NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

October 2014: V10, I-1

NSEA-RETIRED OFFICERS

Roger Rea, President
rrea68154@yahoo.com

Tom Black, Vice President
wpc6296@cableone.net

Jan Barnason, Secretary
jbarnason@windstream.net

Art Tanderup, Treasurer
atanderu@gmail.com

——————

District Directors:

Pat Etherton, Capitol
pether@windstream.net

Francis Rohrich, Elkhorn
frohrich@msn.com

Walta Sue Dodd, Metro
WSDodd@aol.com

John Jensen, Metro
jensen.omaha@gmail.com

Jim McDermott, Panhandle
jpmcdermo@hotmail.com

Dee Gillham, Sandhills
gillron@nntc.net

Guy Roggenkamp, Tri-Valley
groggenk@charter.net

Renae Kelly, Advocate Editor
renaerkelly@gmail.com

Social Security and 'GPO-WEP'

Roger Rea, NSEA-Retired President

Recently I was involved in interviewing candidates for the U.S. Congress and Senate in order to make recommendations for the November elections. Candidates were asked to respond to several questions about Social Security. Most retirees do not think much about Social Security until they actually need to draw their benefit. I know I didn't. The Congressional questionnaire dealt, among other topics, with "GPO" and "WEP." Questions about these two topics seldom arise in Nebraska, and the candidates asked for more information so that they could give an informed response to the questions. I'd like to I'd explore these Social Security issues a bit in this column to increase your own awareness.

Social Security benefits are based on your lifetime earnings, not what you earned recently or how much you contributed to Social Security. In order to qualify for a Social Security benefit, you must work in a job covered by Social Security for a minimum of ten years (40 quarters). If you have fewer than 40 quarters of work, you will not qualify for a Social Security benefit. But Social Security does not just look at your highest ten years of earnings – it looks at all of the earnings you have over your entire working life. Your Social Security benefit is based on the highest 35 years of your earnings. Your actual earnings are adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then Social Security calculates your average indexed monthly earnings during the 35 years when you earned the most. If you work for more than 35 years, only the highest-earning 35 years will be used to calculate your benefit. If you work for less than 35 years, Social Security will use zeroes for the earnings you have for your non-working years.

Social Security is designed to replace the largest percentage of the average monthly lifetime wages for low-income workers. The formula is simple. Social Security will replace 90% of the first $816 of average monthly income; 32% of the next $4,101 (up to a wage of $4,917); and 15% of anything over $4,917. Those are the dollar amounts in effect in 2014. The three different percentage replacement amounts are called "bend points." The largest percentage replacement is for the smallest dollar amount, with lesser percentage replacements ("bending the benefits down") as your average monthly wage increases.

To give an oversimplified illustration, let's suppose that you work in a job that pays $25,000 per year at the time you retire, and that you worked for this employer all of your working life – earning a pittance in your early years and having a salary that exactly kept pace with inflation. If your adjusted wages totaled $25,000 for every year of a 35-year working career, you would have an average monthly wage of $2,083. Your monthly Social Security benefit would be about $1,140 at age 66, or 55% of the salary you made while working. If you worked at a job that paid you $100,000 per year at the time you retired, and had an adjusted salary of $100,000 for every year of a 35-year working career, your average monthly income would be $8,333 per month. Your monthly Social Security benefit would be about $2,559 at age 66, or 31% of the salary you made while working. It is clear that Social Security replaces a higher percentage of income for low-income workers than for high-income workers.

Not every worker in America is covered by Social Security. When the Social Security Act was signed into law in 1935, federal, state and local government workers who were covered by a government-sponsored retirement system were prohibited from joining Social Security. The laws have changed over time, and many of the groups who were originally prohibited from joining Social Security now participate. But some public employees in 15 states (including some of the most populous states like CA, TX, IL, and OH) are not participants in Social Security. Those individuals depend entirely on their own governmental retirement plans for retirement security.

GPO-WEP affects only those individuals (and their spouses) who worked for an employer who is not part of Social Security. WEP stands for Windfall Elimination Provision, and applies to any worker who has worked at several jobs and qualifies for both a Social Security benefit and a government pension. GPO stands for Government Pension Offset, and applies to any worker who is the spouse or widow (er) of a worker who was not covered by Social Security. Both categories of individuals will receive reduced Social Security benefits when they retire.

Why did Congress enact WEP? Remember, Social Security (SS) replaces a higher percentage of income for low-income workers. Workers who spend most of their careers in non-SS covered employment will appear to the Social Security Administration as low-paid workers. Congress passed WEP in the belief that one should not receive a Social Security benefit as a low-paid worker plus receive a government pension from non-SS-covered employment. WEP reduces the income-replacement percentage at the first "bend point" from 90% of the first $816 of average monthly income to 40% of the first $816.

GPO affects anyone who is married to a worker who is not covered by Social Security and who applies for a spousal, widow's or widower's benefit from Social Security. Why did Congress enact GPO? Benefits paid to spouses and widows (ers) are "dependent's benefits." Those benefits were paid in the 1930s (when Social Security began) to compensate spouses who stayed home to raise a family and were financially dependent on the working spouse. It is now common for both spouses to have their own work record for Social Security. The law has always required that a person's SS spousal benefit be offset dollar-for-dollar by the amount of his or her own SS benefit. Congress passed GPO to help assure that the spousal benefit for a government worker would be treated in a similar manner to those who work for an employer who does pay Social Security. GPO reduces your spousal SS benefit by two-thirds of the government pension amount.

GPO-WEP are hot issues in states in which most governmental employees are not covered by Social Security – that's why questions about GPO-WEP are on the Congressional recommendation questionnaire. According to the Congressional Research Service Report, in 2013 about 600,000 people were affected by GPO – 80% of them were women and most lost their entire SS spousal benefit. About 1.4 million people were affected by WEP, and 63% of them were men.

Individuals who support the repeal of GPO argue that reducing the Social Security survivor benefit harms the financially dependent spouse and undermines the original purpose of the Social Security dependent/survivor benefit to provide additional income when the breadwinner dies or becomes disabled.

Those who support the repeal of WEP argue that individuals who work in two different jobs (one covered by Social Security and one not covered by Social Security) have paid into two retirement plans, have earned retirement benefits from both plans, and should be allowed to collect benefits from both retirement plans without having either one artificially reduced. They further argue that since they have shortened careers under both of the retirement systems they paid into, their retirement benefits under each plan are already lower than they would be if they had a single career covered by a single retirement system. In short, they have worked at two different jobs, have fully paid for two retirement benefits, and deserve to collect what they have paid for.

Regarding both the GPO and WEP reductions to Social Security benefits, proponents of repeal point out that when earned retirement benefits are artificially reduced it becomes much more likely that the individuals who are impacted by the reduction will need public assistance programs to make ends meet. Bills that repeal GPO-WEP have bipartisan support in Congress. In 2013, there were 133 co-sponsors of repeal bills in the House, and 19 co-sponsors in the Senate.

Nebraska educators who are married to a public safety employee (police or fire) or military/governmental employee will likely have to deal with the issues. If you decide to continue your teaching career in one of the states that does not participate in Social Security, you may be affected. A few "words to the wise:" understand your Social Security benefits before you retire!

Reminder: EHA Changes Effective Sept. 1

By: Roger Rea, NSEA-Retired President

In the past, all EHA Preferred Provider plans have had two out-of-pocket maximum amounts: (a) one amount for all medical expenses (doctor visits, lab tests, and medical procedures); and (b) one amount for pharmaceutical expenses (co-pays for your medicines). Starting September 1, 2014, the out-of-pocket maximum expenses for all services will be combined into a single maximum amount that will be lower than the current combined maximum for medical and pharmacy benefits.

The $3,100-deductible policy that is also eligible for a Health Savings Account (HSA) is not affected by the change. The deductible for that policy is already a combined out-of-pocket maximum amount for both medical and prescription claims. Subscribers to the $3,100-deductible policy pay the first $3,100 of all covered charges (both medical and prescription charges) *before* the health insurance plan pays anything.

The chart below shows the maximum out-of-pocket (OOP) amounts for retirees younger than 65 that are in effect beginning September 1. EHA subscribers do not have any copays for covered services for the remainder of the calendar year once they reach the OOP maximum amounts. For more detailed information about health insurance plans for retirees younger than 65, visit the EHA web site, ***www.ehaplan.org***.

	Deductible amount	**$750**	**$1,650**	**$3,100 HSA-eligible**
After 9/1/2014	*New* Medical and Rx copay max	$3,500	$4,500	$3,100
	New **TOTAL** medical and Rx OOP max (copay + ded.)	**$4,250**	**$6,150**	**$3,100**

On September 1st, premiums for all EHA insurance plans, increased by 2.3%. All NSEA-Retired members younger than 65 who are insured through one of the EHA plans have received notice of the new premium amounts for this plan year.

These changes affect only EHA plans for retirees younger than 65. There are no changes for NSEA-Retired Blue Senior Classic, the Medicare supplement that NSEA-Retired endorses.

Coalition on Taxation of Seniors Plans for Upcoming Legislative Session

By: Roger Rea, NSEA-Retired President

The Unicameral passed LB 987 this past spring. LB 987 provides tax relief for Nebraskans for the first time in many years. There are two main components of LB 987: (a) indexing the tax brackets for inflation; and (b) raising the threshold income for taxing Social Security benefits.

Beginning with the 2014 tax year, the Nebraska state income tax brackets will be indexed for inflation and the brackets will be automatically adjusted annually for inflation from 2014 forward. This change will impact the amount of Nebraska income tax that will be paid by all taxpayers in Nebraska. The table shows how income tax brackets will change in 2015, and gives the income levels and tax rates for the 2014 and 2015 tax years.

Tax rates applicable in 2014			**Tax rates applicable in 2015**		
Single income	**Married income**	**NE tax rate**	**Single income**	**Married income**	**NE tax rate**
< $2,400	< $4,800	2.46%	< $3,000	< $6,000	2.46%
Up to $17,500	Up to $35,000	3.51%	Up to $18,000	Up to $36,000	3.51%
Up to $27,000	$54,000	5.01%	Up to $29,000	$58,000	5.01%
> $27,000	> $54,000	6.84%	> $29,000	> $58,000	6.84%

LB 987 also raises the threshold income before Social Security benefits are taxed at the state level. Social Security benefits were not taxed at the federal or state level until 1984, when a major federal reform of Social Security was put into place. In order to have a federally taxable Social Security benefit in 1984, retirees needed to have an adjusted gross income (AGI) of at least $25,000 for a single individual or $32,000 for a married couple filing jointly. Those threshold income limits have never been changed. LB 987 raises the threshold AGI before Social Security benefits are taxed at the state level to $43,000 for a single individual or $58,000 for a married couple filing jointly. However, unlike the indexation of tax brackets, the threshold incomes for taxing Social Security are not indexed for inflation going forward.

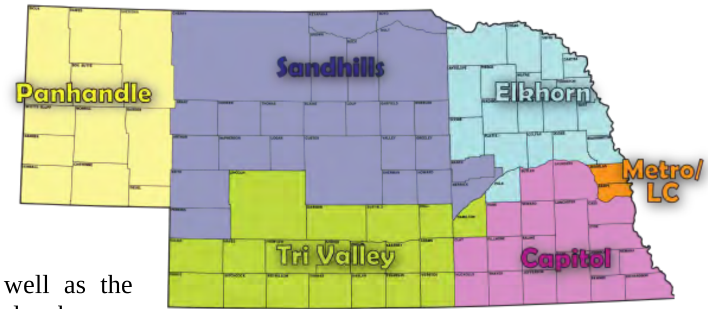
Nebraska has never made a policy decision to tax Social Security incomes. In the 1980s, when Social Security became taxable at the federal level, Nebraska income tax was simply a percentage of the federal income tax liability. When Social Security became taxable at the federal level, Nebraska got a “windfall” tax benefit because the Nebraska income tax was simply a percentage of the federal tax liability (which then included the federally taxable portion of your Social Security income). Nebraska stopped calculating state income tax liability as a percentage of the federal tax liability in the 1990s, but unlike many states, Nebraska did not specifically exempt Social Security income from state income tax when it did so.

If the threshold incomes for taxing Social Security had been indexed for inflation, the 1984 threshold level of $25,000 for a single individual would be $57,043 in 2014, and the $32,000 income for a married couple would be $73,015. Members of the coalition working to reduce the tax burden on seniors believe that the new threshold AGIs of $43,000 for a single individual and $58,000 for a married couple are too low to provide fair or meaningful tax relief for seniors.

The coalition plans to meet in late October to consider several options for the 2015 legislative session. Among the options being considered are: (1) indexing the new threshold incomes before Social Security benefits are taxed for inflation; (2) providing a gradual phase-in of the state income tax for incomes that exceed the threshold amount. This would avoid having all of your Social Security benefit taxed if you make just $1 more than the threshold income (sometimes called the “cliff effect” of taxation). And (3) raising the threshold income amounts to numbers that more closely reflect the impact of inflation on the original threshold AGI levels. Details of the coalition recommendations for next year will be printed in the next issue of the *Advocate*.

Elections Coming in March 2015

By: Roger Rea, NSEA-Retired President



NSEA-Retired members will elect the Metro Region #2 District Director to the NSEA-Retired Board of Directors next spring for a three-year term beginning August 15, 2015. Delegates will also be elected to represent the retired members at NSEA Delegate Assembly (to be held in Lincoln on April 24 & 25, 2015) as well as delegates to NEA Representative Assembly (to be held in Orlando June 30-July 7, 2015). Delegates to NSEA-DA and NEA-RA are elected for one-year terms.

Complete details regarding the election procedures as well as the process for filing for election will be posted on the NSEA-Retired web page, ***www.nsea.org/retired***, after January 20. Any NSEA-Retired member in good standing is eligible to run for office. Candidates for District Director, NSEA Delegate Assembly or NEA Representative Assembly must live in the NSEA District they wish to represent. A map of the NSEA District boundaries is printed for your reference.

Medicare Expenditures are Below Projections

By: Roger Rea, NSEA-Retired President

In 2010, the Congressional Budget Office made projections of what Medicare expenditures would be for 2014 based on historical trends. The actual Medicare expenditures from August 2010 to April 2014 showed that Medicare spent about $1,000 less per person in 2014 than the projections that were made in 2010.

In 2010, the Affordable Care Act (ACA), also known as ObamaCare, had just passed Congress. The ACA introduced provisions intended to improve efficiency and reduce costs for Medicare. The Kaiser Family Foundation, an independent research group, concluded that by 2019, Medicare spending will be about $2,400 lower per person than was expected following the passage of the ACA. In fact, according to the Kaiser Family Foundation research, on a per-person basis Medicare spending actually decreased between 2013 and 2014.

There are several reasons for the slowing in Medicare expenditures, and they are all good news for Medicare beneficiaires. Lower Medicare spending could mean lower out-of-pocket costs for beneficiaries (including lower premiums for Medicare Parts A, B and D as well as lower premium increases for Medicare supplements).

Medicare still faces on-going financial challenges brought about, in part, by the aging baby boomer population. But for now, the slowdown in Medicare expenditures, as illustrated by the unexpected $1,000 per beneficiary decline this year, may ease the short-term budgetary pressures on Medicare and could provide an opportunity for thoughtful consideration of ways to bolster the program for an aging population. You can read more about this topic on the Kaiser Family Foundation web site, ***www.kff.org***.

Quilt Raffle to Continue in 2015

Left: Jan Barnason (left) poses with LaVila VanBoening, holding the baby blanket LaVila won in the 2014 NSEA-Retired raffle for the NSEA Children's Fund.

Right: Baby blanket for 2015 drawing, donated by Gloria Boham, sister of NSEA-Retired Board member Walta Sue Dodd. Chances to win the baby blanket are $1 each, or 6 for $5. The 2015 blanket is hand-embroidered with an alphabet theme.

Last year NSEA-Retired raised over $1,000 for the NSEA Children's Fund with this raffle. We hope to do even better this year!

Governor’s Race Highlights Differences in Positions on Education

A team of fourteen NSEA members – balanced among Republicans, Democrats and Independents – interviewed gubernatorial candidates Chuck Hassebrook and Pete Ricketts. The candidates were asked questions about education issues. The team of NSEA members recommends Chuck Hassebrook to NSEA members as the clear choice for governor. The answers to the questions provided by the candidates are summarized in the information below. Before you vote on November 4, learn where the candidates stand on issues impacting education.

NSEA posed the questions below to the gubernatorial candidates	 Chuck Hassebrook spent 37 years at the Center for Rural Affairs, including 17 as executive director. He has served 18 years on the Board of Regents of the University of Nebraska, including two years as chair. His family has farmed near Platte Center for more than 100 years.	 Pete Ricketts is retired as the Chief Operating Officer for TD Ameritrade. He is founder and past president of the Platte Institute, a conservative think tank, which has advocated for vouchers, corporate charter schools, and privatizing public education.
Q: Nebraska’s public school salaries are more than $8,000 below the national average. What would you do as governor to improve teacher pay in order to attract and retain qualified teaching and administrative staff?	I support strengthening the student loan forgiveness program for new teachers and teachers furthering their education. I also support increases in state aid to improve teacher salaries and enhance the ability of Nebraska schools to retain and attract talented teachers.	I would consider alternative structures for payment of teachers. We may need to consider adjusting salary levels particularly for areas of most need, such as math and science.
Q: Would you support charter school legislation that preserves employment rights laws, including due process, salary and benefit negotiations, and inclusion in the retirement system?	I oppose charters because they drain funds from public schools and overall have not been demonstrated to improve educational attainment. Further, they tend to cherry pick students, leaving public schools with a greater concentration of the most disadvantaged students.	Yes. I believe a charter school law is appropriate. I believe charter schools should be allowed to operate upon mutually agreed on contracts.
Q: Research says every $1 invested in early childhood education saves $7 in future societal costs. Would you support funding to ensure every child participates in quality early childhood education programs with certified teachers?	Ensuring that Nebraska kids are prepared to learn when they start kindergarten should be one of our state’s highest priorities. I strongly support an investment by the state in quality early childhood education programs that employ certified teachers.	Yes. Provided that it is consistent with local control and other budget priorities are considered in the process.
Q: Do you support the concept of the Commission on Industrial Relations or do you wish to change this process.	I support the CIR. Without it, I fear that teacher pay would fall lower in Nebraska and make it harder to attract the top talent we need in teaching.	My administration would comprehensively examine the current function and effectiveness of the CIR before determining whether action to adjust or reform was necessary.
Q: Should the state create an Education Trust Fund with a dedicated revenue source?	Yes, a portion of the state’s “Rainy Day Fund” in times of surplus should be dedicated to an Education Trust Fund to protect education in times of falling tax receipts.	This is an interesting idea that I would like to research further, seeking the input of NSEA and other education policy experts.
Q: Do you support public funds to provide vouchers or tax credits to those who choose to send their children to private schools?	No. I oppose using public tax dollars for private or corporate schools.	The state’s goal should be to help students get a quality education and if that can best be accomplished with vouchers, especially for low-income students, then we should make that option available.

Medicare and EHA Seminars Coming in October

By: Roger Rea, NSEA-Retired President

Each year Medicare subscribers who participate in Medicare Part D, the prescription drug benefit for Medicare, have from October 15 to December 7 to enroll in a different prescription drug plan. Unlike traditional Medicare supplements, the re-enrollment process for Medicare Part D has no restrictions so long as the re-enrollment takes place during the open enrollment period (Oct. 15 to Dec. 7). To assist members in making this important decision, NSEA-Retired and Blue Cross of Nebraska team up to provide information seminars on how to use the Medicare web site to find an appropriate provider for your prescription drug needs.

In addition, NSEA-Retired members younger than 65 who have insurance through the Educators Health Alliance (EHA), the Blue Cross plan that insures almost all school employees in the state, have the opportunity to change to a higher deductible plan if they submit an enrollment application by December 1st. The four EHA options available to retirees younger than 65 are: (a) $750 deductible plan; (b) $1,650 deductible plan; (c) $3,100 deductible plan that is eligible for a Health Savings Account; and (d) $4,000 deductible plan that is eligible for a Health Savings Account.

The morning session (from 9:30 a.m. to noon) will be devoted to Medicare issues, and the afternoon session (from 1:30 p.m. to 3:30 p.m.) will focus on EHA options for members younger than 65. The locations of the sessions for this year are shown in the table below.

Dates and Locations for the Seminars

Date	City	Location
Tuesday, October 21	Omaha	Westside Community Conference Center 3534 S. 108th Street
Wednesday, October 22	Columbus	The Evans House 2204 14th St.
Thursday, October 23	Lincoln	Center for People in Need 3901 N. 27th St., Unit 1
Friday, October 24	Kearney	Holiday Inn 110 S. 2nd Ave.

The Medicare sessions (from 9:30 a.m. to noon at each location) will cover four major topics: (a) the basics of Medicare, how to enroll, and the deductible and co-pay amounts for next year; (b) the benefits provided by NSEA-Retired BlueSenior Classic, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska; (c) the benefits provided by Medicare Part D, the prescription drug benefit for Medicare; and (d) a demonstration of how to use the Internet to find an appropriate Medicare Part D provider for you.

NSEA-Retired BlueSenior Classic is a Medicare supplement that is available to NSEA-Retired members and participants in one of the EHA plans. It is not advertised to the general public and is not available from an insurance salesman. It is the only Medicare supplement that provides dental coverage as part of the supplement itself. The dental coverage is the same PPO dental coverage that participants in EHA currently have. The spouse of any NSEA-Retired member is also eligible to enroll in our Medicare supplement so long as they enroll during the initial period of eligibility for Medicare. For individuals who cannot attend one of the sessions, all of the handouts from the Medicare seminars will be posted on the NSEA-Retired web site, ***www.nsea.org /retired***, after the seminars have been completed.

Retirees younger than 65 who participate in the EHA insurance program are enrolled by default into the $750 deductible plan. Since retirees must pay both the premiums and the claims for their medical costs, many retirees choose to select a plan with lower total costs. Comparisons of the premium costs as well as the maximum out-of-pocket costs for the four plans available to retirees ($750 deductible, $1,650 deductible, $3,100 deductible, and $4,000 deductible) will be part of the afternoon sessions (1:30 p.m. – 3:30 p.m. at each location). Both the $3,100 deductible plan and the $4,000 deductible plan qualify as High Deductible Health Plans (HDHP), and are eligible for a Health Savings Account (HSA). An HSA allows subscribers to pay for their medical claims on a tax-preferred basis. NSEA-Retired has endorsed Union Bank of Lincoln to provide HSA accounts to EHA subscribers without fees. A representative from Union Bank will be present to explain the benefits and uses of Health Savings Accounts.

There is no need to pre-register for any of the seminars. Mark your calendars now for these important information sessions. A mailing with complete details on the seminars will be sent to retirees younger than 70. You can also visit the NSEA-Retired web site, ***www.nsea.org/retired***, for updated information.

SEAN/NSEA-Retired Scholarships

By Tom Black NSEA-Retired Vice President

Each year, NSEA-Retired presents three $1,000 Scholarships to qualifying members of the Student Education Association of Nebraska (SEAN.) The Selection Committee consists of three SEAN student-members and two retirees: Walta Sue Dodd and Tom Black. Once the winners are selected, Tom Black, NSEA-Retired Vice President, presents the scholarships at the SEAN Delegate Assembly in March.

The Scholarships started in 1999 when the SEAN President wrote a letter to Lorraine Giles, NSEA-Retired President, suggesting we sponsor a scholarship. Lorraine liked the idea. Lorraine left office without implementing the scholarship program. NSEA-Retired started the scholarship program when I became NSEA-Retired President. We wanted to have student representatives on the Selection Committee so students would have opportunities to “feel in charge” and experience pre-adult responsibility. For those reasons, SEAN members have the majority vote on the Selection Committee.

The selection process starts in February with NSEA staff emailing applications to every SEAN member and to each SEAN chapter advisor and president. The applications are also available online at the SEAN website. The scholarships are open to students who are juniors or seniors in college and who have been SEAN members for at least two years, including the current year. Scholarships are awarded based on the applicants’ responses to three essays: (a) why they want to become a teacher; (b) their financial need; and (c) their involvement in SEAN. Three letters of recommendation accompany each application. One is from a faculty or staff member of the college or university the student attends; the second letter is from a local chapter officer; and the third recommendation comes from the SEAN chapter advisor. Applications must be postmarked no later than March 1 of each year.

Interestingly, over the years all five members of the Selection Committee have been in general agreement as to the winners and generally used the personal essays and financial needs as the paramount factors in the selections. A scoring rubric, created by Walta Sue Dodd, is now used to provide consistency in the selection process.

Some Familiar Faces at the 2014 Representative Assembly

Retired delegates to the 2014 NEA RA in Denver pose in front of the NEA-Retired Quilt. The money raised by this quilt raffle goes to the NEA Fund for Children and Education. NSEA-Retired delegates are: Roger Rea, Tom Black, Carol Krejci, De Tonak, Pat Etherton, and John Jensen. John is also the Vice President of NEA-Retired, and is in charge of the NEA-Retired quilt raffle project.

NSEA-Retired delegates Roger Rea, Pat Etherton, De Tonak and Tom Black get ready to help with the annual Outreach to Teach Project at the NEA Representative Assembly in Denver last summer. The Outreach to Teach projects are organized to give a local school a cosmetic “make-over” so the school will be more inviting to incoming students. NEA student and retired members cooperate on this project each year.

Left: NSEA-Retired President Roger Rea (right) accepts the NEA-Retired Spotlight Award for the *NSEA-Retired Corner* in the *NSEA Voice* from NEA-Retired board member Jean Dobashi and NEA-Retired President Tom Curran, at the NEA-Retired annual meeting. NSEARetired has received several journalism awards over the years. Renae Kelly is the current editor for the *Corner*, and now *the Advocate* as well.

THANK YOU Tom Black for all of your years as editor of the *Advocate* and the “Retired Corner!” Both publications received several journalism awards from NEA-Retired during Tom’s tenure as editor for these publications.

NSEA-RETIRED
Nebraska State Education Association-Retired • 605 S. 14th St. Suite 200
Lincoln, NE 68508 • (800) 742-0047 • www.nsea.org

NON-PROFIT ORG
US POSTAGE
PAID
LINCOLN, NE
PERMIT 1359

Save the date!

NSEA-Retired Fall Conference

Where: Younes Conference Center Kearney
When: Tuesday, Oct. 28, 2014
Time: 8:30 a.m. – 3:30 p.m.

Keynote session: Chuck Hassebrook, candidate for governor

Spotlight on Nebraska: Walt Miller *US Naval Ammunitions Depot*, Hastings, NE

Breakout sessions planned:
Sleep Disorders; Estate Planning; Making Your Own Digital Photo Booth; Help Available From Area Agencies on Aging; Health Insurance After Retirement (EHA Options and Medicare Transition) Art Tanderup's Experience Hosting a Willie Nelson Concert on His Farm; and MORE….

No cost for members: Non-members and guests pay $10 per person
Full agenda available on-line about October 1
On-line registration begins after October 1st
www.nsea.org /retired
Or: Call or email Rebecca Smith at 1.800.742.0047 or ***rebecca.smith@nsea.org***