

# NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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## October 16 Fall Conference Made Easy!

### Watch and Participate From Home!

The pandemic challenge has changed our Annual fall conference in Grand Island, but it will be even easier to attend. The conference will be hosted via ZOOM on Friday, Oct 16, from 10 a.m. CDT to approximately 11:30 a.m.

After a welcome message, our first speaker will be Astronaut Clayton “Astro Clay” Anderson. Nebraska’s only astronaut spent 167 days in space and 38 hours and 28 minutes in executing six spacewalks. He applied 15 times before NASA selected him as an astronaut in 1998 and then spent 30 years working for NASA, 15 as an engineer and 15 as an astronaut. He is also known for the award winning book, *The Ordinary Spaceman: From Boyhood Dreams to Astronaut* and children’s books *A is for Astronaut: Blasting Through the Alphabet* and *It’s a Question of Space: An Ordinary Astronaut’s Answers to Sometimes Extraordinary Questions*.

Our second presenter will be Nebraska native Dr. Natalie Hahn, an International United Nations official and Malaika Foundation founder. Hahn served 38 years with United Nations programs in Ethiopia, Malawi, Nigeria, New York City and Rome. Her work with the U.N. included areas such as new food crops and nutrition in Nigeria, women and finance with the International Fund for Agricultural Development, youth initiatives with the Food and Agriculture Organization, UNICEF representative to Malawi, and Senior Private Sector Adviser at the U.N.’s Fund for International Partnerships.

You will even have a chance to visit and share stories in small groups of participants in what are called “break out rooms.” The morning will conclude with state representative Alicia Jones of SHIIP (Senior Health Insurance Information Program). SHIIP educates people about Medicare, assisting seniors and those with disabilities in making informed decisions on topics related to health insurance. There will be a brief opportunity for questions and answers. Of course, there will be prizes drawn from our participant list!

Registration will be available by the middle of September on [nsea.org/retired](http://nsea.org/retired) by selecting **Conferences and Events**. Using your email, you will be given a ZOOM Identification Number and password prior to the event and may enter in the site as early as 9:30 a.m., using your full name as your name upon entering. If you do not have the required and free ZOOM computer program, you can download it by going to [www.zoom.us](http://www.zoom.us). If you have questions or need assistance, please contact Rebecca Smith at [rebecca.smith@nsea.org](mailto:rebecca.smith@nsea.org) or 800-742-0047 or NSEA-Retired President Dr. De Tonack at [dtonack@neb.rr.com](mailto:dtonack@neb.rr.com) or 402-525-4264.



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](mailto:dtonack@neb.rr.com)



## Familiar Faces Saying Hello



Tom Black

Tom Black is returning to the NSEA-Retired Board of Directors representing the Elkhorn District. Black has a long and extensive history of work with NSEA and NSEA-Retired. He served 20 years on the NSEA Board of Directors, six years as Elkhorn District Director, four years as NSEA vice president, and 19 years on the NSEA-Retired Board of Directors, serving at various times as president, vice president and Elkhorn District representative. Black has served on the NEA Human and Civil Rights Commission, editor of the Retired Corner in *The Voice*, and editor of *The Advocate*. He also served as chair of the SEAN/NSEA-Retired Scholarship Committee. Black even earns credit for the SEAN/NSEA-Retired Intergenerational Program's slogan: "The Wisdom of Age and the Exuberance of Youth." Black has kept a count of his association involvement: NEA RA 34 times and NSEA DA 63 times. Black was part of a team with Joe Higgins, who was serving as NSEA President at the time, and Dan McGuire, North Platte, to completely rearrange and rewrite the NSEA Board of Directors Policy Handbook.

Locally, Black served several years on a West Point Multi-Cultural Action Committee to work with a large local community of Hispanics, on a Regional Civil Rights Committee, and on the West Point City Council. He lists his hobbies to include teaching over 2,700 teenagers and serving thousands of NSEA and Retired members. His other interests include writing for his children and reading James Patterson novels.

Maureen (Mo) Nickels continues her love for education in different capacities. She is currently president of the State Board of Education representing District 8 and in her second term on the Board. She is shown at the far right with two other NSEA-Retired members who also serve on the State Board of Education, Lisa Fricke and Patsy Koch Johns. Nickels spent 26 years teaching upper elementary grades for the Grand Island Public School District. During those years she was an active member of the Grand Island Education Association. In 2000 she left the classroom to work as an Organizational Specialist for NSEA. Nickels retired from NSEA in August of 2017. She volunteers at the Literacy Council of Grand Island, recently joined the Board of Directors of Heartland CASA and is a member of the Platte Valley Retired Education Association. Remaining active in Association work is of great importance to her.

Having grown up on a farm outside of Anselmo, Nickels continues to love the country life. She resides on her small acreage that's become known as 'The Nickels Nest' outside of Chapman with her two dogs Spice and Oscar. In the spring, summer and fall you will find her putting in her yard on her antique tractor, mowing, working in the flower gardens or vegetable garden, and trimming trees. She loves the beauty that nature provides her in her surroundings that includes a 2-acre pond with turtles and ducks year-round. The acreage allows for plenty of bird watching with every imaginable kind of wildlife being on the property throughout every season. YouTube has taught her how to install her own wood flooring in two rooms of her home as well as building a garden arbor for her newest flower bed that is a work in progress. Winter months are reserved for quilting, sewing, reading and catching up on movies. Nickels enjoys having her adult daughter, Chelsa, nearby in Grand Island. She is quick to say she is livin' the dream! We welcome her as the Sandhills Representative on the NSEA-Retired Board of Directors.



From Left: Lisa Fricke, Patsy Koch Johns, and Mo Nickels

## Do You Remember?

Think back to school lunchrooms from the 1960s and 1970s. Do you remember the aroma of hot dinner rolls, baked in the kitchens, which were then located at each school building? Also, wasn't there a weekly expectation of cinnamon rolls and chili on the menu sometime during the week? A recent Nebraska Land article searched for some of that history of cinnamon rolls and chili, a tradition that seems to have been borrowed for the Runza menu. It might reach back to government surpluses which schools received whereby flour and beans were common commodities to be used. Perhaps the common menu item was encouraged in that many consolidated, rural schools capitalized on local farm wives' cooking with comfort food their specialty.

## Saying Goodbye for Now

Dee Gillham began her career teaching with husband Ron at Wheeler Central in the Sandhills. They both loved the country and the people. After five years, he became a superintendent and she became a graduate assistant at Wayne State College and received a masters with an endorsement in special education. She then returned to Wheeler Central. She retired from WC in 2001, after serving as Special Education Director, teaching 7th, 8th, and 12th grade English and working with gifted education. She served on the Board of Directors and coached for Destination Imagination which was the problem-solving competition for teams of gifted students. She continues to stay involved serving on the Board of Directors of the Loup Basin Public Health Department, which is a nine-county health board.



Dee Gillham & Jim McDermott

Gillham still resides in Bartlett and has two adult daughters and grandchildren. She is shown with Jim McDermott, Scottsbluff, at one of the Retired conferences as they sold raffle tickets to raise funds for the Nebraska Children's Fund.

Francis Rohrich received a B.A. from Kearney State and a M.A. from Wayne State. His first teaching experience was in the Coleridge Community Schools for two years followed by 36 years in Norfolk. Rohrich taught geography, history, and civics and received Norfolk's Outstanding Young Educator Award in 1966. He received a NSF grant in 1966 to study geology at South Dakota's School of Mines and a grant to study economics at Colorado State in 1968.

One of his first experiences with the NSEA was serving on the Teacher Welfare and Service Commission for two terms in the 1970s. During the 1990s, he served on salary negotiations. As a building representative, he made many contacts with new teachers and always made certain they knew the importance of belonging to NSEA.

Rohrich retired from full time teaching in 1999 with 38 years of service in Nebraska schools. He continued teaching a summer school class and a telecourse at Northeast Community College.

Shortly after retirement, he became more active in the NSEA-Retired Association and joined the Elkhorn/Sandhills Education Association-Retired. In 2011 he was elected to the NSEA-Retired Board as a director of the Elkhorn District. He said, "Being a board member has been a very rewarding experience as you are in an association with so many talented and ambitious people."



Francis Rohrich

In addition to NSEA-Retired work and events, his hobbies include woodworking, fishing, hunting and reading. He looks forward to a continued long association with NSEA-Retired. His wife, Judy, and he continue to live in Norfolk. They have seven children and 18 grandchildren as well as two great-grandsons.

We still have not been able to present our farewell gifts to Gillham and Rohrich, but they will each be presented with one of the ceramic centerpieces (shown in the photo) from NSEA's Gala event last year.



## Open Enrollment for Medicare Part D Begins Oct. 15

Medicare Part D, the prescription drug benefit for Medicare, has an open enrollment period every year from Oct 15 to Dec 7. All prescription drug benefits are provided by private companies. Medicare Part D has a standard minimum benefit requirement but allows providers to vary the deductible and copay amounts so long as the plan is actuarially equivalent to the standard minimum benefit.



Roger Rea

The Medicare Part D plan operates on a calendar year. If you choose to not enroll in a Part D plan when first eligible and you need to enroll sometime in the future, you will pay a premium penalty of 1% per month for each month that you were not enrolled. Part D premiums can be deducted from your Social Security check if you wish.

Be careful when you sign up for Medicare Part D. While you can change Part D plans every year without penalty, you cannot change plans during the year without penalty. Be aware that the plan with the lowest premium is not necessarily the lowest cost plan; the plan with the lowest deductible is not necessarily the lowest cost plan; and the plan with the highest premium is not necessarily the best plan money can buy! Additionally, the cost of drug **X** is not necessarily the same cost across all plans. Nor is it the same from one pharmacy to the next. Not all drugs are covered by all plans. Each plan must offer at least two drugs in each therapeutic class, but the plan is not required to cover all drugs in each therapeutic class.

Additional the plans can change which drugs are on their formulary each year. Since premiums and formularies can change each year, and the drugs that you take can change each year, NSEA-Retired members should check the Medicare website, [www.medicare.gov](http://www.medicare.gov), annually to keep on top of costs.

Part D Premiums and deductibles can change yearly. Part D plan monthly premiums sold in Nebraska ranged from \$13.20 to \$89.60. Premiums are higher than the standard rate if your modified adjusted gross income exceeds \$87,000 (single) or \$174,000 (married). Part D deductibles ranged from \$0 to \$435 (your plan may have a \$0 copay for some generic drugs). Once you have met your deductible, you pay 25% of your drug costs until you reach catastrophic coverage. Catastrophic coverage begins when you have paid \$6,350 out of your own pocket. At that point, you will pay approximately 5% of the brand-name and generic drug costs until the end of the plan year.

Using the Medicare website, [www.medicare.gov](http://www.medicare.gov), is relatively easy. Be sure to have a list of your drugs to have

By: Roger Rea, NSEA-Retired Vice President

the most accurate estimate of your total costs. Some tips for using the website:

- ◆ You can log in or create an account on the website. The website will keep track of all of the drugs you enter from year-to-year, so you don't have to re-enter them.
- ◆ If you prefer not to create an account, click on the **Sign Up/Change Plans** tab in the upper left corner of the page, and click on **Find Plans** from the drop-down menu.
- ◆ To see ONLY drug plans, click on **Drug Plan Part D**. Enter your ZIP code to see Nebraska-licensed plans. Ask to see costs of drugs and click on **Retail Pharmacy**. Enter your drugs, along with the dosage and frequency.
- ◆ You can select up to three pharmacies to compare with the Part D drug plans. If you don't see the one you want to use, click on **More Pharmacies** at the bottom of the page. The default is to use your ZIP code as the beginning point in the pharmacy search. If your pharmacy is not in your ZIP code, keep going until you find it!
- ◆ The lowest cost to you will come from using pharmacies that are **Preferred In Network**. Every pharmacy accepts all Part D providers, but not every pharmacy gives preferred pricing.
- ◆ Drugs that are not on a Part D provider's formulary may not be paid for at all! Many name-brand drugs are not on listed because they have generic equivalents. You pay full retail cost for those drugs, and what you pay for them does not count towards your deductible or out-of-pocket maximum!
- ◆ You can compare up to three Part D plans to find additional details. Just click, **Add to Compare** below the plan description. The comparisons will tell you whether the pharmacies you selected are **Standard** or **Preferred** for each drug plan. Along with how many of your drugs are **Covered**, and **Not Covered**. Click on **Plan Details** and scroll down to find which Drug Tier each of your drugs is on for each Part D provider – this is where you can learn which drugs (if any) are not covered by that plan. You can enroll on-line for any of the plans. You will need your Medicare number to do that.

Nebraska SHIP is staffed by volunteers trained in using the Medicare website. Call them at 1-800-234-7119. While the SHIP volunteer may offer to help sign you up for a Medicare supplement, but Educators' Medicare Supplement is not available to the general public, and therefore is not part of their database. Find out more at the EHA website, [www.ehaplan.org/retiree-info](http://www.ehaplan.org/retiree-info). Call BCBS of NE at 877-721-2583 to get more information on Educators' Medicare Supplement.

## Early Voting at Home Made Easy in Nebraska



The NSEA website <https://nsea.org/2020Recommended> will make receiving a ballot at home very convenient and provide a list of NSEA recommended state candidates. Clicking on the option **Early Voter Ballot Request Forms** provides the following information:

Nebraska is a ‘no-excuse’ state, meaning any registered voter may request an early-voting (absentee) ballot and is not required to provide a reason. Prior to the November 3 General Election, all Nebraska residents will receive a card that may be returned to request an early-voting ballot. You may also print an application for an early-voting ballot from the nsea.org site mentioned above or the Nebraska Secretary of State site mentioned below and then mail or email to your county election office. Additional information for Nebraskans can be found from the Nebraska Secretary of State at <https://sos.nebraska.gov/elections>.

### Time Frame for Voting:

All county election offices will accept early-voting applications up to 120 days prior to a statewide primary, general election or special election. However, regular early-voting ballots are not sent out or voted until at least 35 days before a primary or general election and 15 days prior to all other elections. All early-voting ballots whether delivered in person, at a drop-off box, by mail or by other carrier must arrive by the close of polls on the day of the election. You can vote early in-person at your county election office for a period prior to an election (30 days prior to a primary or general election and 15 days for all other elections). The day before the election is the last day to vote early in person.

For this year, the specific dates are as follows:

**July 6, 2020:** First day to accept early voting ballot request for the general election.

**September 28, 2020:** Early voting ballots begin to be mailed out.

**October 5, 2020:** Early voting in county election offices begins.

**October 23, 2020:** Last day to request a ballot to be mailed to you.

**November 2, 2020:** Last day to vote early in county election office.

**November 3, 2020:** Election Day

## Educators’ Medicare Supplement Webinars

Virtual Access on 10 Different Days

NSEA-Retired has partnered with Blue Cross Blue Shield of Nebraska to bring information about Medicare as well as Educators’ Medicare Supplement virtual webinars in November and December. Educators’ Medicare Supplement is available to EHA subscribers and/or NSEA-Retired members and their spouses who are age 65 and above and pays for medical costs that Medicare does not cover. The plan also has an excellent dental plan that is available on initial enrollment. Additional information can be found on the Medicare website, [www.medicare.gov](http://www.medicare.gov).

The webinar schedule for this year will be:

Nov. 2 - 1-3 p.m.	Nov. 6 - 9-11 a.m.	Nov. 9 - 1-3 p.m.	Nov. 13 - 9-11 a.m.	Nov. 16 - 1-3 p.m.
Nov. 20 - 9-11 a.m.	Nov. 30 - 1-3 p.m.	Dec. 4 - 9-11 a.m.	Dec. 7 - 1-3 p.m.	Dec. 11 - 9-11 a.m.

While there is no cost for the webinars, registration is required. To register, visit [www.nsea.org/retired](http://www.nsea.org/retired) and select the **Fall 2020 Educators’ Medicare Supplement Webinars**. A valid email address is needed to complete your registration. A confirmation email will be sent detailing the sessions. BCBSNE will send materials to those who register in advance of the webinars. The recorded presentation will be available after sessions at [www.echaplan.org/retiree-info](http://www.echaplan.org/retiree-info).

## 1901 Student Letter Predicts the Future?

Hello,

October 1st, 1901

My name is Amanda. I just started Grade 2 at the school in our town. My older brother, Billy, is in Grade 6 and my younger sister, Sarah, is just starting Kindergarten.

My teacher asked us to write a note to students 100 years from now to tell them what school is like now and to try to imagine what it will be like for them. Father thinks people will have given up on school by then. He thinks school is a big waste of time. But I think there might still be schools. There might be two or three teachers in a school instead of just one!

My brothers and sisters all go to the same school—we share one big classroom. Miss Matheson is the teacher. She teaches all the kids in our community and from the farms nearby. Right now Miss Matheson is living at the Dirkson's house. But, next month it will be our turn to board her. I'm very excited about having her move in with us. She's very pretty and so smart! I wonder if one day parents will build the teacher her own house. Miss Matheson teaches everyone from Kindergarten to Grade 12. But, there aren't very many students in the higher grades. Billy is in Grade 6 now. Father says this will be his last year in school. He needs Billy to help more on the farm next year. Billy already misses school around harvest time. I go to school most of the time, except when I have to help mom go to market to sell our eggs. I think that in 100 years, there will

be special days off so that kids can help sell eggs and won't have to miss class to do it.

I like school—most of the time. We practice writing, reading and arithmetic. We use small chalkboards to practice math and we use pens that we dip in ink to practice writing. I like writing with the pen, but I hate when the boys dip my hair in the ink! If there are still schools in 100 years, I'm sure the boys will still be dipping the girls' hair in ink. We have to buy our own books and Father says it's too expensive to buy new ones each year. I always have to use Billy's old books. He took pretty good care of them—Father would have taken him behind the wood shed if he hadn't! But it would still be nice to have a new book, just once.



Fairmont High School 8th Grade Class, Circa 1916

It's chilly this morning. We have a big stove at the front of the room to keep the class warm in the winter, but we don't get any wood for it until it's cold all day. In the autumn we have to wear our sweaters in the mornings until the sun warms things up. I think in 100 years, they will be able to start the stove in autumn so their fingers won't be so cold in the mornings.

I made our lunches today. Sarah helped. She liked packing the old syrup buckets full of the sandwiches I made. I wonder if in 100 years, kids will still bring their lunches to school in old syrup buckets? Maybe they'll get brand new ones instead. Billy never has time to eat his lunch. He's too busy taking care of his horse. He's so lucky to be able to ride to school. Sarah and I have to walk. I know it's only one mile and that lots of kids have to walk farther, but it would still be fun to ride a horse. I think in 100 years all of the kids will have their own horses and be able to ride to school—even the girls.

It's almost time for recess, so I'm going to finish my note now. One thing's for sure, if there's still school in 100 years there will still be recess! ~Amanda

## Test Your Media Literacy - Dr. De Tonack

Media literacy is not a new problem, but the term was coined in the 1960s. Currently it is often defined as the *practices that allow people to access, critically evaluate, and create or manipulate media*. Some definitions go on to add *acting on the information*. Some describe it as an ancient challenge reaching back to 370 B.C. E. with Plato describing Socrates' criticism of writing things down. Socrates thought writing would take people away from remembering things and would encourage people to use written words out of context. In 1452, the printing press changed that. The power of communication and knowledge spread to many other people. In the 17th Century newspapers, the **Penny Press** gave access to the masses at the mere price of 1 penny.

However, to make money, companies relied upon ads and what sometimes digressed to what was called "yellow journalism." Sometimes, media may stray from facts to sensationalism to sell to the people.

Overall, approach any form of media with healthy skepticism. Five questions you might ask include the following: Who created the information, for what purpose? What methods were used to attract and hold your attention? What lifestyles and views does the information depict? How might others interpret the information? What is omitted or left out? You might also critique the relevancy, accuracy, possible bias and trustworthiness of the source of the information. Perhaps critical thinking summarizes this idea.

# Reporting and Protecting Yourself from Fraud & Scams

Reprinted from "Living Well," Aging Partners, winter 2020, Volume 16, Issue 1 and "Scam Alert" How Not to Get Ripped Off! AARP. 2017



Chris Czerwinski presenting on scams and fraud at NSEA-Retired October 2018 conference

"It is estimated that insurance fraud costs each American family nearly \$1,000 a year in the form of an increased price of health, auto and homeowners insurance premiums. Insurance fraud is defined as any deliberate deception committed against or by an insurance company, agent or

consumer for unjustified financial gain. This can happen during the process of buying, using, selling and underwriting insurance."

The Insurance Fraud Prevention Division (IFPD) is a law enforcement division under the Nebraska Department of Insurance staffed with certified law enforcement officers. This division was started in 1995 with the goal to decrease premium funds that go toward fraud. Referrals and questions can be directed to that division, 402-471-2201.

One type of fraud is referred to external fraud which is directed against an insurance company by policyholders, medical providers, beneficiaries, vendors and career criminals. This might involve fraudulent claims or overstating amounts of loss.

A recent survey found nearly 20 percent of Americans 65 and over have been exploited financially in one form or another. How can you help protect yourself? Ensure you work with licensed agents and if they file with a company on your behalf, get information directly from the company as well. High tech has made it easy for crooks to cast a

broad net at very little cost.

Additional scams often focus on older individuals.

"Scam artists go where the money is. They overcome our defenses and get us into emotional states that override logical thinking," Kathy Stokes, AARP's director of fraud prevention. Criminals are good at what they do. One way to protect your money is to cut down on your exposure to sales pitches, fraud experts say. Specific suggestions are:

1. If you give out personal information, be sure you know to whom you are giving it.
2. Attempt to get on telephone no-call and blocking lists.
3. Do not make investment decisions based only on a phone or email pitch or an ad.

Studies indicate retirees may be more susceptible to fraud. As we age, we may become overconfident in making financial decisions, although people of any age can be challenged. "Loneliness can be expensive," says the Federal Trade Commission. Romance scams cost people more money than any other type of consumer fraud in 2018. The con artists pretend to have a lot in common with their victims, then build trust over many weeks before asking their targets to reveal personal data or send money for an "emergency." The con artists may use someone else's photo. A reverse image search using Tin Eye or Google Images may show if an imposter is using someone else's photo. TALK TO SOMEONE YOU TRUST.

The best defense might be summarized as follows: 1) Begin noting your reactions to an appealing ad or convincing sales pitch. Learn to interpret our emotions. 2) Establish a rule never to make a buying decision at the time of the sales pitch. 3) Above all, never be so arrogant as to believe that you're too savvy or self-aware to be taken in.

## NSEA-Retired Team

Shown are NSEA staff Rebecca Smith, Megan Lyons and Jan Anderson who are part of a team that help NSEA-Retired serve and communicate with our close to 6,000 NSEA-Retired members. Smith is key in the communication with members and with other staff, arranging and ordering materials for our members, state ballot formation, and meeting details. Lyons takes Advocate submitted items and helps create the final version of the Advocate newsletter. Anderson works with Smith to arrange meeting dates and make conference arrangements. NSEA OS Mike Wiesen also works with Retired throughout the year. He is key to writing NEA grants and, with Kristen Sedlacek, presents retirement workshops throughout the state. NSEA's Kristi Capek works with Smith to keep our [nsea.org/retired](http://nsea.org/retired) website updated. Jason Hayes is our legislative and governance relations link and is key to our Government Relations/Lobby day activities in February.





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## Looking Ahead

\* January will be the time to register as NSEA-Retired candidates for DA and RA as well as the following NSEA-Retired Board positions: One member each from both Capitol and Metro Districts (3 Year Terms)

\* Mark your calendars for Tuesday, Feb. 16, 2021, Government Relations/ Lobby Day at NSEA in Lincoln. Registration will be available on our website [nsea.org/retired](http://nsea.org/retired) closer to the event.

\* Plan on attending our Spring Conference Thursday, April 22, 2021 at the Lincoln Children's Zoo.

