

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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Dr. De Tonack
NSEA-Retired
President



Governance/Lobby Day Goes Virtual February 22

Governance Day has been changed from Tuesday, Feb. 16 to Monday, Feb. 22, 10 a.m. to noon via Zoom. Entry into the meeting may begin as early as 9:30 a.m. Registration for Governance Day will be available online beginning January 15 at nsea.org/retired by selecting 'Calendar, Events & Registrations'. You will receive and be reminded of the Zoom link. This date is a recess day for the Legislature and gives us better access to Zoom conversations with senators.

The morning will include a discussion of several bills by Jason Hayes, NSEA Director of Public Policy and Legislative Research, NSEA-Retired's review of information shared with state senators via distributed packets, and visits with several senators, with all including Q & A time. Following the morning, participants will be asked to email, phone and/or write their senators.



Participants get talking points at 2019 NSEA-Retired Lobby Day

Communicating and Informing State Senators

During our annual Governance/Lobby Day, we share information with participants and with senators on bills and on the importance of pensions and Social Security for retired members and the state. Defined benefit plans are good plans, as demonstrated by our plan in Nebraska and by national research. Each dollar paid out in pension benefits supports over \$1.68 in total economic activity in Nebraska. Defined benefit teacher pension plans also work for both schools and teachers, and there are important policy reasons to continue offering these retirement plans. The research indicates that pensions are unique in that they also provide a financial incentive for teachers to stay on the job. As a result, schools have more experienced teachers in the classroom, which ultimately benefits students and education.



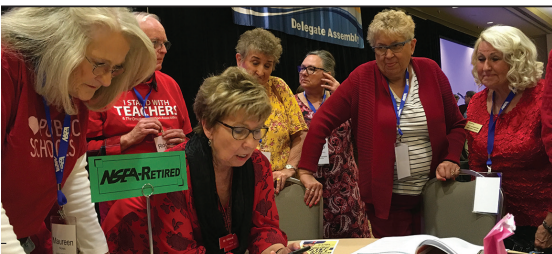
**"Like the water of a fountain
flowing endlessly on, the work
of a teacher affects eternity."**

Having your current email address is an important tool for communication. If you have not been receiving emails from our NSEA-Retired list or are not sure if our current email is correct, please send your email to NSEA-Retired President Dr. De Tonack at dtonack@neb.rr.com



Lifetime Retired Membership Special Offer

NSEA Retired continues to reach out to potential pre-retired and retired lifetime members. In appreciation of what all educators are doing and have done, a special offer of a \$75 rebate on the NSEA-Retired dues portion is being offered for any new pre-retired and retired lifetime members joining before June 1, 2021. Postcards have been sent to recent retirees urging them to join and reminding them of who and what NSEA-Retired is. Similar postcards will be sent later to current NSEA members in the age 55+ category. The common reminder is “Commitment to Education Endures Forever.” Many of you probably joined as pre-retired members decades ago while still active in the classroom.



Commitment to Education Endures Forever

NSEA-Retired • www.nsea.org/retired

NSEA-Retired is:

- More than 6,000 Pre-retired lifetime, Retired lifetime and Annual members
- Unified membership with NEA Retired
- Goals include protecting and improving health and pension benefits for retirees and supporting public education
- Dedicated to improving public education through mentoring, literacy, and intergenerational programs and activities

What we do:

- Stay connected through CORE - Call On Retired Educators
- Make a positive impact on public policy affecting education and retirement issues
- Attend and support local and state association activities
- Support student groups working toward education degrees
- Organize member conferences and publications

Why belong:

- Provides opportunities to stay informed and work with colleagues supporting educators
- Maintains your liability insurance for substitute teaching
- Continues access to cost-saving programs from NEA Member Benefits
- Offers access to free conferences and newsletters

If you are not already a member and are retired from the education profession:

- Join by visiting www.nsea.org/retired and select **Join Now**

In appreciation of your service to education:

- Special offer until June 1, 2021 -- \$75 rebate given on NSEA-Retired Lifetime dues!

Education History Quiz

- 1) In 1900, what percent of U.S. population graduated from high school?
- 2) Nebraska’s state Constitution directed the Legislature to offer free instruction in public schools for people between the ages of 5 and 21. What year was it passed?
- 3) Where did the U.S. Army start the first Nebraska school in the 1820s?
- 4) Nebraska received more than 2,700,00 acres (1/18 of our land) in land grants to fund education. Who signed that legislation on April 19, 1864?
- 5) Where was Nebraska’s first library established?
- 6) The first normal school for training teachers was established in 1867. Where was it located?

1) 8 percent 2) 1875 3) Fort Atkinson 4) Abe Lincoln 5) The Fort Atkinson post in 1820 had a territorial library which later became the state law library. Omaha had the first public library in 1871. 6) Peru. The first six-week summer training for teachers was started in 1873 in O'Neill at the St. Mary's Academy.

Virtuality Becomes Reality

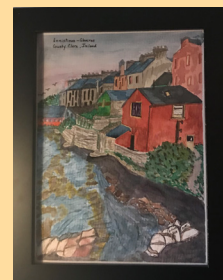


Dr. Natalie Hahn

NSEA-Retired replaced the annual October conference with a virtual experience attended by more than 80 participants, a few even from out of state with the “long distance” advantage offered by Zoom. Featured were Nebraska’s own astronaut Clayton Anderson; Nebraska native and International United Nations official Dr. Natalie Hahn; and SHIP/Medicare representative Alicia Jones. Participants had a brief opportunity to visit via Zoom break out rooms. Acknowledging the reduced cost of offering such a conference and the increased need of foodbanks, the NSEA-Retired board donated \$5,000 to the Foodbank of the Heartland.

Retirement Leads to a New Adventure

Arlene Rea, NSEA-Retired treasurer, took on a "new adventure" after retirement. She retired after 30 years as a middle school math teacher. Arlene started watercolor painting in March 2019 by attending weekly classes with her friend, Barb Highstreet, a retired art instructor in the local school district. In addition to work in the classes, Arlene began making handmade cards for members of the Lincoln Education Association Retired Board as she finished her term as president. Last December, she decided to paint a landmark from each for her three sisters’ communities and framed each as a gift for Christmas. In addition, Arlene had note cards made from each of the paintings and gave them as gifts to sisters as well as friends. In January, she decided to try animals and painted a picture of her son's British Labrador for his gift. During the Covid-19 pandemic, Arlene decided to work on projects for two daughters-in-law, with birthdays in April and May. The April birthday was based on a town they would have been visiting in Ireland in March. Arlene states she has enjoyed trying new things. Until last year, she had not had any art training.



Why I Give!

A Letter from Retired Board Member Maureen Nickels

The greater share of my circle of friends and family are uncomfortable or choose not to discuss politics.

Yet almost everything about our lives is touched by a political decision, whether it be local, state or federal in nature. It’s important to me to have a voice in those decisions, first and foremost, by voting. Besides voting, I give financially to the organizations that work tirelessly for elected officials who are champions for issues near and dear to me.

Public education has been the center of my professional career and because of it I’ve been a lifelong member of the NEA, NSEA and, currently, my retired local association, the Platte Valley Retired Educators Association. NEA’s Political Action Fund, The NEA Fund for Children and Public Education, works to support and elect public-school champions on the federal level up and down the ballot regardless of political party. This fund receives a monthly contribution from me.



I started my professional career as an elementary teacher in the mid-1970’s. In 2000 I left the classroom to work as an organizational specialist for NSEA. For 49 years I faithfully gave monthly to the NEA Fund for Children and Public Education. I never had a second thought to increasing my monthly contribution when I could. Even after retirement, I continue to give monthly.

Why? NEA’s charge is to advance public education across the United States and to create a public education system where every student, no matter where they live, can succeed and be a productive citizen. The NEA has joined coalitions on issues affecting retired educators on topics ranging from Social Security to health care to prescription drug prices. To use the NSEA-Retired catchphrase, “now, more than ever,” it is important that we ALL come together to support true federal and state leadership.

There are many opportunities that NSEA active educators and retired members can pursue to support strong public education.

If you are committed to such efforts, your financial support is needed at national, state, and local levels. If we ALL do a little, it will most certainly provide a lot for our children and for our own futures. Consider joining me in small ways where you can make a BIG difference. Though blind, deaf and mute, Helen Keller was visionary with her words: “Alone we can do so little; together we can do so much.”

Join me in giving to the NEA Fund for Children and Public Education, the NSEA Children’s Fund, and other pro-public education entities.

You may contribute by giving electronically at www.neafund.org or by writing a check and sending it to NEA FUND; P.O. Box 96225; Washington, D.C. 20077-7501.

Retired Members Making a Difference



James and Martha McGahan

Grand Island Northwest High School seniors soon will be recognized for their efforts beyond academics thanks to a new award.

The Northwest Education Foundation recently created an endowment in honor of James and Martha McGahan, two longtime Northwest High School educators and NSEA/NEA Retired members. A few foundation board members met with the McGahans to ask them if they would be comfortable and open to doing this. Foundation leader Baxter-Collins said “You cannot talk to a Northwest graduate who graduated before 2000 and not have the McGahans come up in the conversation. They are a staple to the high school. They both were at Northwest for so long, and every student was influenced by one or both of them.”

Martha McGahan said she and her husband were “just heartfelt” that the foundation wanted to bestow this award in their honor. She said they both felt students should be recognized for their citizenship and what they do for others, rather than just their academics. “These students would have the chance to earn an award on their own merits and not their academic performance,” Martha said. “Our sense is that it is not just the scholars who ought to be recognized for what they do for the school. There are people at all levels who come to school, are proud of the school, are nice kids who do things for other people and care about other people. They are just good citizens.”

“In order to receive the award,” James McGahan said, “A Northwest student must be nominated by a Northwest staff member. This ensures that the student truly is deserving of the award.”



Art Tanderup, former NSEA-Retired board member, put his plotting and plowing skills to work recently. Working together with artist John Quigley, landowners, and other farmers, Art assisted in the plotting and the plowing of two crop art field pieces this fall, one in Iowa and one in a 50-acre field in Wisconsin. “The Wisconsin effort was about healing the division in the country,” said Quigley, the California artist who designed the piece. “In such a divided time, stepping back to remember we’re all in this together is important,” Quigley said. “When it comes to crop art — etching a design in an empty farm field using heavy machinery — there’s no room for error,” added Art. Before the Wisconsin field, they designed a 37-acre Joe Biden sign in Iowa. “It’s quite a complicated procedure, but yet we’ve had beautiful success with all six of them,” said Art.

Art has previously been involved in crop art as shown when the farmers, ranchers, and tribal nations came together to protect the land, water, and people from the Keystone XL pipeline. “The crop art served as a symbol that the strength of America comes from its people,” said Art, on whose family’s land the crop art was created. “Our people depended on the buffalo and used all of it for food, clothing and tools. It sustained our people for generations. They are our relatives, part of our clan. They were driven to near extinction until people took measures to stop and protect them. Today this is a symbol and reminder that the same is happening to Mother Earth,” commented Art.



Have you started a new adventure or hobby? Please share with us by sending your story to NSEA-Retired President Dr. De Tonack dtonack@neb.rr.com

Educators' Medicare Supplement Has 0% Premium Increase for 2021

By: Roger Rea, NSEA-Retired Vice President

Educators' Medicare Supplement is endorsed by NSEA-Retired and underwritten by Blue Cross Blue Shield of Nebraska. More than 4,500 retired education employees are insured through this Medicare supplement. Because Educators' Medicare Supplement is a modified union insurance plan, and not available to the general public, it is able to offer benefits that are not available from other supplements. For instance, Educators' Medicare Supplement offers optional dental coverage at very favorable rates – the same dental coverage that is provided by EHA insurance for active school employees. A second difference is that Educators' Medicare Supplement offers both Plan F and Plan G supplements. The only difference between a Plan F and a Plan G Medicare supplement is that Plan F covers the Medicare Part B deductible (for doctor visits), while Plan G does not. The Part B deductible for 2021 is \$203 (up \$5 from 2020).



With a Plan F supplement, subscribers who have medical services that are covered by Medicare will pay only the premiums for their supplement – all other covered charges are paid by either Medicare itself or the Plan F supplement. With a Plan G supplement, subscribers are responsible for the Part B deductible for doctor visits (\$203), and the supplement pays for all other covered charges for the calendar year.

Due to favorable utilization for the calendar year, Educators' Medicare Supplement will not have a general rate increase in 2021. Premiums for the supplement have been very stable for more than 10 years, averaging less than a 2 percent increase per year over the past decade – the increase is much lower than for other supplements available to the general public. Subscribers to Educators' Medicare Supplement are rated by age band, rather than by individual ages. The age bands (i.e. ages that have the same premium) are: 65-66; 67-69; 70-74; 75-79; 80-84; and 85+. So long as you are not moving to a new age band during the year, your premiums for 2021 will be the same as for 2020. The rates for 2021 can be found on the EHA website, www.ehaplan.org. Click on the "Retirees" tab at the top of the page to find information about insurance options for retired members. Blue Cross and Blue Shield of Nebraska held webinars on Medicare and our Medicare supplement in November and December 2020. If you missed the webinar, or want to review it again, a link to the webinar is posted on the EHA website. You can also call Blue Cross at 800-991-5650 to get more information on Educators' Medicare Supplement.

While Educators' Medicare Supplement will not have a rate increase in 2021, Medicare rates will increase on January 1, 2021. Medicare Part B covers doctor visits and has an annual premium. The monthly Part B premium for 2021 is \$148.50 (up \$3.90 from 2020). Most retirees have this premium deducted directly from their Social Security check. The Part B premium is income-based, with a two-year look-back in your income. The \$148.50 premium applies if your modified adjusted gross income two years ago was \$88,000 or less for an individual (\$176,000 for a married couple). Incomes greater than the minimum threshold income have surcharges for the Part B premium. The highest premium is \$504.90 for incomes above \$500,000 for an individual (\$750,000 for a married couple)

For more information on Medicare, visit the Medicare website, www.medicare.gov

Medicare Enrollment Reminders

If you collect Social Security at age 65, you are automatically enrolled in Medicare Part A and B. Part A is free for most enrollees and Part B cost varies with income from AGI two years prior. 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.

Nebraska Taxation on Social Security



Jason Hayes
NSEA Staff

At the beginning of the new session in January 2021, Omaha Sen. Brett Lindstrom will introduce a bill to the Nebraska Legislature to phase out state taxation on Social Security benefits. The bill is designed to fully eliminate state taxation of the benefit over a five year period. It will accomplish this by reducing one's federal adjusted gross income by a percentage of the social security benefits that are received and included in federal adjusted gross income. The pertinent percentage reduction shall be: 20 percent for taxable years beginning or deemed to begin between Jan. 1, 2021 and Jan. 1, 2022; 40 percent for taxable years between Jan. 1, 2022, and Jan. 1, 2023; 60 percent for taxable years between Jan. 1, 2023, and Jan. 1, 2024; 80 percent for taxable years between Jan. 1, 2024, and Jan. 1, 2025; 100 percent for taxable years beginning or deemed to begin on or after Jan. 1, 2025, all under the Internal Revenue Code of 1986, as amended. Nebraska remains as only one of a handful of states that still impose a state tax on Social Security benefits.

Social Security, Past and Present

The Social Security Administration announced in October that its annual cost-of-living adjustment (COLA) will be 1.3 percent in 2021, which means an average \$20 boost in retirement benefits per month. This year's COLA is the smallest since 2017 and slightly under the 1.4 percent average over the past decade. Some critics have commented that any COLA is better than nothing, but that 1.3 percent is not nearly enough to keep up with the escalating cost of prescription drugs and other expenses by seniors.

The Social Security Act was enacted August 14, 1935. The Act was drafted during President Franklin D. Roosevelt's first term by the President's Committee on Economic Security and passed by Congress as part of the New Deal. The Act was an attempt to limit what were seen as dangers in the modern American life, including old age, poverty, unemployment, and the burdens of widows and fatherless children. By signing this Act, Roosevelt became the first president to advocate federal assistance for the elderly. The Act provided benefits to retirees and the unemployed, and a lump-sum benefit at death. Payments to current retirees are financed by a payroll tax on current workers' wages, half directly as a payroll tax and half paid by the employer (self-employed people are responsible for the entire payroll tax). The act also gave money to states to provide assistance to aged individuals (Title I), for unemployment insurance (Title III), aid to Families with Dependent Children (Title IV), maternal and child welfare (Title V), public health services (Title VI), and assistance for the blind (Title X).

Social Security was controversial when originally proposed, with one point of opposition being that it would

reduce the labor force, but supporters argued instead that retiring older workers would free up employment for young men, which during the Depression was a vital point of concern. Most women were excluded from the benefits of unemployment insurance and old age pensions. Job categories that were not covered by the act included workers in agricultural labor, domestic service, government employees, and many teachers, nurses, hospital employees, librarians, and social workers. At the time, women generally qualified for benefits only through their husbands or children.

The first reported Social Security payment was to Ernest Ackerman, a Cleveland motorman who retired only one day after Social Security began. Five cents were withheld from his pay during that period, and he received a lump-sum payout of seventeen cents from Social Security. The first monthly payment was issued on January 31, 1940 to Ida May Fuller of Ludlow, Vermont. In 1937, 1938, and 1939, she paid a total of \$24.75 into the Social Security System. Her first check was for \$22.54. After her second check, Fuller already had received more than she contributed over the three-year period. She ultimately reached her 100th birthday, dying in 1975 and she collected a total of \$22,888.92.

The provisions of Social Security have been changing since the 1930s. Social Security gradually moved toward universal coverage. Medicare and Medicaid were added in 1965. The age at which widows could begin collecting benefits was reduced to 60. When divorce, rather than death, became the major cause of marriages ending, divorcées were added to the list of recipients. In 2009, nearly 51 million Americans received \$650 billion in Social Security benefits.



Teachers had not been included in the Social Security Act in 1935. In 1955 school employees in Nebraska voted to join Social Security. This is not true for teachers in all states.

Meeting the Challenge with CORE

NSEA-Retired Receives NEA Retired Grant

NSEA-Retired has again received money from NEA Retired to assist our support of various activities and needs of Educators Rising, Aspiring Educators, and current educator members. Please contact De Tonack at dtonack@neb.rr.com with ideas and needs.

NSEA-Retireds CORE (Call On Retired Educators) received a call for this fall from NSEA Organizational Specialist Heather Fritz. The paid task of retired members was to contact new educators in their local school district: welcoming them, answering questions about NSEA, and urging them to become members. It could be done via remote methods if needed. Retired members could be paid for their time. This pay does NOT conflict with the 180 day stipulation for school pay immediately after retirement connected with retirement pensions, although many retired members have chosen to volunteer their time.

Offering Support for Active Teachers



Laura Parson, pictured with her daughter, Jess Hohulin.

A southeast Nebraska retired member took on the challenge of helping Nebraska teachers personally. Retired from the Conestoga Public Schools, Laura Parson was featured in the NSEA-Retired Corner of the November edition of The Voice Magazine. Laura, a 34-year member of the Conestoga Education Association, first contacted the elementary school principal and asked how retirees could help. She quickly gathered 12 other retired colleagues to help in the efforts. So far, activities have included sending encouraging notes and cards monthly to the staff, purchasing gift cards to area restaurants or grocery stores, making extra masks, providing funds for supplies, providing prepackaged snacks and candy, and providing other items such as pens and markers.

Connecting with Aspiring Educators

NSEA-Retired President Dr. De Tonack had the opportunity to present at the virtual Aspiring Educators (formerly known as SEAN) fall conference on November 7. Her topic, among many presentations, focused on managing classrooms while also addressing social and emotional learning. All Aspiring Educator participants were provided with the material from ASCD titled “Integrating SEL Into Everyday Instruction,” funded by a newly received grant from NEA-Retired. The session was conducted by Tonack.

NE Loves Public Schools New Film Series: Standing Up to Covid

Standing Up to Covid addresses the current covid challenges

The film *Standing Up to Covid* by NE Loves Public Schools premiered November 4. The non-profit organization described the new film in a recent email. “The reality of this school year is like nothing any of us has ever experienced—never before have schools had to so precisely balance safety and academics. And, never before have we witnessed greater dedication to a child’s academic growth and overall well-being than in our schools. Today, in our new film series, we’re documenting the emotion and perseverance of our teachers and students during this historic and increasingly challenging time. Learn how schools are adapting and changing rapidly, take a glimpse into what the experience of school looks like for kids right now, and feel a renewed sense of respect and gratitude for educators.” The film may be viewed on Facebook, YouTube or their website at www.iloveps.org

**"It is the greatest of all mistakes to do nothing because you can only do little.
Do what you can." ~Sydney Smith**



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Numerous Openings for NSEA-Retired Elections

This year, there are numerous opportunities to assume a leadership role in NSEA-Retired. Filing will be available by January 6 online at nsea.org/retired, choosing Elections. The filing deadline is February 12, 2021. Open positions on the Retired Board of Directors, each for a three-year term, are one from Capitol District and one from Metro District. These positions begin August 15, 2021.

Numbers for Delegate Assembly, **April 23 and 24**, will be;

- 4 delegates from Capitol
- 5 from Metro
- 3 from Tri-Valley
- 3 from Elkhorn
- 1 from Panhandle
- 1 from Sandhills and,
- 2 at large

Representative Delegate allocation was adjusted from last year to now be;

- 1 from the Metro and Capitol Districts combined
- 1 from Elkhorn, Sandhills, TriValley, Panhandle Districts and out-of-state combined and,
- 3 at-large

The NSEA-Retired president serves at both DA and RA by virtue of the office. RA delegates and board candidates also submit a 50-word biography upon filing.