

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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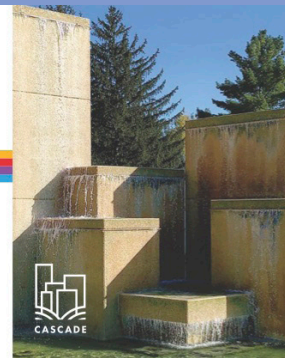
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CASCADE HONOR ROLL

Lincoln Parks Foundation is excited to offer an opportunity to pay tribute to your favorite teacher by purchasing an inscribed brick for the Cascade Fountain plaza in Lincoln.

Orders can be placed at LincolnParks.org/Cascade.



By Susan Larson Rodenburg, Lincoln Parks Foundation

Located at 27th and Capitol Parkway in Lincoln, Cascade Fountain was built in 1978 to commemorate the nation's Bicentennial and to honor Nebraska educators for their dedication and commitment to provide excellence in education. Unfortunately, over the years, the condition of the fountain has deteriorated. Lincoln Parks Foundation is leading a \$1.6 million campaign to bring Cascade Fountain back to its former glory and make it more enjoyable for everyone to visit. This goal includes an endowment fund for ongoing repair and replacement costs. Construction will start this fall to be completed by late 2021.

As part of this campaign, Lincoln Parks Foundation has created a new program called "Cascade Honor Roll," which offers an opportunity to recognize your favorite teacher by purchasing an inscribed brick for the plaza. Here's how the Cascade Honor Roll program works: For a donation of \$250, you can pay tribute to a favorite educator with 3 lines of text (first name, last name and school name) that will be displayed permanently on a 4" x 8" standard sized brick at Cascade Fountain. All those who order an inscribed brick will receive a letter that can be presented to your honoree plus an opportunity to purchase a replica brick of the same size for an additional \$50. A dedication event will be held once construction is completed, which is expected by late 2021.

Lincoln Parks Foundation is collaborating with education organizations in Nebraska. NSEA-Retired has contributed \$1,000 and will be recognized on the donor wall on-site.

To order a commemorative brick please visit: LincolnParks.org/Cascade. Orders must be received by Dec. 31, 2020.

If you have questions please contact Lincoln Parks Foundation at 402-441-8258 or director@lincolnparks.org. For more details about naming opportunities or the campaign, visit: lincolnparks.org/cascade

Dr. De Tonack
NSEA-Retired
President



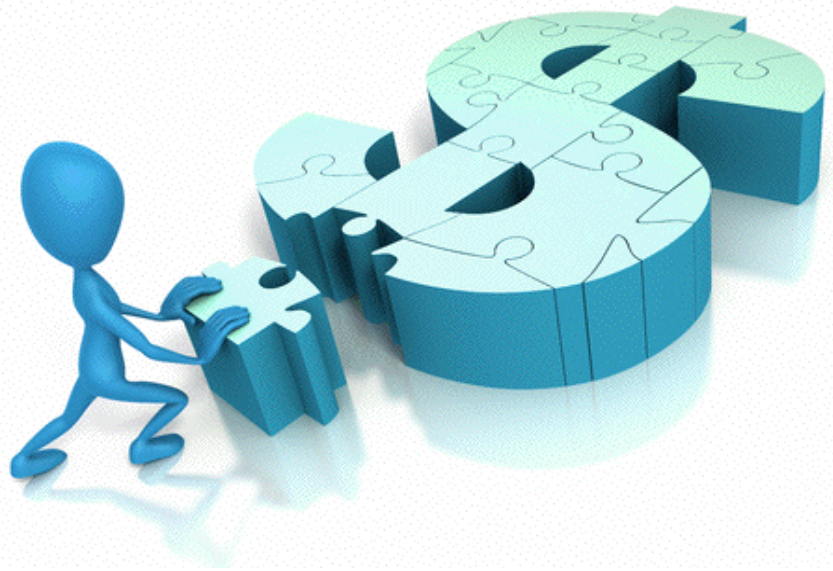
Having your current email address is an important tool for communication. If you have not been receiving emails from our NSEA-Retired list or are not sure if our current email is correct, please send your email to NSEA-Retired President Dr. De Tonack at dtonack@neb.rr.com



Recent Law Changes Rules for Retirement Investments

As one of our presenters at our NSEA-Retired fall conference suggested was about to happen, Congress passed the 2019 SECURE Act, “Setting Every Community Up for Retirement Enhancement” Act and it was signed into law Dec. 20, 2019, as part of the Further Consolidated Appropriations Act, 2020, federal budget. Changes include the following:

1. Required minimum distributions (RMDs) from retirement accounts must start at age 72 rather than 70½. This new age begins for those who turned 70½ after Dec. 31, 2019.
2. The act ends the prohibition on contributing to an individual retirement account (IRA) after 70½. An individual may contribute to an IRA at any age as long as the individual has earned income.
3. There are new rules for inherited retirement accounts. Before this act, inherited retirement accounts, sometimes referred to as “Stretch” IRAs, could be distributed through the beneficiary’s lifetime. The new law requires these assets must be distributed within 10 years. This does have a potential to affect estate planning. There are exceptions for spouses, minor children, disabled individuals and people fewer than 10 years younger than the deceased. This does not apply to existing inherited accounts and only applies to accounts inherited beginning in 2020 and beyond.
4. 529 plan money can now be used to repay up to \$10,000 of student loans.
5. There are several provisions to make it easier for small businesses to offer retirement plans.
6. It is now easier for annuities to be offered in 401(K) plans.
7. Part-time workers can participate in a 401(K) plan if they have worked at least 500 hours a year for three consecutive years.
8. New parents can withdraw up to \$5,000 from an IRA or employer-sponsored plan to pay for birth and/or adoption expenses through the first year after birth or adoption. Taxes need to be paid on pre-tax contributions but there is no penalty for withdrawal.



Social Security and Medicare Changes

*Social Security saw a modest rise with a COLA bump of 1.6 percent, \$34 a month for the average retired worker. (The average monthly Social Security payment for a retired worker was \$1,503 starting in January 2020.)

*The Part B premium for Medicare rose nearly 7 percent. Part B covers doctor visits and outpatient care.

Call on Retired Educators Continues

Pictured are Dennis Lichty, Tom Black, Rae Brown and Ellen Imdieke assisting at a three-state conference March 7 in Sioux City, Iowa. The Tri-State Summit was titled “Creating Thriving Learning Environments for All Students.” Through NEA Retired grant monies, NSEA-Retired also provided trauma-informed books to 36 educators and ASCD resources on restorative practices to 45 educators.



No one is perfect. That's why pencils have erasers. ~ Wolfgang Riebe

Market Instability Will Not Affect Monthly Benefits

By Jason Hayes, NSEA Director of Government Relations

Nebraska's school pension plan system administrators have reacted vigorously to COVID-19 to protect the safety of plan members and retirees while ensuring continuity of operations in the face of school closings and the state's Directed Health Measures. The managers at the Nebraska Public Employees Retirement System (NPERS) and the Omaha School Employees Retirement System (OSERS) report they implemented monthly benefits payments with no delay.

Financial markets have been on a rollercoaster and lost more than a quarter in value since all-time highs in February. The largest risk facing school plans is investment volatility, as demonstrated by market declines starting in 2000 and 2008. Most of the money paid into state and local retirement plans comes from investment earnings.

Such instability will not affect monthly benefits. For the NPERS statewide school plan, the Nebraska Public Employees Retirement Board (PERB) requires an annual review of the plan by a consulting actuary. By law, based on this review, the state contributes an amount sufficient to cover any actuarial required contribution. The Omaha plan has similar provisions. In November 2019, the state's actuary said the plan could absorb a 3.5 percent investment loss in 2020 without additional state funding. This reflects an actual decrease of 11 percent as the plan assumes an annual 7.5 percent rate of return. Longer term, the plan could absorb two years of an annual 1.75 percent rate of return and three years of an annual 3.5 percent return. In 2019, the actual investment return for the state school plan was 6.7 percent.

Pensions are an economic stabilizer, especially in rural areas. The school defined benefit plans not only provide income for school retirees, but also have a substantial effect on local economies. These plans act as financial engines, using employer and employee contributions to generate investment income that, when paid as retirement benefits, bolster local economies. School retirees purchase a wide range of goods and services with their income, which help stabilize the economy during a financial crisis. In the 2019 Annual Report, NPERS reported that the state's defined benefit plans along with the OSERS' plan provided a total of \$63.8 million in annual benefit payments to retirees.

For more details, go to: nsea.org/covid19-faq-retirement



Jason Hayes
NSEA Director of
Government Relations

Retirees Continue to Welcome New Educators



Lincoln Education Association Retirees prepared 157 baskets filled with various items to welcome new educator members to Lincoln. Shown are Cheryl Svoboda, Karla Bachman, Diane Knapp, Cheryl McMurry, Arlene Rea and Linda Lannin. Members donated many items and an NSEA-Retired grant also provided some funding. Members of the Omaha Education Association Retired and the Platte Valley Retirees provided similar welcoming gifts to educators in their areas. Contact De Tonack if you would like to get this started in your area.

The ultimate measure of a man is not where he stands in moments of comfort and convenience but where he stands in times of challenge and controversy.

~Martin Luther King, Jr.

NSEA-Retired Connects with UNO Student Members



From left to right are five of the student mentees: Tiffany Bukacek, Sierra Beacom, Kelsey Larsen, Katie Zimmerer, Dani Glinski.

On Saturday, March 7, several Omaha area retired members plus one NSEA member teaching for Omaha Public Schools met with 11 Student Education Association members at UNO to begin an intergenerational mentoring experience. The morning was spent exchanging advice and experiences from classroom scenarios and a discussion of classroom management techniques.

The students were provided with material from ASCD publications on classroom management plus gift baskets that included classroom materials. We offer a special thank you to mentors that included retired members Tamara Bailey, Lynne Elwood, Lisa Fricke, LeDonna Griffin, Cheri Karr, Carol Krejci, Deb Pauley, Cheryl Richardson, and Omaha educator Linda Tonack.

Government Relations Day/Lobby Day

Perhaps transitioning into a new description, “Government Relations Day,” more than 50 retired educators gathered at the NSEA building in February to first learn of key issues at the Legislature from Jason Hayes, NSEA Director of Government Relations. Shown are Jan Olmstead, Sen. Patty Pansing Brooks, Linda Lannin, Arlene Rea, and Sen. Anna Wishart visiting at the Capitol. A noon luncheon was followed with a presentation from Sen. Rick Kolowski, District 31 in Omaha. Sen. Rick Kolowski will conclude his two consecutive terms at the end of this year.



Avoid Retirement Mistakes

The following is not meant to provide personal advice but only things to contemplate. This information is gleaned from an article by Liz Weston, “Nerd Wallet,” Lincoln Journal Star.

1. Thinking you’ll die young (or early): If you live to age 65, you can expect to live another 20 years or so. Half of all women currently in their mid-50s will live to 90 as will 1 in 3 men. People with healthy lifestyles and more education tend to live longer than average. Social Security benefits increase approximately 7% to 8% for each year you postpone taking the benefit between ages 62 and 70.
2. Ignoring your spouse: When one spouse dies, one of the couple’s two Social Security checks goes away. The survivor only gets the larger of the two checks. Maximize the survivor benefit by having the higher earner delay filing for Social Security as long as possible, assuming you can work longer. About half of retirees report leaving the workforce earlier than planned.
3. Carrying debt into retirement: Some estimates say to plan on needing 70% of what you were earning before retirement and to withdraw no more than 4% per year from savings. (However, this varies a lot upon life style.)
4. Failing to plan for long-term care: Someone turning 65 today has a 70% chance in the future of needing help with daily living tasks at some time in his or her lifetime.
5. Putting off retirement too long: This advice, it is still true that time, good health & energy are all finite resources.

The beautiful thing about learning is that no one can take it away from you. ~ B.B. King

NSEA-Retired Board Members

In our previous Advocate, we introduced you to new NSEA-Retired Board members Arlene Rea and Dr. Margie Nowak. The NSEA-Retired also welcomed Twila Griffiths, Panhandle District, and Walta Sue Dodd, Metro District, this year. Both have served on the board in prior terms and we welcome their return.



Twila Griffiths

Twila Griffiths retired from teaching in rural western Nebraska first at Redington, a two room country school, and then Banner County School. Twila remarked that it has been exciting to be involved with family, friends and community. She lives with beekeeper husband Ernie on an acreage two miles west of Scottsbluff. They have four married children, fourteen grandchildren, four grandchildren-in-law, and five great-grandchildren. Visiting family and attending school activities across the state of Nebraska and as far away as western Oregon keeps them on the move. Twila stays active in her community. She is part of the missions committee at her church, children's ministry team, and AWANA program. She considers volunteering at the Western Nebraska Veteran's Home a blessing. She also plays for their Sunday morning service, helps with Bible studies, and has a monthly sing along. Serving as secretary for the Community Action Team helps her stay informed about issues affecting seniors. She is also president of the Scottsbluff NSEA-Retired group and continues with the challenge of reaching out to new retirees. When at home, Twila is often gardening, working in flowerbeds, cooking, crocheting, writing letters, reading, and just enjoying life.



Walta Sue Dodd

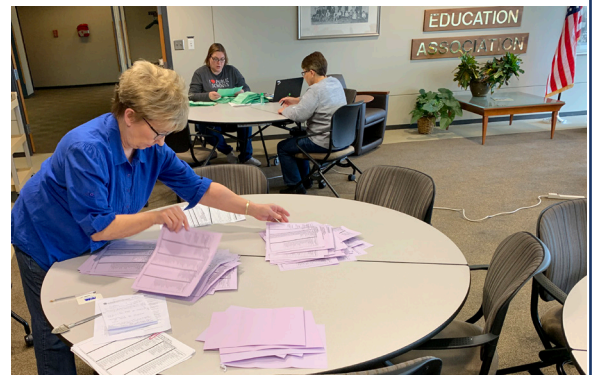
Walta Sue Dodd has an extensive history of association involvement. She is the newly elected Omaha Education Association-Retired president and NSEA-Retired Metro Board member. As an active member, she has served on the OEA Board of Directors as treasurer, vice president, and president and on the NSEA Board of Directors as Metro Board representative. She has also served on the NEA Resolutions Committee for 10 years and chair of the NEA Counselor Caucus. Additional association work includes previously serving on the NSEA Metro District Board as a liaison, serving on the OEA-Retired Board as vice president and the OEA Foundation Board as vice president. As a community leader, Walta Sue was appointed to the Mayor's Human and Civil Rights Board and the Governor's Education Excellence Committee. She is a member of Delta Sigma Theta Sorority Inc., a member of a public service organization called the Omaha Alumnae Chapter and even was appointed an Admiral in the Nebraska Navy.

Ballot Counting Thank You

Ballot counting for more than 1,500 returned NSEA-Retired ballots (a 27 percent return rate) was a bit of a challenge this year with the coronavirus attack. Usually, several volunteer teachers spend a day or two counting and recording the ballots. This year, eight NSEA staff volunteered a day to join NSEA-Retired President De Tonack in the task. We offer a special thank you to NSEA staffers Sheri Jablonski, Jan Anderson, Megan Lyons, Michelle Raphael, Tamra Mick, Kami Beaty, Natalie Thomason and Martha Livingston for their assistance.



Pictured: Natalie Thomason, Kami Beaty, Tamra Mick, Megan Lyons, Sheri Jablonski and De Tonack.



Pictured: De Tonack, Michelle Raphael and Jan Anderson

Newly elected NSEA Retired Board members are Tom Black, Elkhorn District, and Maureen

(Mo) Nickels, Sandhills District. Returning to a third term as a Capitol District Board member is Pat Etherton. Dr. De Tonack will return as president and Roger Rea will return as vice president. We will use our October 16 fall conference in Grand Island as an opportunity to thank Dee Gillham and Francis Rohrich for their past service on the board. Other candidates who were DA and RA delegates are listed at nsea.org/retired.

Educators' Medicare Supplement is Unique

By Roger Rea, NSEA-Retired Vice President



Medicare supplements are purchased to pay the charges for items that Medicare does not completely cover. Like most medical insurance policies, Medicare has a deductible and copay for covered services – the subscriber is responsible for those charges. Many senior citizens purchase a Medicare supplement to pay for those charges.

Educators' Medicare Supplement is underwritten by Blue Cross Blue Shield of Nebraska and is endorsed by NSEA-Retired. It was formerly known as NSEA-Retired BlueSenior Classic. It is a group Medicare supplement and is not available to the general public. It is only available to subscribers to EHA insurance at the time they turn 65 or to members of NSEA-Retired.

In 2015 Congress passed laws that forbid the general public from having access to individual Plan F supplements beginning in 2020. Plan F had been the most popular supplement. Since Educators' Medicare Supplement is a group plan and is not available to the general public, it is not bound by the "new rules" that eliminate individual Plan F supplements as an option for new enrollees in Medicare. Educators' Medicare Supplement offers BOTH a Plan F and a Plan G supplement which are chosen at the time of initial enrollment. The only difference in coverage is that Plan G does not cover the deductible, which was \$198 this year, but Plan F does.

Educators' Medicare supplement has these unique features, not found in many individual plans:

- It offers a choice of either Plan F or Plan G supplements.
- It offers exceptional, optional dental coverage, which you must elect when you first enroll.
- Premiums are determined 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 in the same age band, you will see increases only once per year on the policy anniversary date of January 1. Other supplements which rate by individual ages can produce two rate changes: one on your birthday and the second on the policy anniversary of the supplement.
- Rates for the supplement have been very stable for the past decade, averaging less than 3 percent per year.

You can find additional information about Medicare, including current rates and a description of the coverage offered by Educators' Medicare Supplement, on the EHA web site, www.ehaplan.org. Click on the "RETIREES" link at the top of the page.

Call Blue Cross at 877-721-2583 to get more information on Educators' Medicare Supplement.

Quiz Your History

source "The Teacher Wars" by Dana Goldstein

1. In what year was NEA formed?
2. In 1897 the Chicago Teachers' Federation teamed with the Teamsters' Union to later evolve into what group?
3. What state was among the first to define teacher tenure and due process?
4. IQ scores became major measuring devices for students and teacher performance after what major event and from whom?
5. Collective bargaining began in New York City under the leadership of Al Shanker in what year?
6. In what year was the Nation at Risk published?
7. The Elementary and Secondary Education Act created a new, increased role for the Federal government in education. What year was it passed?

Answers: (1) 1857 (2) American Federation of Teachers (3) New Jersey (4) WWI/military tests (5) 1961 (6) 1983 (7) 1965

From the Past

Shown is a photo of Retired delegates at the 2019 DA. We wish we could share photos and stories from the 2020 Spring Conference and Delegate Assembly, but this year we cancelled the conference and experienced DA virtually. However, a few of the potential conference presenters have written a bit of what would have been their presentations.

Ann Heydt, Waverly Aging Partners, shared a few tips to improve your sleep: 1) Create a comfortable place to sleep with your choice of bedding, temperature,

etc.; 2) Avoid having a TV or electronics in the bedroom; 3) Develop a bedtime routine; 4) Do something relaxing to help you wind down before going to bed; 5) Try to get 7 - 9 hours of sleep a night.

Another missed opportunity was a visit from I Love Public Schools which continues to present information and insight for viewers. By going to <https://loveps.org>, you will have easy access to viewing one of the episodes from this year's documentaries titled "The Mind Inside." Each episode is approximately 30 minutes in length. The first explores the landscape of mental health issues in Nebraska's public schools. The second episode address teen suicide.



Sheila Palmquist



Retired Delegates at Delegate Assembly 2019

Although she was not able to present in April, Sheila Palmquist will be one of the presenters at our fall conference October 16 in Grand Island. She will discuss her program titled "The Power of Mindfulness in the Classroom," what can be called the - "Take 5 Program." The goal is to help create a calmer future by teaching children techniques to self-regulate behavior and emotions, to quiet the mind to become more receptive to learning, to build self-awareness and self-responsibility, and to improve self-confidence and self-esteem.

Donation Opportunities

With Delegate Assembly and Representative Assembly becoming virtual experiences this year, NSEA-Retired chose to use some of the financial savings in a donation of \$15,000 to Foodbank for the Heartland which serves 73 counties in Nebraska and \$5,000 to the Lincoln Foodbank which serves 16 counties in Southeast Nebraska. We know many of you have contributed individually to such causes and thank you for what you do.

However, this year's challenges have led to a lack of donations to the NEA-PAC fund. Conferences are great opportunities for learning, conversations, and entertainment, but they are also great opportunities to make donations to various funds and our retired members certainly do so. At these conferences, we have annually received more than \$800 just for NEA-PAC donations. We would like to use our misfortune of having no spring conference as an opportunity to urge all of our members to consider contributing 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.

Nebraska has benefited many times from these funds. In 2018, NEA provided \$100,000 directly to Insure the Good Life (Medicaid Expansion) and a \$50,000 grant to NSEA for ESP member involvement, and Facebook ads in the effort. Additionally a total of \$14,000 was given to candidates Jane Raybould, Brad Ashford and Kara Eastman.



One suggestion would be to contribute \$1 for every year you taught. 😊



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Looking Ahead

Mark your calendar for Friday, Oct. 16, 2020. The NSEA-Retired fall conference will be at the Grand Hotel, now a Ramada property, 2503 South Locust, Grand Island, NE.

This is free to all retired members and only \$10 for guests. Participants will be able to choose 3 of the 5 breakout sessions including Speed Traveling Through 4 Countries, Battlefield Medicine During the Civil War, Solar Power Use and Installation, Information from the SHIIP Government Office on Medicare Decisions and Directions, and the Take 5 Program described on the previous page, prizes and afternoon entertainment.

Registration will be available in the fall on the nsea.org/retired website.

