

# NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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## NSEA-RETIRED OFFICERS

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

Roger Rea, Vice President  
roger.omaha@gmail.com

Dr. Sarah Brown, Secretary  
travelersarah116@gmail.com

Arlene Rea, Treasurer  
arlenerea36@yahoo.com

## DISTRICT DIRECTORS

Pat Etherton, Capitol  
petherton123@gmail.com

Dr. Margie Nowak, Capitol  
margienowak@hotmail.com

Tom Black, Elkhorn  
tomwpc6296@gmail.com

Ruby Davis, Metro  
rddelta@gmail.com

Walta Sue Dodd, Metro  
wsdodd@aol.com

Twila Griffiths, Panhandle  
egriff@mail.com

Maureen Nickels, Sandhills  
earth1@rocketmail.com

Guy Roggenkamp, Tri-Valley  
groggenk@charter.net

Dr. De Tonack  
NSEA-Retired  
President



## Call on Retired Educators (CORE) helps at NSEA U



Margie Nowak (left) and Pat Etherton

NSEA University was held in Lincoln at the Innovation Campus in July. Shown are NSEA-Retired board members Margie Nowak and Pat Etherton greeting participants with several items such as pens and notepads while encouraging them to join as pre-retired lifetime members. Diane Knapp, Linda Lannin, De Tonack, and Chris Martin also assisted during the three-day event.

The third day luncheon speaker was school administrator Gerry Brooks, often described as an “educational humorist.” His presentation paired

various objects with key suggestions for a successful upcoming year. Reading glasses symbolized the need to look through other people’s “lenses.” A light switch reminded educators to visually acknowledge a switch from one focus to another in a classroom and from being “on duty” for the job to being “off duty” for personal focus. A pacifier served as a reminder that every student is someone’s child, someone’s baby.

One of the many breakout sessions at NSEA U included NSEA staff members Mike Wiesen and Kristen Sedlacek presenting information on the Nebraska School Retirement Pension plan. They were joined by Jon Tidwell, Blue Cross Blue Shield of Nebraska, who explained insurance options after retirement from the school system. Wiesen and Sedlacek presented 14 Zoom sessions and a session at NSEA U. Over 600 participants were involved in retirement presentations this past year. For the coming year, Wiesen and Sedlacek have already scheduled eight monthly Zoom sessions on the retirement pension plan, September through April, and will be available for in-person deliveries. Registration is online at <https://www.nsea.org/RetirementRegistration>. New sessions will be added as they become available.



Mike Wiesen and Kristen Sedlacek

*“When one teaches, two learn.” ~Robert Heinlein*

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).



## Retirement Local Testing the Waters in Wilber

Retiring during a pandemic is a new experience for Nebraska teachers and ESPs. It demonstrated to 30-year teacher Dr. Sarah Brown just how difficult isolation could be. While visiting with past-NSEA president Nancy Fulton and retired teacher Judy Vrbka, Dr. Brown raised the idea of starting a Wilber-Clatonia-Retired local and was met with a lot of enthusiasm. Since their district has never had a retired local, Dr. Brown contacted the active local WCEA president for ideas on how this group might assist school personnel in the future and NSEA-Retired President De Tonack to ask how it could be done. Tonack sent a Charter Request Form, sample bylaws and Steps to Form a Local Chapter Affiliate and has been available to assist and encourage the group.

As a 30-year employee of the W-C district, Dr. Brown and friends developed a list of potential members and began the search for email addresses. Over the next month and with repeated emails and phone calls, the list evolved before Dr. Brown issued an invitation to coffee in the park (still ever cognizant of the realities of COVID-19). Some colleagues were still working other jobs, some moved and some were on vacation. Not everyone was able to attend but those who did had a great time. In some cases, it had been 20 years since seeing their colleagues.

“We acknowledged that we had been too busy while working to realize that we were friends,” Dr. Brown said.

Dr. Brown sent a survey to all potential WCEA-R members to ask what they would like to see in the developing group, and it showed a wide variety of needs and expectations. One element that emerged unanimously was the desire for social interaction. The group all agreed

that the next get-together was to be dinner in August so all still-employed members could be welcomed.

While the WCEA-R is not yet an established affiliated chapter, it is working toward that goal. Dr. Brown encourages others to begin the process.

“Start gathering names and friends. Take those steps toward ongoing friendships. It’s worth it!” she said.

It takes only 10 members and a brief set of bylaws to form a new local retired group under the umbrella of NSEA-Retired and NEA-Retired. Many areas across the state have retired educators coming together for conversation and support. The NSEA-Retired office has emails and addresses for members throughout the state for communication. Another reason to form a group is that it provides a stronger, two-way connection and a voice between retired members and the state retired affiliate, as well as the NSEA actives. It also may encourage other retired members to join the NEA and NSEA-Retired either as annual or lifetime members.



Retired Wilber-Clatonia teachers Dr. Sarah Brown (left) and Nancy Fulton (right) worked with Kate Lange, Public Health Emergency Preparedness Program Coordinator, and Public Health Solutions in southeast Nebraska to volunteer at COVID-19 Vaccination Clinics last Spring and Summer.

## New Offering for Existing Locals

Currently there are seven local retired groups: Omaha, Lincoln, Bellevue, Millard, Platte Valley (Grand Island and Hastings area), Elkhorn-Sandhills (stretching over a large area), and Panhandle Central, plus the newly forming local in the Wilber-Crete area. Several of these groups meet in conjunction with a local Association of Nebraska School Personnel group. In order to stimulate participation and expand the number of retired members, NSEA-Retired is offering each existing local retired affiliate up to \$1,000 this coming year for various events or projects. Contact Dr. De Tonack at [dtonack@neb.rr.com](mailto:dtonack@neb.rr.com) or (402) 525-4264.

If you would like to gather with an existing local, see contacts listed below:

Local	Contact	Phone Number
Lincoln	Dr. Margie Nowak	(402) 366-1988
Omaha	Walta Sue Dodd	(402) 659-1564
Millard	Jim Rames	(402) 895-2484
Platte Valley	Sharon Bohling	(308) 345-4679
Bellevue	Bill Gaus	(402) 734-1104
Panhandle	Twila Griffiths	(308) 631-1743
Elkhorn-Sandhills	Pat Van Ert	(402) 887-5503
Wilber-Crete Area	Dr. Sarah Brown	(402) 418-4224

**Teaching is the one profession that creates all other professions. ~Unknown**

## NSEA-Retired Fall Conference

**Where:** Ramada Inn, 2503 S. Locust St., Grand Island

**When:** Tuesday, October 26, 2021

**Time:** 8:30 a.m. - 3 p.m.

**Welcome:** 9-9:15 a.m.

### *Breakout Sessions: Select 3 from 5 offerings*

Crop Art Process and Politics:	Art Tanderup
Egypt — Land of the Pharaohs: 5000 Years of History	Roger Rea
Medicare Overview and Updates:	Ann Kroeger, SHIIP Representative
Civil War Medicine:	Gary Rath
Residential Solar Panels:	Gene and Rose Wissenburg

**Afternoon Session:** Music from the '50s and '60s - Melinda Ferree as Patsy Cline

A new event at the conference is the NSEA-Retired Board - sponsored items for a silent auction, with proceeds supporting the NEA Fund For Children and Public Education.

Morning refreshments and lunch are free for members; additional guest registration is \$10 per guest. The afternoon concludes with dessert and prizes.

Evening gathering October 25, 7 p.m. at the Ramada Inn

Register online at [nsea.org/retired](http://nsea.org/retired). Select Calendar, Events and Registration, or email Rebecca Smith at [rebecca.smith@nsea.org](mailto:rebecca.smith@nsea.org), or call 1-800-742-0047.

The deadline for registration is October 16.



# The Joy of Movement with EHA Wellness



## EHA Wellness

An educators health alliance program

Movement is key to physical and mental wellness. Whether you are taking a walk, playing with your children (or grandkids!) or running a marathon, movement is important for all that we do. Not only does it improve the physical body, but exercise is also linked to the release of serotonin, an important chemical used in our bodies to make us feel happier and more energetic. The young and the young at heart can both benefit from daily movement, exercise or play. Yes, we actually get joy from movement!

Luckily, our bodies come equipped with well-oiled movement mechanisms, our joints. They are principle players in our ability to move and groove. But these wonders of the body can break down with neglect, age and disease. Most medical professionals will tell you to get more exercise, to move more, but many worry that exercise can cause arthritis or make it worse, especially as we age. Even if it were true, it might be wise to accept aching knees as the price for a healthy heart, brain and metabolism. But studies show that exercise can be safe for joints in those who are older, overweight folks and in athletes. (Health. Harvard.edu; September 2009)

In fact, exercise is crucial for those with arthritis. It increases strength and flexibility, reduces joint pain, and helps combat fatigue. That's because keeping your muscles and surrounding tissue strong is crucial to maintaining support for your bones. Not exercising weakens those supporting muscles, creating more stress on your joints. Of course, when stiff and painful joints are already bogging you down, the thought of walking around the block or swimming a few laps might seem overwhelming.

Motivated to get moving? Begin slowly to ease your joints into exercise if you haven't been active for a while. If you push yourself too hard, you can overwork your muscles and worsen your joint pain. Listen to your body... and your instincts. Take it easy and slowly, increasing your exercise length and intensity as you progress. Consider these tips as you get started:

- **Keep the impact low.** Low impact exercises like stationary or recumbent bicycles, elliptical trainers or exercise in the water help keep joint stress low while you move.

By Betsy L. Carroll, BSN Wellness Program Manager

- **Apply heat.** Heat can relax your joints and muscles and relieve any pain you have before you begin. Heat treatments - warm towels, hot packs or a shower - should be warm, not painfully hot, and should be applied for about 20 minutes.
- **Move gently.** Move your joints gently at first to warm up. You might begin with range-of-motion exercises for five to 10 minutes before you move on to strength or aerobic exercises.
- **Go slowly.** Exercise with slow and easy movements. If you feel pain, take a break. Sharp pain and pain that is stronger than your usual joint pain might indicate something is wrong. Slow down if you notice swelling or redness in your joints.
- **Ice afterward.** Apply ice to your joints for up to 20 minutes as needed after activity, especially after activity that causes joint swelling.

(MayoClinic.org; December 2020)

Bring a little joy to your life by building movement and exercise into your routine. You will keep yourself healthier now and in the future. If you are an EHA Wellness member, sign up for wellness challenges throughout the year to motivate and encourage your journey. The next bi-monthly challenge will begin Oct. 1, but Core Wellness Trackers can be used anytime to keep up with exercise, healthy eating, sleep, hydration and mindfulness practice. The daily challenge emails include wellness information, motivation to get you moving and healthy recipes to keep you fueled.

To sign up for challenges or find more information, log onto [www.ehawealth.org](http://www.ehawealth.org). Questions? Contact EHA Wellness at [ehawealth@gmail.com](mailto:ehawealth@gmail.com). The EHA Wellness program is available to those on the EHA BCBS Medical Plan or the EHA BCBS (Direct Pay) Retiree Medical Plan.



**But you don't need to run a marathon or swim as fast as an Olympic competitor to help reduce arthritis symptoms. Even moderate movement/exercise as part of a daily routine can:**

- Strengthen the muscles around your joints
- Help you maintain bone strength
- Give you more energy to get through the day
- Make it easier to get a good night's sleep
- Help you control your weight
- Enhance your quality of life
- Improve your balance

## Teaching in Nebraska in the 1890s



In 1890, Nebraska had more than 4,000 school districts that met for at least six months each year. The State had more than 6,000 designated school districts, but some did not have any schools. Until 1891, students brought their own books, many handed down from their parents or neighbors. In 1891, Nebraska passed an act requiring the school districts to purchase textbooks. Nebraska passed a compulsory education law in 1887, requiring attendance from ages 8 to 14. However, attendance was sporadic, and truancy often was overlooked.

In 1890, there were 9,029 teachers in Nebraska, 2,612 male and 6,417 female. Some teachers were as young as 14 or 15. Females often taught for just one or two years and then planned on marriage. There was a constant teacher shortage, some classrooms averaging three different teachers a year. Districts seemed to prefer male teachers during the winter months when more male students were attending. Some teachers were hired month-by-month on a trial basis.

Teacher certification was put into effect in 1881 with a law in existence until 1910. Three grades of teacher certification were created. The third grade required the teacher to pass exams in orthography, reading, writing, geography, arithmetic, physiology, English composition and English grammar. The second grade certificate required passing all of those plus exams in U.S. history, civil government, bookkeeping, blackboard drawing, and the theory and art of teaching. The first grade certificate required all of the above plus exams in algebra, geometry, botany and natural philosophy. Most Nebraska teachers had only the third grade certificate.

In 1890, the average teacher salary was \$45 a month, although it dropped to \$38 a month in 1894 with hard economic times. Male teachers usually earned \$8 to \$10 more a month than female teachers.

## Grand Island Retireds at Play



Cast of local talent performs "Alexander, Baseball Legend"

Grand Island Retired members played key roles in a Grand Island musical telling the story of Grover Alexander, a World War I veteran and a Baseball Hall of Famer, who played from 1911 through 1930 for the Philadelphia Phillies, Chicago Cubs and St. Louis Cardinals. He is famous for his role in the 1926 World Series while pitching for the St. Louis Cardinals. He pitched in two of the games won by the Cardinals even though he pitched against Babe Ruth's Yankees. A 1952 film called "The Winning Team," starring Doris Day and Ronald Reagan, featured Alexander's story. Alexander was born in Elba and died in 1938 in St. Paul.

Carol Lowry Quandt (shown below), a former teacher, wrote the musical, "Alexander, Baseball Legend," to tell the story of Alexander, the baseball legend. Other retired educators involved in the play included Liz Hodtwalker, Clista Campbell, Christy Hewitt and Cheryl Schuett (shown practicing at the keyboard). The play was held in June at Northwest High School.



Pictured above: Carol Lowry Quandt; cast characters Amy and Grover as he returns from World War I; and Cheryl Schuett.



## Come and Get It



From left, Sheri Paden, Barb Hetcko, LEA-Retired President Diane Knapp, Kim Clabaugh and LEA President Deb Rasmussen organize boxes of books and supplies to give away at the “Come and Get It” event.

Lincoln Education Association-Retired gathered new and used classroom materials and items for a “Come and Get It” event for new educators and those transitioning to Lincoln Public Schools.

The giveaway was held at the Lincoln Education Association office July 30-31.

Many retired members and LEA members helped to donate, organize and greet educators as they came to gather items including bulletin boards, classroom materials, posters and children’s books. Additional items came from a similar event held by the Omaha Education Association. Books remaining after the event were donated to the People’s City Mission, whose bookshelves had become bare.

## Corner, Advocate win National Awards



The NSEA-Retired Corner in The Voice and the NSEA-Retired Advocate newsletter earned two communications awards from the NEA-Retired this summer. The Corner earned first place and the Advocate tied for first in their divisions.

Pictured above is NSEA Assistant Director of Communications Emily Hemphill who designs the Corner, and OS Megan Lyons works on the Advocate, both with news items submitted by Retired President De Tonack and other retired members.

“We also extend our thanks to retired Voice editor Al Koontz for his continuous work through the years for the Retired Corner,” Tonack said.

Submissions for either publication may be sent to [dtonack@neb.rr.com](mailto:dtonack@neb.rr.com).

## Blue Cross Blue Shield of Nebraska Fall Seminars

Blue Cross and Blue Shield of Nebraska will host in-person seminars and Zoom webinars to help retired educators better understand the Educators’ Medicare Supplement Plan and Medicare’s Annual Enrollment Period.

The in-person seminars will be shorter than in the past and have a limited live audience. The Zoom sessions will cover the same material, but in an electronic format with a cap of 30

participants.

All sessions cover the same material, so you only need to attend one. One of the remote sessions will be recorded and posted at [chaplan.org/retiree-info](http://chaplan.org/retiree-info) and [nsea.org/retired](http://nsea.org/retired), under the Insurance tab, in mid-December.

Invitations were mailed to eligible participants with instructions on how to reserve your place along with a handout to help follow the discussion.

Visit [nebraskablue.com/nseaseminars](http://nebraskablue.com/nseaseminars) to register for in-person or online events at least one week prior to the date you plan to attend.

Members may call 877-721-2583 for assistance from 7:30 a.m. to 6 p.m. CT.

### Session Topics

- Medicare
- Medicare Part D prescription drug plans
- Educators’ Medicare Supplement Plan (with optional dental coverage)
- Plus, a Q&A session

### In-person sessions:

Oct. 20, Omaha OPS Teacher Administrative Center, 3215 Cuming Street	Oct. 27, Lincoln Southeast Community College, 8800 O Street, Room S-1	Nov. 5, Kearney Educational Service Unit 10, 76 Plaza Boulevard, Room B
Morning sessions: 9:30-11 a.m. (Check in: 9 a.m.) Afternoon sessions: 1-2:30 p.m. (Check in: 12:30 p.m.)		
<b>Remote Sessions: All Sessions are one hour</b>		
Nov. 1, 4 p.m.	Nov. 3, 9 a.m.	Nov. 8, 9 a.m.
Nov. 9, 2 p.m.	Nov. 15, 2 p.m.	Nov. 16, 9 a.m.

## Major Credit Card Networks Protect Customers Against Fraud

source: Lincoln Journal Star, July 11, 2021, by Tim Maxwell, bankrate.com



last year, a 45% increase from the previous year. This involved individuals whose credit card accounts were compromised or who had new lines of credit opened in their name.

Major credit card companies, however, offer free liability protection indicating you will not be charged for purchases you did not make. Companies are also improving security measures and are working at preventing fraud before it occurs. They are “beefing up their networks.” A credit card network is “an infrastructure that works behind the scenes to process credit card transactions.” A network operates in the background to help a store accept your payment and collect the money. There are four major credit card networks: Visa, Mastercard, American Express and Discover. Visa and Mastercard do not distribute cards directly but work through other institutions such as banks and credit unions. American Express and Discover are also card issuers.

Any security program’s primary purpose is to help merchants and banks assess risks and ensure legitimate transaction in real time. Artificial intelligence devices and machine learning are often used to analyze data for risk factors when a purchase is made. Factors instigating extra

attention might include the following: a deviation from card holder’s usual transaction; a transaction at an odd time of day for a large sum of money; your phone being used in one location while the account is being used in another location; is the transaction mobile, online, chip or magnetic strip? These factors produce what is called a risk score, with a score of 99 being the highest risk. A score is then sent to the card distributor which then decides whether to approve or deny a purchase. Some institutions such as Discover are currently focusing on online credit card transaction security. If a transaction calls for extra security, Discover texts or emails a one-time password to the cardholder.

What can you do to protect yourself against credit card fraud? Although criminals’ methods keep evolving, the following are general guidelines:

- Before you start an online purchase, look for “https” in the web browser to insure it is secure and encrypted.
- Avoid open networks. Do not submit sensitive information while using a public Wi-Fi network that does not use passwords.
- Consider using virtual credit cards for card-not-present purchase. This is a number for a one-time use different from your printed number on your card. Mastercard and American Express offer such card numbers.
- Be skeptical whenever asked for personal information via email, text, phone or text messaging. Financial institutions and government agencies already know your personal information.
- Review your financial document and credit reports regularly.

## Hello Dr. Sarah Brown, NSEA-Retired Secretary

This summer, the Nebraska State Education Association - Retired Board appointed Dr. Sarah Brown, PhD as secretary of the board for the coming year. Dr. Brown began her duties Aug. 15 and hopes to assist the NSEA-Retired carry on their role of helping the retired teachers of Nebraska pursue their goals. Dr. Brown worked as an English Language Arts teacher and theater director at Wilber-Clatonia Public Schools for 30 years and as National Honors Society advisor for five years before retiring in May 2020. In addition, Dr. Brown was a methods instructor at Doane University for 11 years and an adjunct professor at Southeast Community College for more than 20 years. Originally from the Buffalo/Niagara Falls, New York area, Dr. Brown now lives in Crete, and is associated with Doane University, the University of Nebraska-Lincoln and Southeast Community College in Lincoln.



Sarah Brown, PhD

Dr. Brown has been active in NSEA on the national, state and local levels for many years, serving on many committees and holding several offices including past-secretary and past-vice president for the Capitol District; past-president of the Professional Practices Commission; past-secretary of TESAC and as a more than 20-year member of the Nebraska Council for Teacher Education. On the local level, Dr. Brown has served as president, vice-president and secretary multiple times. Currently, Dr. Brown is working toward building a local Wilber-Clatonia Retired affiliate.

Since retirement, Dr. Brown has welcomed her first grandchild, and flies to Florida as often as possible. She has also volunteered for the public health department at area COVID-19 immunization clinics and at a free physical clinic for children returning to school. Additionally, she has been appointed to the Crete Civil Service commission, works at bloodmobiles and serves as a substitute minister for her church.



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

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## Upcoming events

**Lobby/Governance Day *February 15*** in Lincoln, NSEA Building

**Spring Conference *April 21*** at the Lincoln Children’s Zoo

The January Voice and Advocate will have details for upcoming elections including delegates for Delegate Assembly and Representative Assembly plus positions on the NSEA-Retired Board including secretary, treasurer and Metro, Tri-Valley and Panhandle representatives.

### Contacts

NSEA Retired	<a href="http://www.nsea.org/retired">www.nsea.org/retired</a>
NEA Retired	<a href="http://www.nea.org/retired">www.nea.org/retired</a>
Nebraska Public Employees Retirement System	<a href="http://www.npers.ne.gov">www.npers.ne.gov</a>
Health Insurance Plans and Options	<a href="http://nsea.org/retired">nsea.org/retired</a> and
	<a href="http://www.chaplan.org">www.chaplan.org</a>
Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a>
Social Security	<a href="http://www.ssa.gov">www.ssa.gov</a>