling, Guy Roggencamp, Jan Greenland, John Heineman, and Dot Snesrud helped to host an event and greet the participants. Several more presentations are already scheduled for second semester. For scheduling, locals and districts may contact Rebecca Smith at rebecca.smith@nsea.org. If you would like to be involved call NSEA-Retired President De Tonack.

Medicare Enrollment Reminders

If you collect Social Security at age 65, you are automatically enrolled in Medicare Part A and B. If you don't collect Social Security, you can enroll during one of three enrollment periods:

1) Initial Enrollment Period (IEP): This time extends from 3 months prior to the month you turn 65 (birthday month), your birthday month, up to 3 months after your birthday month (a seven month window). This is when most individuals enroll in Medicare for the first time.

2) General Enrollment Period (GEP) which extends from January 1 through March 31. If you did not sign up for Part A and/or Part B during the Initial Enrollment Period, you can sign up during General Enrollment. Your coverage won't start until July 1 of that year, and you may have to pay a higher Part A and/or Part B premium for late enrollment.

3) Special Enrollment Period (SEP) allows for Medicare enrollment anytime during the year when certain life events occur. Some examples of such circumstances include leaving a current employer's sponsored health plan, relocation to a new area or your qualification for Medicaid or Extra Help changes.

From October 15 to December 7 is a time for what is called the Annual Election Period (AEP) when all Medicare beneficiaries are able to change their Medicare participation options including the prescription drug coverage for the upcoming calendar year.



2019-20 NSEA-Retired Board



Pictured are current NSEA-Retired board members. Front row, left to right, are Arlene Rea, Ruby Davis, Pat Etherton, Carol Krejci, Walta Sue Dodd, and Dee Gillham. Back row, left to right, are Twila Griffiths, Margie Nowak, Frances Rohrich, Guy Roggenkamp, and De Tonack. Not Pictured is NSEA-Retired Vice President Roger Rea who was attending the National Council on Teacher Retirement, for which he has served as president and now as past president.

One new board member is Capitol District Board Representative Margie Nowak who taught in elementary schools for 34 years in Verdigre and Lincoln before retiring the first time. She moved into teaching at the college level for two years and then returned to LPS as a math coach for three years before retiring again. Margie has her Master's Degree in Elementary Education and her Doctorate Degree in Curriculum and Instruction with an emphasis in Reading and an Administrative Endorsement.

Margie and her husband Bill have a blended family with three sons and a daughter and eight grandchildren. Both love to attend concerts, particularly blues music, and are avid Husker fans with season tickets. They live just outside the city limits of Lincoln on a golf course and enjoy spending time there. Margie loves reading and doing Sudoku and word puzzles.

She is involved in two other organizations for which she is deeply passionate. First, is LEA-R where she serves as vice president and the membership chair, and is now serving as the Capitol District Director for the NSEA-Retired Board of Directors. The second is Delta Kappa Gamma Society International which is an organization that promotes professional and personal growth of women educators and excellence in education. Margie serves on the International Finance Committee and is also the Nebraska State treasurer.

Another new Retired Board member is treasurer Arlene Rea. Arlene has been involved with LEA-R and NSEA-R since retiring from the Lincoln Public Schools in 2010. She began by serving as vice president of LEA-R and then as president. During that time, she served as a delegate to the NSEA Delegate Assembly and volunteered with NSEA-R on an as-needed basis. In 2018, she was instrumental in setting up the project to provide 153 gift baskets to new LEA members. LEA-R members were encouraged to donate items or money. All gift baskets were provided by donations.

In their retirement, Arlene and husband Jim enjoy traveling and being involved with a host of community organizations. Their two sons, Aaron and Kevin, both live in Denver with their families. Even though the families are 8 hours away, Jim and Arlene manage to visit several times a year.

Returning board members from previous terms are Walta Sue Dodd, Metro, and Twila Griffiths, Panhandle. Their stories will be featured in the June Advocate.



Nebraska State Education Association-Retired
605 S. 14th St. Lincoln, NE 68508
(800) 742-0047 www.nsea.org/retired

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Looking Ahead

Please plan to attend the Retired Spring Conference April 23rd in Lincoln at the Country Inn Suites at 5353 North 27th St. in Lincoln. The morning will provide opportunities for participants to select three breakout sessions including How to Improve Your Sleep, Medicare Insurance Information including the SHIIP program, Using Yoga to Improve Behavior in School Children, Speed Traveling Through Several Countries, and recent work of NE Loves Public Schools called "The Mind Inside." The afternoon presentation is guaranteed to entertain you with stories and song. Registration will be available online at nsea.org/retired in March.

