

THE

VOICE

The Nebraska State Education Association ♦ January 2013



**HOW NSEA
UNLOCKS
SAVINGS
FOR MEMBERS**

Upcoming Assignments

Jan. 9

Legislature Convenes

■ **What:** The 103rd session of the Nebraska Legislature opens on Jan. 8.

■ **Details:** State aid and the retirement plan for teachers will be atop the agenda. Learn more on Page 13.

Feb. 1

Filing Deadline!!!!

■ **What:** Get involved! NSEA District and State Board service opportunities.

■ **Details:** Elections for district and state boards open in late February. But to be on the ballot, you must file no later than Friday, Feb. 1. See the story on Page 18 for details.

Also Feb. 1

NEA RA Filing Deadline!

■ **What:** Head to Atlanta and represent NSEA at the National Education Association's Representative Assembly in Atlanta in July? Every Association member is eligible to seek election.

■ **Details:** Elections for delegates will be held in conjunction with NSEA district and state elections (see above). Learn more on Page 16.

Sandy Hook Shootings: Care, Concern and Hope

Connecticut Tragedy Brings All Sides Together

Less than a week after the horrific shooting at Connecticut's Sandy Hook Elementary School, there was widespread talk of changes to gun laws, changes to school building access by the public, and the need to work harder to keep children safe at school and elsewhere.

The tragic shooting left 20 first graders and six school teachers and administrators dead.

Following the shooting, NEA President Dennis Van Roekel said "We are deeply concerned for everyone in the Newtown community and will work with the AFTCT and the Connecticut Education Association in the hours and days ahead to help them in any way we can to cope with this tragedy."

Indeed, NEA helps educators and others work through such tragedies. NEA was involved at Columbine, Virginia Tech and so many other similar incidents.

NEA has a number of valuable re-

sources available online to help students, schools, and communities recover from crisis events.

The NEA Health Information Network has published and posted a School Crisis Resource Guide that of-

fers ideas on preparing for, reacting to and responding to a crisis. That guide is available here:

crisisguide.neahin.org/crisisguide/

"Having a plan ready — and being familiar with that plan — before a tragedy is essential," said NSEA President Nancy Fulton. "It prepares educators for action during and in the days following a tragedy, whether it be a common-

place auto accident or violence like that which occurred in Connecticut."

For more details about the plan, or for help in training you school district in preparation for crisis, call your NSEA UniServ director at 1-800-742-0047.

Sandy Hook Statement

NSEA President Nancy Fulton issued this statement on Friday, Dec 14, hours after the shootings at Sandy Hook Elementary School in Newtown, CN:

"Our thoughts and prayers are with the children, families and teachers in Newtown. The 28,000 members of the Nebraska State Education Association extend deepest sympathies to all involved in this horrific tragedy."

On the Cover:

NSEA membership saves you money. Find out how you can save on hotels, automobiles, services and more, and learn and how other members have saved, beginning on

Page 5.



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Great Public Schools For Every Child

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Payment of annual NSEA membership dues entitles Nebraska educators to receive The Voice. Total cost of producing 10 monthly issues of The Voice each year is about \$2.63 per member.

Advertising rates of The Voice are available from the assistant communications director. All advertisements and advertisers are screened prior to publication. Appearance of an advertisement in The Voice does not necessarily imply NSEA endorsement of either the product being advertised or the views being expressed.

Cooking Made Easy

A Good Cook Knows Success Comes with the Right Ingredients



**NSEA President
Nancy Fulton**

“

The right ingredients have come together to allow your Association to be a leading force for the improvement of public education in Nebraska for more than 145 years.

”

I spent the just-passed holiday break indulging in a hobby that I enjoy: cooking for family and friends.

Reading through recipes, organizing and then cooking traditional holiday fare, as well as my family's favorites, gives me great pleasure. The results are (mostly!) pleasing, and help provide long-lasting, foundational memories for family and friends.

To have success in cooking, however, you need to have the right ingredients, and in the right portions. Any cook knows that a missing ingredient will spoil the cake. That is also true in building and maintaining a successful advocacy organization like the NSEA. The right ingredients have come together to allow your Association to be a leading force for the improvement of public education in Nebraska for more than 145 years.

Members at the Top

Exactly what are the elements or ingredients that are vital to building a successful organization? You, the member, are atop the list, says John Stocks, the executive director of the National Education Association. I agree. Members are the fundamental building blocks of the NSEA – and working to address the needs of members is a key to recruiting, retaining and engaging our members in a strong and viable Association.

Here are the nine other ingredients Stocks deems essential for a successful membership-based advocacy organization:

■ **Message:** To be effective advocates for our members and to communicate what we stand for in our core values and beliefs, our organization must have a clear, concise, and consistent message that expresses its vision.

■ **Reputation:** Our Association must articulate the desired reputation or image, cultivate it among the key audiences and protect it in the face of any attempt to damage it.

■ **Programs:** A variety of programs should be delivered to members, including

legal services, membership development, legislative and political action, public relations, collective bargaining, human and civil rights, professional development, and research.

■ **Leaders:** The ongoing development of leaders at all levels is critical to building and sustaining the Association. We must identify, recruit, train and organize new and emerging leaders and provide them with opportunities to develop their leadership skills.

■ **Staff:** Professional staff serve an essential role in developing the systems for building, sustaining and renewing our Association's capacity.

■ **Finances:** Organizations cannot exist without funding and financial accounting systems to monitor and track fiscal health. We must closely monitor the organization's revenue (dues) and expenditures (budget).

■ **Relationships:** The value of building and maintaining organizational relationships both internally and externally is critical to building a result-oriented organization.

■ **Technology:** The Association must be able to use modern technology to gather and analyze data, share information with our members, and to communicate efficiently and effectively with the public.

■ **Planning:** Our organization must plan for the future by articulating goals and processes for evaluating their impact after implementation.

In Good Standing

I believe the NSEA scores well on each of these 10 barometers.

NSEA's reputation is stellar. Our relationships within the education community and the general public are in good standing. Our finances are sound, our staff is top-notch. We're on top of changing technology, and we've planned for the future.

All the ingredients are in place for success as the New Year gets under way. Thank you for all you do to ensure your Association's success – and Happy 2013 to each of you!

Buried in Debt?

GET YOUR BILLS UNDER CONTROL!

REDUCE PAYMENTS & INCREASE YOUR CASH FLOW

PAYMENTS AS LOW AS*

Loan Amount	60 Months Rates as low as 3.94% APR*	84 Months Rates as low as 4.82% APR*	120 Months Rates as low as 5.23% APR*
\$10,000	\$187.78	\$143.47	\$109.46
\$25,000	\$460.56	\$351.88	\$268.48
\$40,000	\$733.35	\$560.29	\$427.50

RATES OFFERED FOR SECURED, NEW MONEY LOANS ONLY. 84 MONTH TERM AND HIGHER REQUIRES THAT THE LOAN BE SECURED WITH REAL ESTATE.

DON'T WAIT! OFFER ENDS FEB. 28TH



CONTACT US TODAY!
800.882.0244
www.firstnebraska.org

*Rates and APRs used for payment examples are as follows for a \$10,000 loan: 60 month: rate 3.49%, APR 3.94%. 84 month: rate 4.49%, APR 4.82%. 120 month: rate 4.99%, APR 5.23%. All payments calculated with loan-to-value of 80%. 84 month term and higher requires that the loan be secured with real estate. Rates offered for secured, new money loans only. Must have FNECU checking account with direct deposit and automatic loan payment. Credit qualifications and other restrictions may apply. Actual rate and payment amount may vary. Offer expires 2/28/2013.



Federally insured by NCUA.

It's Mobile: Take Your NSEA Savings Everywhere!

Display Your Coupons,
Look for Deals & Discounts
With NSEA's 'My Deals' App

It was only a matter of time!

NSEA members — always on the go — can save time *and* money with NSEA's new 'My Deals' smartphone application.

Unveiled recently, the My Deals application allows members to use their smartphones to display and present for use the coupons offered by participating merchants. My Deals also allows members to search for coupons and savings opportunities on their smartphones.

Do you want to know if Godfather's Pizza offers a free large, golden crust pizza with purchase of a large golden crust pizza of equal or greater value (it does)? Check it out on My Deals. Does the Dress Barn offer a 20 percent savings coupon (it does) — check it out and use the coupon displayed on My Deals.

The My Deals Mobile Application works on iPhone, iPad, iPod Touch and Android devices. This newly unveiled benefit of



joining NSEA will easily save you more than the cost of membership each year.

More than 100,000 merchants nationwide now accept the Access mobile savings when you show the coupon on your phone at check out. That list includes hundreds of Nebraska retail and dining sites, from Subway, Applebee's and Papa Murphy's to AMC Theaters, Aeropostale, Hertz, Office Depot, Direct TV, Kmart and more. The mobile app includes these features:

- It's easy to search by category and create a user-favorites list for future use.

- It allows you to find your favorite merchants using the GPS location or maps feature.

- It allows you to keep track of how much you save with the savings tracker.

Once you've registered the application, you're activated and ready to start saving!

Don't forget to log in to the NSEA website for another way to save through the Access program. Go to the NSEA website and click on the membership card icon at the lower right-hand corner of the page. Then enter your NSEA membership number. From there, you simply search for the merchant discounts you want, in the location you want, by typing in the city or ZIP code. Once you pull up a specific merchant offer, just follow the easy redemption instructions and receive your exclusive savings.

The NSEA website is at:

www.nsea.org

How to Acquire the My Deals App

To get your member deals wherever you go, you need the NSEA 'My Deals' smartphone application. To download the application, follow these simple steps:

- Visit the iTunes Store or Android Market and download the My Deals Mobile application.

- Register on the application. The registration process has two dialogue boxes for registration numbers. The first number — 8589 — is for all NSEA members. The second dialogue box requires your personal 10-digit NSEA identification number found on the front of your NSEA membership card or above your name on the mailing label of *The Voice*.

Once you've registered the application, you'll have the My Deals icon (shown here) on your cell phone desk top. You're activated and ready to start saving!





K

Verdigre

Karen New

Photo By Jim Javorsky

Karen Juzenas is Pleased With Fleet Pricing Offer That Comes With NSEA Membership

en's Got Wheels!

Price Plan Gives Members A Discount on Auto Costs

Special education teacher Karen Juzenas makes the 32-mile round trip to and from school each day in her brand-new, fuel efficient Toyota Camry, thanks to a money-saving plan now available to all NSEA members.

She acquired her new wheels at a cost that fell almost to the low end of the monthly payment range she and her husband set in their search for a new car or pickup truck.

Juzenas and her husband got the great deal through the fleet corporate pricing program that NSEA arranged for Association members. Through Old Mill Toyota in Omaha and its sister company, Husker Auto Group in Lincoln, NSEA members can buy or lease new vehicles at pre-arranged, fleet corporate prices.

"That Karen Juzenas is driving her new car at a very affordable price – a lower price than is available to the general public – is further testimony to the ability of NSEA members to save money through Association membership," said NSEA President Nancy Fulton.

Combined with potential savings on auto and homeowners insurance, life insurance, home financing, consumer discounts, hotel and motel and other travel discounts, NSEA members have the potential to save thousands upon thousands of dollars each year.

'Check This Out!'

For the past eight years, Juzenas has taught special education at Verdigre, 16 miles from her home at Creighton.

Juzenas and her husband own an old pickup and van, but were in the market for a new pick-

up or fuel-efficient car last fall. That's when her husband spotted a news item about the fleet pricing plan available to NSEA members.

"My husband was reading *The Voice* and said 'we should check this out,'" said Juzenas. She admits being a bit embarrassed that her husband spotted the news item in her professional magazine. The savings they realized on her new car quickly eased her chagrin.

Juzenas said the fleet pricing plan takes a percentage off the top of the retail price for both purchase and lease options. "Our lease would have been much higher without the fleet price," she said.

Even with an extended warranty and sales tax calculated into lease payments, the cost was well within the car budget set by Juzenas and her husband. And except for needing to reset the seat settings when her husband drives "her" new car, Juzenas is quite happy with her new cosmic grey Camry.

"I like it a lot. And I like it at the gas pump, too," she said.

Former Student

It helped Juzenas that the NSEA contact with Old Mill Toyota is Jason Fricke – a former student at Verdigre and son of retired school administrator David Fricke and long-time NSEA activist Lisa Fricke.

"Lisa actually suggested to Jason that he should give teachers a break on car prices, so she deserves some credit," said Juzenas.

So too, does NSEA, she said.

"I would definitely recommend to other NSEA members that they watch for money-saving ideas and offers through NSEA," she said. "I will be reading *The Voice* a lot more carefully in the future."



How it Works

NSEA's agreement with Old Mill Toyota and Husker Auto Group lets NSEA members purchase new cars at pre-arranged, fleet prices, the same prices available to corporations.

The plan covers all Toyota makes/models, as well as those in the GMC, Cadillac, Chevrolet, Mercedes Benz and BMW lines. NSEA members buy at the pre-arranged fleet corporate price – considerably less than the manufacturer's suggested retail, or "window sticker," price.

It gets better. Old Mill's Jason Fricke said the Toyota offer includes a 7-year, 100,000 mile power train warranty and all Toyota-recommended maintenance (through two years or 25,000 miles), including oil changes and tire rotation.

NSEA members also receive incentives offered at the time of sale. If Toyota offers a \$500 cash back or zero percent interest, members earn those benefits as well as fleet pricing. Military and recent grad discounts also apply.

Fricke said pricing will be equally strong among all Old Mill Toyota and Husker Auto brands. All an NSEA member needs do is show proof of membership – NSEA's membership card, for instance – at purchase. Learn more at:

employerprice.com

To earn the discounts, call him at 1-402-718-8746, or e-mail to:

jfricke@employerprice.com

Save on Your Next New Car via NEA's Auto Purchase Plan

Lower Your Family Budget For Auto Expenses!

One of any family's biggest expenses is the automobile.

From the purchase price, to regular maintenance to monthly insurance fees, automobiles are a liability — and a necessity.

The good news is that your NSEA membership can lower that liability!

You can start with the fleet pricing details on new cars noted on Page 7. You can also investigate the NEA Auto Purchase Advantage — a recent addition to the NEA Member Benefits program!

Through the Auto Purchase Advantage plan, NEA members can save, on average, \$2,678 vs. the manufacturer's suggested retail price (the average potential savings is \$2,678; actual savings may vary based on multiple factors).

Purchasing your next car can be quick, easy and hassle-free! Through the Auto Purchase Advantage, NEA members enjoy:

- Information on what others paid for the car you want before you talk to a dealer.
- Member savings and a hassle-free experience.
- Guaranteed savings certificate for new cars (In Nebraska, a 'target price' is presented, rather than an advertised price, which is an example of what you can reasonably expect to pay).
- Dealer-guaranteed prices for used cars.
- A nationwide certified dealer network committed to great service.

Buy your car with confidence and see for yourself what our powerful online buying program and research tools can do for you. Learn more under the 'Shopping and Discounts' tab at the NEA Member Benefits website at:

neamb.com



Save on These Auto Costs, as Well!

Your NSEA membership can save you cash on the purchase price of a car. But what about the long-term ownership costs? NSEA membership offers savings on auto insurance, loan costs and car rentals.

Insurance

NEA's Auto & Home Insurance Program provides specially negotiated rates and features (see pages 10-11).

Loans

NEA's Personal Loan plan allows you to borrow from \$3,000 to \$25,000 (upon approval) at members-only rates with affordable monthly payments. No collateral required (see pages 10-11).

Travel Programs

The NEA Car Rental Program offers preferred member rates and other special benefits when you reserve your rental car in advance from Hertz, Alamo, or Enterprise (see pages 10-11).

Maintenance

Get a 10 percent discount at Jiffy Lube in Omaha, Lincoln and Kearney. Identify yourself as an NSEA member.

NEA Member Advisory

Exclusive NEA Member Benefit

Medical plans are changing

Did you know the average stay in a hospital today costs \$29,046.00?¹

How will you pay your share of the cost?

Many health plans are asking their members to pay a bigger share of hospital costs. Even a small percentage can equal thousands of dollars.

That's why thousands of NEA members are rethinking how they pay for copayments and deductibles...along with all the travel and lodging expenses a hospital stay brings.

For many, the solution is NEA's Hospital Insurance Plans.

These programs pay cash benefits (up to \$7,450.00 each year) directly to you. And they pay regardless of any Medicare or health plan coverage you have.

Find out more today.

1 Traditional Hospital Care

- Pays up to \$250.00 a day
- Choice of coverage
- Pays from first night in hospital

With Cash Benefits for pregnancy stays

2 Hospital Care Plus

- Cash benefits for skilled nursing facility stays
- Cash benefits for home recovery
- For members age 65 and older

With Home Recovery Cash Benefits

PLEASE NOTE: NEA HIP plans are NOT available to the general public. But they ARE available to you.



For details, call or click today
1-800-541-4119
neamb.com

Scan with your Smartphone:



¹ SOURCE: U.S. Department of Health and Human Services, Statistics on Hospital Stays, HCUPnet, viewed 5.3.11. Available online at <http://hcupnet.ahrq.gov/>.

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IH300113

**NSEA's Card
Will Help You
Save on:**

Automotive

Auto Body & Paint
Auto Service & Repair
Oil Changes
Warranties & Refinancing

Car Rentals

Condo & Resorts

Cruise

Dining

Desserts & Snacks
Fine Dining Favorites
Restaurant Chains

Golf

Apparel
Equipment & Accessories
Gifts

Grocery Coupons

Health & Beauty

Cosmetics & Skin Care
Eye Care
Fitness
General Health/Wellness
Hair & Beauty

Home & Garden

Appliances
Cleaning
Flooring
Hardware Stores
Landscaping
Windows

Hotels

Movies

Rentals
Theaters

Recreation

Bowling & Arcade
Live Theatre
Museums & Zoos
Outdoor Adventure
Sporting Events
Theme Parks

Services

Home
Internet & Cell Phone
Moving & Storage
Office
Tax & Legal

Shopping

Apparel
Consumer Electronics
Department Stores
Flowers and Gifts
Jewelry and Accessories
Kids and Family
Magazines & Publications
Movies, Music & Books
Pets
Shoes
Sporting Goods
Toys & Children

Ski and Snowboard

Travel

Air & Parking
Family Packages
Travel Packages

Save Cash With NSEA's 2013 Membership Card

You will receive your new 2012-13 NSEA Membership Card in the first two weeks of January.

This little piece of plastic, pictured here, carries a lot of weight! First, it shows you are a card-carrying member of your professional association. It also gives you the opportunity to save thousands of dollars on meals, hotels, travel, car rental, clothes and more each year — far more than the cost of membership!

And entering a new year, who hasn't resolved to be more conscious of spending dollars wisely? NSEA's card will help you meet that resolution.

NSEA's membership card can be used at thousands of merchant sites across the country. No matter where you are, no matter what you look for, NSEA's membership card can save you cash.

Your new card is valid through December 2013. All NSEA members, including first-time members, can access savings by using their individual 10-digit Association identification number, which appears above the name on every Association mailing.

To start saving, members must activate their card. It's easy to do, by following these steps:

- At the NSEA website (www.nsea.org), look for the membership card icon at the lower left side of the home page. Click on the icon, which will take you to a login for the Access savings program.
- Enter your member permanent 10-digit NSEA identification number, which is located on the front of the card or on the mailing label above your name on most Association mailings.
- Create your personal account by following the registration instructions.

You can also activate your account by calling the toll-free number listed on the back of each card: 1-888-313-6591.

Some merchants require that you present your card at the time of purchase. Others require that you print a coupon from the Access website, so be certain to check the individual merchant page on the website for specific instructions. Start saving!



Q&A: How Does Your Card Work?

Using your NSEA membership card, you'll save on everything from hotel rooms, to restaurants, vacation packages and retail purchases. Here's how to make the most of this benefit.

What is the NSEA Membership Card?

It entitles you to the benefits of NSEA membership and also gives you the ability to save money with thousands of retailers worldwide.

What sort of discounts will I receive?

Your card saves you up to 50 percent on purchases you make every day — at restaurants, hotels, retail stores, golf courses, ski resorts, theme parks, travel expenses and everywhere in between (see list at left). With discounts at 250,000 retail locations worldwide, you'll save wherever you are — or wherever you plan to be!

Members who use the card frequently report that they recoup many times their Association dues investment.

How do I activate my card?

Follow the easy steps outlined in the story above. Also be sure to sign up to receive e-mail

updates of special deals and benefits. Some school districts filter out these messages, so sign up using your personal e-mail address to stay informed.

How do I acquire discounts?

Most merchants require that you present your membership card at the time of purchase. Occasionally, some merchants require a coupon printed from the website, so be sure to check the individual merchant page for details.

How do I search for savings?

To find participating merchants, go to the NSEA website (nsea.org), click on the membership card icon at the lower left side of the home page. Enter your membership ID number in the login box. On the next page, enter the city or ZIP code where you live — or the city to which you will be traveling — in the box marked "find discounts." To refine the search, use the pull down "select your category" menu and click on "Find."

What if I lose my card?

Call NSEA (1-800-742-0047) to request a card. Note that replacement may take a few weeks.

Deals For You

You'll Find Plenty of Savings With NEA Member Benefits

One of the benefits of NEA membership is the long list of programs that allow for collective buying power. With more than 3 million members nationwide, the NEA Member Benefits program offers real purchasing muscle. From home loans to rental cars to magazines — NEA Member Benefits will save you cash. Here is a comprehensive list of benefits for NEA discount programs:

■ Insurance Programs

NEA Complimentary Life Insurance: No-cost life insurance and accidental death and dismemberment insurance while actively engaged in your occupation.

NEA Introductory Term Life Insurance: \$15,000 of life insurance at no cost to eligible new members.

NEA Guaranteed Issue Life Plan: Coverage guaranteed for NEA members and their spouses ages 45 and older.

NEA Group Term Life Insurance provides up to \$500,000 of decreasing term life at affordable group rates for members and spouses.

For peace of mind at home or when you travel, get **NEA AD&D Insurance**.

The NEA Level Premium Term Life Insurance Plan: Coverage amounts up to \$1,000,000 are available for 10-year, 15-year and 20-year terms. Premiums won't increase or decrease for the entire term.

NEA Auto & Home Insurance Program provides specially negotiated rates and features.

NEA Hospital Care Insurance Plan: Two options to help you pay the "extra" expenses associated with a hospital stay plus at home recovery.

NEA Income Protection Plan: Provides income when you are unable to work due to illness or injury.

NEA Long-Term Care Insurance Program: Financial

support in paying for necessary long-term care services like nursing home, home health and assisted living care.

NEA Medicare Supplement Program: Coverage for hospital and medical expenses not covered by Medicare.

NEA Dental and Vision Insurance Program now provides you with substantial coverage for a majority of your dental care expenses and optional vision insurance to cover your eyewear needs.

NEA Pet Insurance: With this plan you can visit any licensed veterinarian and be reimbursed 80 percent of the vet's bill for covered services after a deductible.

■ Credit Programs

NEA Credit Card Program: Exceptional benefits exclusive to NEA members including low introductory annual percentage rate offers, rewards and competitive APRs:

- NEA Cash Rewards Card.
- NEA Platinum Plus credit card with WorldPoints rewards.
- NEA Accelerated Rewards American Express Card.

For more information on rates, fees, other costs and benefits, or to apply, call 800-468-7632 or visit neamb.com. (Credit Card programs are issued and administered by FIA Card Services, N.A. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to license. Platinum Plus, Accelerated Rewards and WorldPoints are registered trademarks of FIA Card Services, N.A.)

■ Loan & Mortgage Programs

NEA Home Financing Program: New mortgages, refinances, and home equity loans. Members enjoy competitive rates and exceptional service. Plus, get \$200 in gift cards after closing on a new purchase mortgage or refinance loan through this program. To learn more, please call 866-209-1820.

**Black Friday
Deals
Every Day!
Family and
Friends,
Too!**

The most popular discount program for NEA members and their families is NEA Click & Save. The shopping service offers savings on brand name merchandise from hundreds of top retailers, online stores and local merchants. Save on clothing, electronics, restaurants, jewelry, movies and more!

Great Savings Never Easier

Just register or sign in to start! New offers are added each day — from cell phones to Disney Cruises — and you can set e-mail reminders for your favorite merchants so you'll be



notified in advance of upcoming sales.

Black Friday Deals, Every Day!

Planning a trip and need a great rate on a hotel? Looking for a big discount on an Xbox Kinect? These deep, limited discounts change every day. You never know what you'll find!

Share with Friends & Family

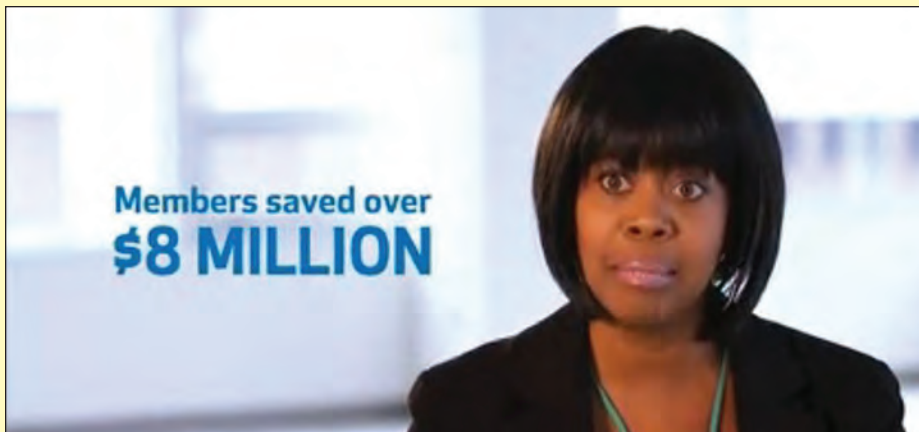
Click & Save members can invite 4 friends to join. Just register or sign in and click on the "Invite a Friend" button. Learn more under the 'Shopping & Discounts' tab at:

neamb.com

An NEA Member Benefits Primer!

NEA Member Benefits offers scores of programs that will save you time and money. The two-minute video, at right, is a basic primer on the value and number of programs you can utilize as a member of the NSEA and NEA family.

<http://www.youtube.com/user/NEAMemberBenefits>



NEA Smart Option Student Loan by Sallie Mae: Get the money you need and use the funds for tuition, fees, room and board, and other school-certified expenses.

NEA Personal Loan: Borrow from \$3,000 to \$25,000 (upon approval) at members-only rates with affordable monthly payments. No collateral required.

NEA National Board Certification Loan: A special revolving line of credit designed to help cover the assessment fee for National Board Certification.

■ Investment Programs

For competitive yields, the safety of FDIC insurance up to the maximum amount allowed by law and easy access to your funds, put your money in the **NEA-Sponsored Money Market Account**, offered by Bank of America.

The NEA-Sponsored CD, offered by Bank of America, features competitive yields and the safety of FDIC insurance up to the maximum amount allowed by law.

A Tax-Deferred Retirement Savings Program provides an ideal tax-deferred rollover opportunity that can guarantee monthly income to you and your spouse.

NEA Auto Purchase Advantage Program: Provides members with low, no-haggle prices on new and used cars from 4,500 certified dealers across the country.

NEA Click & Save: Save online at hundreds of your favorite stores! Select personalized email reminders from your favorite merchants. Receive advance notice of upcoming sales and special events in your area. You may also invite up to four family members to open their own account and begin saving.

NEA ID Theft Protection Program: Choose from among five comprehensive protection plans from \$19.95.

NEA Long Distance: Rates as low as 3.9¢ per minute on state-to-state calls. No monthly fees, no minimums, no contracts.

NEA Magazine Service: Save up to 85 percent off the cover price of over 900 popular magazines. A choice of seven payment options.

NEA Moving and Storage: 67 percent off interstate moving services (some exclusions) and 45 percent off storage costs with one-on-one customer service provided by Bekins Van Lines.

Costco Membership Discount: Receive coupons for free products and savings worth more than \$50 with membership.

H&R Block: Tax preparation (January to April 15th).

Whirlpool Corporation VIPLINK Program: Save on popular consumer brands from Whirlpool Corporation.

■ Health & Wellness Programs

NEA Hearing Care Program: Special discounts for members and their families.

NEA Vision and Prescription Savings Plan: Discounts on vision and prescriptions for a \$10 annual membership fee.

T-Tapp Wellness Workout: Get 25 percent off selected items in the T-Tapp store and choose from one of three discounted NEA Member packages.

■ Travel Programs

NEA Car Rental Program: Get preferred member rates and other special benefits when you reserve your rental car in advance from Hertz, Alamo, or Enterprise.

Red Roof Inn: Enjoy 20 percent discount at any of the 350 locations nationwide in 36 states.

Smithsonian Journeys: NEA members save \$100 per person on Smithsonian Journeys Worldwide Tours!

■ Professional Services

NEA Academy Master's Degree & Continuing Education Program & Student Loan Program: The NEA Academy offers members an affordable way to earn their Master's degree and Continuing Education through online courses.

Adopt A Classroom: No cost way to help with funds to purchase the classroom supplies and materials you need.

Curriki: Free access to peer-reviewed content with opportunities to collaborate with other educators and share your own content.

Lesson Planet: The search engine for teachers with 350,000 reviews, lesson plans and activities. 20 percent off registration.

SmileMakers: Special discounts on classroom supplies.

TeachAde.com: A professional community to share ideas, media and lessons.

Teachers-Teachers: Free online job search site.

Weekly Reader: Special savings on classroom magazines.

Absolutely no dues dollars are used to market NEA Member Benefits programs!

Call Member Benefits

Call NEA Member Benefits toll free at 1-800-637-4636 Monday through Friday from 7 a.m. to 7 p.m. (and Saturday 8 a.m. to noon) CT. Or, find NEA Member Benefits on Facebook!





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² No origination fees and the deferred repayment option are only available to borrowers attending degree-granting institutions.

³ The Special NEA On-Time Payment 0.25% interest rate reduction applies only after you make the initial 12 consecutive scheduled payments on or before their due dates as shown on your billing statements, and only prospectively. If you miss or are late with any of the initial 12 payments, the benefit will not be earned. If you earn the benefit, then miss any payment, the benefit will be suspended until after you make 3 consecutive on-time scheduled payments. The benefit is suspended during periods of forbearance and deferment.

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SL300113

State Aid, Retirement on Legislative Radar

Senators Face Momentous Education Decisions

What's best for students in Nebraska should be a number one concern as state lawmakers convene for a 90-day session on January 9th. Elected officials often claim children and education are their priority – if that is so, budget discussions should focus on fully funding the educational needs of the children in Nebraska.

Funding for K-12 schools has taken a hit in recent years. Deep cuts in state aid to education are being felt in classrooms across the state and supporters of public education are making a case for full funding of the state aid formula during the next biennium. That would mean an increase in state aid of \$87 million for the 2013-14 school year, and \$57 million the next year.

Unfortunately, some lawmakers are already pushing back. Despite the fact that the formula is based on students' needs and calls for a state aid of \$996 million by 2014-15, Sen. Bill Avery has said "We won't spend that kind of money."

On the other side, Gov. Dave Heineman, ignoring a projected \$200 million gap between revenue and expenses, has indicated he will propose tax cuts.

Also, the state school employees' retirement plan, while stable, steady and in far better shape than plans in other states, requires an infusion of state dollars to continue a recovery from the Great Recession and the state's decision not to fund required contributions in the last two bienniums.

"What this means is that there will be a great deal of 'jockeying for dollars' during this session of the Legislature," said NSEA President Nancy Fulton. "But for our children, our schools and our communities, education trumps all."

Meeting Educational Needs

Arguments for more state aid are

strong, and NSEA will lead the fight.

When the final installment is paid, state aid to local school districts for this school year will total \$852 million. That is just \$13 million more than the \$839 million Nebraska school districts received in 2008-09, and \$278 million less than called for by the state aid formula.

Rather than let the formula work as designed – set needs for K-12 schools, and fund those needs – lawmakers have a pattern of ignoring the needs, or of tinkering and readjusting the formula to produce a predetermined funding level. As a result, aid to K-12 schools has been underfunded by about \$544 million since 2004-05.

"Over the past eight or nine years education has stepped up and taken state aid cuts, putting more pressure on property taxes and program cuts. Now is the time for the state to step to the plate and take care of business," said Fulton.

Keeping it Healthy

Teachers have done their share in shoring up the retirement plan. School employees have seen their contributions to the state retirement plan increase in order to keep the defined benefit plan healthy.

Further tweaks are in store for the plan during the legislative session – tweaks that should keep the plan among the healthiest in the country for many years to come.

"We've worked with Sen. (Jeremy) Nordquist to come up with some proposals that we think will be acceptable to all," said Fulton. "More importantly, these ideas are fiscally sound and will preserve our retirement plan."

NSEA members are encouraged to contact their state senators to make the case for fully funding state aid to education and to support the funding plan for the school employees' retirement system.

NSEA's 2012 Legislative Agenda

STRONG SCHOOLS STRONG COMMUNITIES STRONG ECONOMY

NSEA's legislative goals for the 2013 session of the Nebraska Legislature include enhancing the state's investment in P-16 public education to ensure strong schools, strong communities and a strong economy.

NSEA will work to:

- Provide state and local funding that supports quality public education for every student;
- Maintain prudent management and funding of Nebraska's school employees' retirement plan;
- Ensure the protection of collective bargaining rights; and
- Promote and protect public education programs that benefit Nebraska students, teachers, higher education faculty and education support professionals.

Education funding cuts hurt students, staff, schools, colleges and our economy. It is in the best interest of all Nebraskans to keep schools fully staffed. Maintaining a broad and deep curriculum and appropriate class size will help raise student achievement and ensure our state's educational and economic competitiveness.

Prudent management and funding of the state's school employees' retirement plan is an obligation of the state and is necessary to ensure Nebraska's ability to recruit and retain quality teachers and support professionals – key ingredients to student success and the economic prosperity of our communities and state.

Keep Tabs on the Legislature. It's Easy!

It's so very easy to be in the know! Here's how:

■ **NSEA text message alerts:** To sign up for the text messaging service, provide the requested information at this website:

<http://www.nsea.org/text.htm>

Or e-mail your first and last name and cell number to:

kristi.capek@nsea.org

■ **Read *The Voice*:** NSEA's monthly magazine keeps members on top of the latest legislative happenings.

■ **E-Updates:** Add your name to NSEA's e-mail list to receive regular legislative updates. You can also become one of NSEA's cyberlobbyists. E-mail Cathy Schapmann at:

cathy.schapmann@nsea.org

■ **On the Web:** Follow the progress of bills on the Nebraska Legislature's website at:

<http://www.leg.ne.gov>



NSEA Delegate Assembly: You'll Want to Be On Hand!

Since 1867, NSEA Members Have Met at Delegate Assembly 151 Times.
No. 152 Promises to be Action-Packed.

Why should you attend NSEA's Delegate Assembly?

For starters, public school activist Dr. John Draper will be the featured speaker. Delegates will also elect a member to serve a three-year term on the NSEA Board of Directors.

Throw in action resulting from a likely education-centric session of the Nebraska Legislature, and you have the makings of a Delegate Assembly for the ages.

A Big Deal! **Consider Joining Your Colleagues @ NSEA DA!**

NSEA is your Association. Like every other NSEA member, you are eligible to be elected to serve as a delegate to the April 19-20, 2013, event in Kearney. It is at that meeting where difficult policy decisions will be reached, budget and dues will be set, and a vacancy on NSEA's elected board will be filled.

Your local president will soon receive details regarding delegate eligibility. Talk to your local president about attending, or call your NSEA UniServ director at 1-800-742-0047.

Indeed, the fact that the Nebraska Legislature will likely tinker with the retirement system for Nebraska teachers should in itself encourage members to consider service as a delegate. Any retirement plan decisions pending before the Legislature at the time of Delegate Assembly will certainly be a focus of discussion.

Delegate Assembly, held annually since the Association was founded in 1867 — and sometimes twice each year — is the event at which the Association's path for the coming year is set. Delegates discuss, debate and vote on issues, reconsider the Association's guiding documents and Bylaws, and set dues. That's why you should attend!

Jailor, Musician

Dr. John Draper has been a newspaper reporter, construction worker, jailor, actor, timber buyer, musician, small business owner, choir director, soccer coach, Sunday school teacher, and door-to-door aluminum siding salesman.

For the last 30 years he has been middle and high school teacher, assistant principal, principal, executive director of the Council for Leaders in Alabama Schools, CEO of the Educational Research Service in Washington, D.C. He is now president of Cambridge Strategic Services, which helps school districts develop extraordinary learning communities.

He is a dynamic and entertaining speaker who has keynoted education gatherings across the nation.

Open Seat on NEA Board

Delegates will also elect a representative from NSEA to serve a three-year term on the NEA Board of Directors.

Any NSEA member in good standing is eligible to file for

Nominate a Colleague for Workplace Excellence!

Nebraska has 250 school districts, hundreds of school buildings and more than 30,000 school employees. Each of those employees has a skill or talent that should be honored.

Any NSEA member may nominate an individual or group for these awards. All mailed nominations must be postmarked by Friday, Feb. 1, 2013, and sent to: NSEA Awards, 605 S. 14th St., Lincoln, NE 68508-2742. Nominations may also be submitted online, with any required supporting material scanned and e-mailed or mailed to the NSEA. Online forms for the awards, as well as more details, may be found under the 'Call for Nominations' link on the NSEA website at:

www.nsea.org

NSEA members are eligible for:

■ **NSEA Rookie of the Year.** For a teacher who sparkled in his or her first year of teaching during the 2011-12 school year.

■ **Award for Teaching Excellence.** To a classroom teacher who has excelled over a long period of time.

■ **Education Support Professional of the Year.** Awarded to an ESP who has excelled in his or her job.

Honorees will be notified in March and announced at Delegate Assembly in Kearney on April 19-20, 2013. Each honoree receives \$250. The Award for Teaching Excellence honoree will compete for the NEA Teaching Excellence Award and a \$25,000 prize.

NSEA members are eligible for these honors:

■ **The Great Plains Milestone Award:** Recognizes an individual or group that has promoted human and civil rights in their locale or the state.

■ **Community Service:** Honors an NSEA member(s) and/or local associations involved in non-paid volunteer work outside of classroom hours.

■ **Local Public Relations:** Honors a local association for outstanding communication within the association, and promotion of educational excellence in the community.

These awards are also presented:

■ **Friend of Education:** NSEA's highest award honors an individual or organization that has made a statewide contribution to education.

■ **Media:** Recognizes a newspaper, television or radio station for outstanding work in covering education issues and promoting community involvement in education.

this position. To have a candidate's name placed on the ballot, the candidate must be nominated from the floor during the Assembly's opening session on Friday evening, April 19, 2013.

Any candidate who wishes to seek election and who wishes to have campaign material included in a mailing to all delegates in advance of Delegate Assembly, must submit that information to NSEA Executive Director Craig R. Christiansen not less than 45 days prior to April 19. The actual deadline is 11:59 p.m. CST on Tuesday, March 5, 2013.

S. Sioux City Teacher Earns Recognition

Patrick to be Honored by NEA Foundation

Penny Patrick, an educator in the South Sioux City School District, is a recipient of the California Casualty Award for Teaching Excellence, one of the nation's most prestigious honors for public school educators.



Patrick

Patrick is one of 38 awardees who will be honored at the NEA Foundation's Salute to Excellence in Education Gala to be held in Washington, D.C., on Feb. 8.

"We give these awards annually to honor and promote excellence in education and to elevate the profession. Educators like these are critical to their students' academic success, and they deserve national recognition," said Harriet Sanford, President and CEO of the NEA Foundation.

Patrick was NSEA's 2011 Teaching Excellence Award winner, and thus was nominated for the national honor. Her school will receive a \$650 award.

From the 38 state awardees, five finalists will be selected to receive \$10,000 cash awards. At the conclusion of the gala, one finalist will be named the nation's top educator and receive an additional \$25,000.

The NEA Foundation and the National Education Association jointly present the awards with support from California Casualty, the Horace Mann Companies, NEA Member Benefits, and the Pearson Foundation.

The NEA Foundation is an independent, public charity supported by contributions from educators, corporate sponsors, and others. The foundation partners with education unions, districts, and communities to create powerful, sustainable improvements in teaching and learning.



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There is still time to register for spring semester courses!

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Attention R.A. Delegates!

If You Hope to Attend NEA Representative Assembly, File Your Intentions Soon

Six months away on the calendar, but the 180 or so days before NEA's 2013 Representative Assembly will fly by at the speed of light. If you plan to attend the July 1-6 event in Atlanta, read on!

Nearly 100 NSEA members are set to be included with almost 10,000 NEA members who will gather at RA, where they will debate issues and set the national Association's policy. All active members are eligible to serve as a delegate. In addition, student members and retirees are also allowed to serve as delegates.

NSEA's larger local associations — those with 76 members or more — will hold internal elections to select RA delegates. In all other cases, those who wish to be considered must qualify through one of the categories listed below and must file their intent to seek election as a delegate through the NSEA website at:

www.nsea.org

All persons seeking to file as a candidate will need their NSEA membership identification number in order to file. That individualized number can be found on each member's NSEA Access membership card or above the member's name on *The Voice* mailing label. In all cases, nominations will be posted to the NSEA website within 24 hours of being filed. If you file for election and do not see your name on the website list by Monday, Feb. 4, contact NSEA immediately.

When filing online, delegate candidates have the option of completing a 50-word statement that can be reviewed by voters.

Except for NSEA-Retired, the deadline for filing is Friday, Feb. 1. Questions? Contact NSEA's Patty Schroer at:

patty.schroer@nsea.org

Here are the categories:

At-Large Delegates

Any active NSEA member is eligible to place his or her name on the statewide, At-Large Delegate ballot by filing through the NSEA website. Those elected as statewide delegates will be reimbursed for transportation, lodging and meal expenses. De-

pending on several factors, four to five delegate slots will be available to At-Large candidates.

After receipt of the nomination information, potential delegates will receive details about the 2013 RA.

District At-Large RA Cluster Delegates

Local associations with fewer than 76 members have been grouped in clusters in each of NSEA's six governance districts for the purpose of electing delegates.

There are approximately 10 openings for Cluster Delegates from the Capitol, Elkhorn and Tri-Valley districts; eight from Metro District; seven from the Sandhills District; and three from the Panhandle District. Cluster delegates fund their own Representative Assembly costs.

Members interested in being an RA Cluster Delegate must complete the online filing process by Friday, Feb. 1.

SEAN Delegates

Members of Nebraska's student association (SEAN) elect their NEA representatives to the RA by statewide balloting. SEAN members wishing to be considered as delegates must complete the online filing process by the Feb. 17 deadline.

NSEA-Retired Delegates

Members of Nebraska's retired affiliate (NSEA-Retired) elect their NEA representatives to the RA by statewide balloting.

Four delegates will be elected. Two delegates will be elected at large; one delegate will be elected by the combined retired membership of Capitol, Elkhorn, Panhandle, Sandhills and Tri-Valley Districts; and one delegate will be elected by the retired membership of the Metro District. An individual filing as a district delegate may also file for the at-large delegate position.

Active members of NSEA-Retired wishing to be considered as candidates must complete the form on the NSEA website no later than Feb. 9, 2013. Also required: a biography of no more than 50 words.

NEA Academy Adds Berklee To Repertoire

The NEA Academy has announced the addition of 123 music courses made possible through a new partnership with Berkleemusic, the online school for the Berklee College of Music. This offering is designed to support professional development, career advancement, and personal growth with a wide range of topics including:

■ Learning to play new musical genres or in-



struments (guitar, bass, drums, keyboards).

- Music production tools.
- Songwriting, orchestration, and voice techniques.
- Music business practices.
- Theory, harmony, ear training.
- Music for film, games and TV.

Through a special NEA Members-only discount, you'll receive \$200 off each course offering. The Winter Term starts Jan. 14. Through Berklee:

- Transform your skill set and find your inspiration in all areas of music.
- Choose from more than 123 online award-winning courses and certifi-

cate programs (Online courses offered by Berkleemusic have won the University Professional and Continuing Education Association's "Best Online College Course" award seven years in a row, and the college is accredited by the New England Association of Schools and Colleges).

■ Get direct access to Berklee's renowned faculty.

■ Engage with professional musicians in a collaborative online community.

For more information on the Berkleemusic courses, visit:

neacademy.org/berkleemusic

Papillion-LaVista Drive Aids Children's Fund

American Ed Week Drive Raises More Than \$6,830

Members of the Papillion-LaVista Education Association certainly know how to celebrate American Education Week!

During American Education Week, the district and PLEA held a Blue Ribbon Campaign to benefit the NSEA Children's Fund. The result collected cash and checks totaling more than \$6,830.

Spanish teacher Amy Himes is the PLEA Public Relations chair. Himes said that in each district building PLEA members worked with administration to plan a Blue Ribbon Campaign celebration and fundraiser on site.

Working in conjunction with a local vendor who donated beads and other giveaways, PLEA members put together a box of supplies for each of the district's 23 buildings. Inside each box were handouts entitled "What is American Education Week?" and "What is the Blue Ribbon Campaign?" Also provided for members were red, white and blue beads; 'Great Public Schools' lanyards; and Blue Ribbon Campaign donation envelopes for every staff member.

The fundraising at Papillion-LaVista High School worked like this during American Education Week: staffers who donated could wear red on Monday, white on Tuesday and blue on



Casual for children: These three NSEA members of the Papillion-LaVista Education Association were among the several hundred PLEA members who chipped in on a Jeans Day earlier in the school year. From left are Lori Boudreau, Joslyn Darling and Doug Showell.

Wednesday. Jeans were allowed on Thursday and 'Monarch' wear or PLEA shirts and jeans were allowed on Friday.

The PLEA then awarded generous gift cards donated by Oriental Trading Company to the three schools with the greatest per capita donations and one gift card to the school building with the most money raised.

The Children's Fund enables teachers to purchase necessities for children they encounter who are in need. Learn more at:

nsea.org



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Will You Serve Your Association?

Filing Deadline Feb. 1 for Elected Positions in Six Districts, on NSEA Board

The long-term health of your association rests on good leadership. You have the skills to provide that leadership.

Beginning on Feb. 27, NSEA will hold elections for nearly three dozen district offices, along with several openings on NSEA's Board of Directors. Those elected will assume leadership roles in determining the future of the Association.

The filing deadline for those offices is Friday, Feb. 1. Voting will take place from Wednesday, Feb. 27, through midnight on Wednesday, March 13.

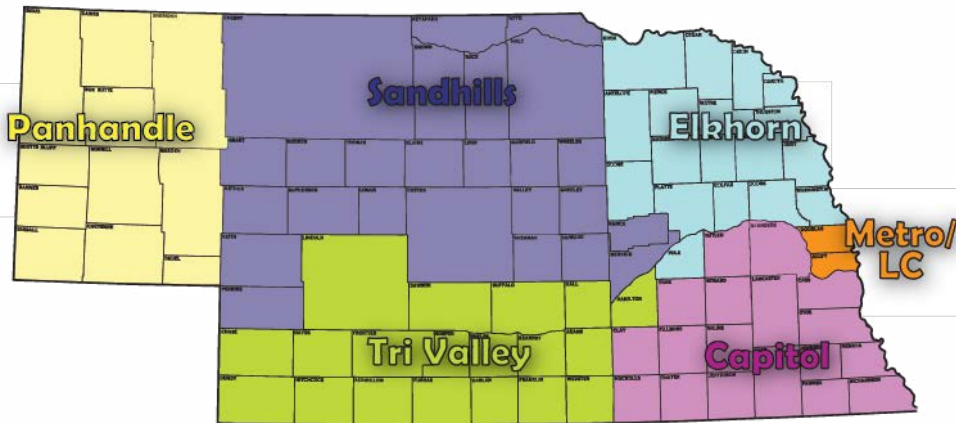
Note that NSEA's Minority Involvement Plan encourages minorities to seek office. The plan says "It shall be the goal of the Association to seek minority representation on governing and appointive bodies at least equal to the percentage of minority membership for that appropriate level."

To file: Simply go to the NSEA website and click on the '2013 District Elections' link.

Select your district, and then select the office you are interested in seeking. All persons seeking to file as a candidate will need their 10-digit NSEA membership identification number. Your number can be found on your NSEA Access membership card; or above your name on the mailing label of The Voice. Nominations will be posted to the NSEA website within 24 hours of being filed.

As a step in the online filing process, all candidates will have an opportunity to provide a 50-word statement about their candidacy. Voters will be able to access that statement during balloting. It may be easiest for candidates to type the statement in a Word or other text document before beginning the process, and then paste the statement into the appropriate box during the filing process.

If you do not have access to the Internet, mail your name, address, local association name and a 50-word statement to: NSEA Elections, 605 S. 14th St., Lincoln, NE 68508-2742. Be sure to state which office you are seeking.



In all cases, the deadline for filing for office is Friday, Feb. 1. The NSEA website is at

www.nsea.org

The vacancies:

TRI-VALLEY DISTRICT

Vacancies: District treasurer and secretary; five executive committee seats – two from the East sub-district, two from the Central sub-district, and one from the West sub-district.

ELKHORN DISTRICT

Vacancies: District president, vice president and secretary; four seats on the district executive committee; and one position on the NSEA Board of Directors.

CAPITOL DISTRICT

Vacancies: District president, vice president and secretary; two seats on the executive committee; and two seats on the NSEA Board of Directors.

METRO DISTRICT

Vacancies: District president and vice president; five seats on the executive committee (all odd-numbered sub-districts); and two seats on the NSEA Board of Directors.

PANHANDLE DISTRICT

Vacancies: District vice president and treasurer; two executive committee positions; one seat on the NSEA Board of Directors.

SANDHILLS DISTRICT

Vacancies: District president and vice president.

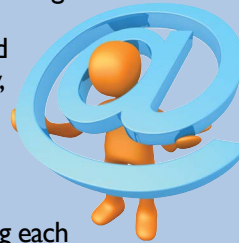
Needed: Valid E-mail Address

Do you want to vote in the NSEA elections in March? All you need is your 10-digit NSEA identification number.

The two-week voting period opens at 12:01 a.m. Wednesday, Feb. 27. Prior to that date, members with valid e-mail addresses on file with NSEA will receive an e-mail alert detailing the voting process and including each member's 10-digit identification number.

NSEA members without a valid e-mail address on file will receive a postcard detailing the voting process. If you do not receive either a post card or an e-mail from NSEA by Feb. 27, call NSEA at 1-800-742-0047.

You may also update your e-mail address with NSEA by looking for the icon, above, on the NSEA website at www.nsea.org



Higher Ed Academy Voting to Take Place Soon; File by Feb. 1

Members of the NSEA Higher Ed Academy will choose officers in voting that will be held in conjunction with other NSEA elections. However, because Higher Ed members are now integrated into NSEA's six districts, depending on workplace, they will receive two e-mails — one alerting them to NSEA elections and one for Higher Ed Academy elections.

Higher Ed Academy offices that are open for election include vice president and educational support professional rep.

To file for one of those offices by the Feb. 1 deadline, go to the NSEA website at:

www.nsea.org

Save With Dave!

Have you been thinking about continuing your education? You can obtain an undergraduate or a master's degree through NEA Academy online learning programs.

The NEA Academy provides practical online courses to meet professional development and continuing education needs.

Professional development is an ongoing journey, a lifelong exploration of learning and teaching. We invite you to start your exploration at the NEA Academy, where you can:

- Create a personal profile to help you identify course offerings that meet your needs and interests.

- Get assistance in navigating the different processes for earning and obtaining continuing education units and graduate credits.

Take advantage of discounts, application fee waivers, and scholarships when you enroll in degree programs through Western Governors University, UMASS, and Walden University.

To obtain additional information, contact the NEA Member Benefits Member Service Center at 1-800-637-4636, or visit:

www.neacademy.org



Glenn

NEA Click & Save January 2013

NEA Click & Save, the online discount buying service for NEA members, highlights select retailers and merchants each

month. Check these "Buy-lights" for January:

- **Sears:** Get \$35 off \$300.
- **New Balance:** Get 15 percent off.
- **Reebok:** Get 20 percent off.
- **Fandango (movie tickets):** Get \$10 off \$50.

- **Tickets Now:** 10 percent off.

Join the 274,000 NEA members already registered for NEA Click & Save. To start saving now, go to:

neamb.com/clickandsave

*David Glenn is Nebraska's
NEA Member Benefits representative.*

Do a Credit Checkup

Six Tips for Improving Your Credit Standing!

Staying on top of your finances, and particularly your credit history, is the key to getting the best deals when it comes to securing a mortgage, a car loan, or even a new credit card! Follow the tips below to improve your credit profile and your financial opportunities:



1. Obtain your credit report annually. By law, you're entitled to one free credit report from each of the three major credit bureaus every year. Once you receive a report, review it to make sure all the information is correct. Go to annualcreditreport.com or call toll-free, 1-877-322-8228, to order your report and then monitor it regularly.

2. Challenge any incorrect or outdated information on your credit report. Contact the reporting credit bureau (Equifax, Experian or TransUnion) and advise them of any errors. The bureau then must contact the creditor that reported the incorrect information. If the creditor doesn't respond within 30 days, the bureau must remove the item and send you a corrected report. Learn more from the Federal Trade Commission (FTC) fact sheet, "Credit Repair: How to Help Yourself," at:

ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm

3. Take steps to avoid identity theft. When someone else uses credit in your name, your credit profile can be seriously damaged. Learn more at:

ftc.gov/bcp/edu/microsites/idtheft

In addition, you may want to consider NEA ID Theft Protection, available for as little as \$19.95 per year. Go to neamb.com, click on the Shopping & Discounts tab, and look under "Everyday Discounts."

4. Manage your credit profile:

- Develop a realistic budget and pay your bills promptly.
- Contact your creditors right away if you're having trouble making payments on time.
- If you miss a payment, develop a repayment plan and do what you can to stay current.
- Consider automatic payment from your bank account to ensure timely payments.
- Pay more than the minimum payment on your credit card bill.
- Take advantage of online resources to learn about how to improve your credit.

5. Develop a strong relationship with your bank. Make sure your banker knows you and understands your personal situation.

6. Seek guidance from reputable sources. If you seek help to repair your credit, make sure it comes from a legitimate source and is free or at a reasonable cost. Beware of credit repair or high-fee loan advance scams.

Learn how to choose a reputable credit counselor at:

ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm

To learn more about credit and your home financing options, call the NEA Home Financing Program at 1-866-327-6385 and speak with a Home Mortgage Consultant.

Remember, the benefits of the NEA Home Financing Program are extended to parents and adult children of NEA members.

Will You Travel Abroad in the Summer of 2013?

What do you want to learn this summer? Where do you want to learn it? The national non-profit Fund for Teachers invites Nebraska's preK-12 educators to submit their answers through an online application, due Thursday, Jan. 31, 2013. If selected, individuals receive up to \$5,000 and teaching teams up to \$10,000 to make it happen.

Since 2001, 5,000 teachers from across the country (including 50 from Nebraska) have leveraged more than \$18 million in grants to pursue new knowledge in 124 countries on every continent. You could join their ranks.

Find out more about this opportunity for "DIY professional development" by visiting:

fundforteachers.org

Amazon Rainforest Trip Open to Educators

You can join a group of scientists and fellow educators in Peru during July 2013 for the annual Educator Academy in the Amazon Rainforest!

Sponsored by Environmental Expeditions, the event is a cross-curricular professional development workshop for educators to use and learn innovative instructional approaches. It is also an opportunity to work side-by-side with scientists.

Participants will gain first-hand experience with camouflage, mimicry, and adaptation; neo-tropical biodiversity; Amazon River system, geology and soils; medicinal plants; orchids and bromeliads; rainforest conservation; sustainable development, and more.

There are professional development hours, graduate credit and scholarships available. For details, go to:

amazonworkshops.com

Seminars Available to History, English Teachers

Full-time K-12 history and English language arts teachers may apply for the Gilder Lehrman Institute's renowned Teacher Seminars. Led by eminent historians and held at major educational and historical institutions, these one-week interdisciplinary seminars give educators the opportunity to deepen

Library of Congress Seeks Participants for Summer Institute

Applications Due Feb. 4 for 2013 Events!

Each year, the Library of Congress provides the opportunity for K-12 educators to attend one of its Summer Teacher Institutes in Washington, D.C. During the five-day institutes, participants work with Library of Congress education specialists to learn best practices for using primary sources in the K-12 classroom, while exploring some of the millions of digitized primary sources available on the Library's website.

After participating in the Summer Teacher Institutes, participants will:

- Know how to access primary sources from the Library of Congress.
- Become skilled at analyzing primary sources of different formats.
- Learn various teaching strategies for using primary sources in the classroom.
- Be able to successfully facilitate a primary source-based activity with students.
- Gain knowledge of how to use primary sources to enable students to be engaged, think critically and construct knowledge.
- Develop a Primary Source Project Plan that will be implemented in the participant's instructional setting.

The application for the 2013 Summer Institutes is now available online. The application deadline is Monday, Feb. 4.

The 2013 Institutes will be held the weeks of June 10-14, June 17-21, July 22-26, July 29-August 2, and August 5-9. For details, go to:

www.loc.gov/teachers/professionaldevelopment/teacherinstitute/

their knowledge of topics in American history and literature while they gain practical resources and strategies to bring these subjects to life in the classroom. This year, new coursework and focus will align seminar content with Common Core State Standards.

The seminars are academically rigorous and intellectually rich, and two new Online Teacher Seminars feature daily live lectures by lead scholars, virtual field trips, and real-time discussion.

Books, room, and board are included; teachers may commute if they prefer. Each seminar is limited to 30 participants, selected through a competitive application process.

The registration deadline is Feb. 15. To check out the seminar schedule and to apply, go to:

gilderlehrman.org

Toshiba Competition Motivates in STEM

Toshiba/NSTA ExploraVision, the world's largest K-12 science and technology competition, is accepting entries for 2013. Students research scientific principles and current technologies as the basis for designing inventions that could exist in 20 years.

As the program has evolved over

the past two decades, it continues to encourage excellence and motivate students in STEM disciplines. Applications for this year's competition are available online. Winners of the competition will receive savings bonds for college. The deadline is Jan. 31, 2013. For details, go to:

www.ExploraVision.org

Environmental Studies Aided by Green Teacher

Green Teacher is a non-profit organization dedicated to helping educators, both inside and outside of schools, promote environmental awareness among young people aged 6-19.

The quarterly Green Teacher magazine offers perspectives on the role of education in creating a sustainable future, practical articles and ready to use activities for various age levels, and reviews of dozens of new educational resources.

In addition, Green Teacher provides webinars on environmental topics such as Teaching STEM with Wind and Solar Energy and Sustainability as a Context for Literacy Skills and Social Studies Content.

For details, to sign up for regular e-mails, or to subscribe, go to:

greenteacher.com

Don't Forget: EHA Dependent Eligibility Forms Due

As announced last fall, the Educator's Health Alliance has hired Xerox to conduct a dependent eligibility verification process for participants in the Blue Cross and Blue Shield of Nebraska health care plan.

The verification of dependent eligibility will ensure that only eligible individuals are covered under the plan, and will help keep plan costs as low as possible.

All subscribers should have received a letter requesting verification information. A response to that letter is required by Feb. 22, 2013. All responses are kept confidential. Failure to respond will mean loss of health care coverage for dependents.

If you have questions, contact the EHA Field Representative Greg Long at 402-440-1358, or Kent Trelford – Thompson at Blue Cross Blue Shield of Nebraska at 402-458-4810.

Apply Now for NEA Grants Foundation Grants Benefit Educators

Apply now for one of two NEA Foundation grant opportunities! Deadline is Feb. 1.

The NEA Foundation Learning and Leadership Grants support public school teachers, public education support professionals, and higher education faculty and staff. Grants to individuals fund participation in high-quality professional development; grants to groups fund collegial study. The maximum award is \$5,000. K-12 teachers are eligible, as are education support professionals and higher ed faculty and staff.

www.neafoundation.org/programs/Learning&Leadership_Guidelines.htm

The Student Achievement Grants provide funds to improve the academic achievement of students by engaging in critical thinking and problem solving. The work should also improve students' habits of inquiry, self-directed learning, and critical reflection. The maximum award is \$5,000. Teachers, public school education support professionals, or higher ed faculty or staff are eligible. For details, go to:

www.neafoundation.org/programs/StudentAchievement_Guidelines.htm

Ex-President Richey was 62 Two Terms, Many Accomplishments

Former NSEA President Pat Richey, 62, died Dec. 21, 2012, at East Lansing, MI, after a 12-year battle with cancer.

A native of Pueblo, CO, she earned a bachelor's degree in music education from the University of Northern Colorado in Greeley and a master's of humanities from Chadron State College. She taught elementary music in Gering 13 years, and was elected to a pair of two-year terms as NSEA president, beginning in 1984.

When she was elected NSEA president in the spring of 1984, Richey was already the president-elect of NSEA's Panhandle District. She had served as Gering Education Association president, on the negotiations team for five years and as chief negotiator for three years. She also served on the Nebraska Professional Practices Commission and attended NSEA Delegate Assembly many times.

Among accomplishments during her four years in office: NSEA-Retired was launched in October 1985; the following year the Nebraska Legislature, with NSEA support, adopted legislation to provide a 30-minute, duty-free lunch period for teachers; and NSEA Board action created a UniServ position to serve Higher Education.

Following her service as NSEA president, she was a UniServ director and research consultant for the Michigan Education Association for 19 years. She retired in 2007.

Richey's interests included knitting, spinning, cut glass, golf, classical music, theater and technology. She was truly a consummate learner.

Survivors include a brother and sister-in-law; a niece and nephew and grand-niece. Also among survivors are her "chosen" sisters, former NSEA program director Mary Anne Adams of Okemos, MI, and Beverly Wolkow of Mason, MI.



Richey

Geisler was NSEA UniServ Director Joined NSEA Staff During Wave of Changes in '60s

Longtime NSEA UniServ Director Eugene L. "Gene" Geisler, 84, Lincoln, died Dec. 27, 2012, in Lincoln.

Geisler joined NSEA in 1966 as one of two new professional staff members in a major expansion of Association services. Geisler joined Noel Roberts in the new Professional Development and Welfare Department with a goal of formation of professional rights committees and teacher education and professional standards committees at the local association level. Geisler's role was to assist local associations in establishment of those committees.

At the time of his hiring, Geisler was a teacher and counselor at Westside District 66 in Omaha, and was the president-elect of NSEA District II. He later served as an NSEA UniServ director. He left Association work in 1983.

A Pleasanton native, Geisler earned his undergraduate and master's degrees from Kearney State College. In addition to teaching and working at NSEA, Geisler farmed. He was preceded in death by his wife, Lucile. He is survived by three daughters, their spouses; five grandchildren; and a sister. Burial was at Pleasanton.



Geisler

Learn About the Civil War Via Fellowship

The Civil War Washington Consortium is now accepting applications for The Civil War Washington Teacher Fellows.

The week-long summer institute will take place in Washington, D.C., from July 14-19. Up to 25 teachers will learn about Abraham Lincoln, Frederick Douglass and the city of Washington during the Civil War. Leave with a trove of primary source material to use in your class and new skills for leading place-based learning. A \$1,000 registration fee includes a round trip ticket on American Airlines and six nights at the Willard Intercontinental Hotel. A \$600 registration gets you the roundtrip ticket and a shared room at the Willard. Applications are due March 29. For details, visit:

www.fords.org/home/education/teacher-programs/professional-development/teacher-fellows

Be an Intergenerational Mentor!

'Complete the Circle' and Help a Teacher in Training

Do you recall all the help you had when you began your teaching career?

Now is your chance to "complete the circle" by helping a teacher in training!

Through the nationally recognized Inter-Generational Mentoring program, NSEA-Retired members act as mentors to student members from their junior year through their senior student teaching semester and through their first year as professional teachers.

The relationship between the mentor and the student is non-judgmental and non-evaluative. The mentor can help the prospective teacher get through the tough day-to-day moments and challenging situations that every student teacher and every first-year teacher faces.

To continue this very successful project, the NSEA-Retired needs volunteers from among those retired teachers who still have the desire to work with young people, and want to continue their contributions to public education. The 2013 Intergenerational Mentoring program is set for Feb. 15-16 at NSEA Headquarters in Lincoln. The program will cover meals during the course of the workshop with housing at the Staybridge Suites, for those living outside of Lincoln.

Basic times for the workshop are Friday, Feb. 15, 1-8 p.m.; and Saturday, Feb. 16, 8:30 a.m. until 1:30 p.m.

The application for NSEA-Retired mentors is located on the website at:

nsea.org/retired

Interested? If so, contact NSEA UniServ Director Maureen Nickels at 1-800-742-0047, or at:

maureen.nickels@nsea.org

Questions? Contact NSEA-Retired members Joe Higgins or Ruby Davis at:

higginsj7@gmail.com

rddelta@gmail.net

Call for Nominations: Deadlines Approaching

In March, NSEA-Retired members will elect these officers: a secretary and a treasurer; District directors for Metro District No. 1, Panhandle and Tri Valley districts; and Delegates to NSEA Delegate Assembly and NEA Representative Assembly.

Active members of NSEA-Retired who wish to be considered as candidates for any of the delegate positions or offices listed above must complete the nomination form on the NSEA-Retired website no later than Saturday, Feb. 9. The forms are at:

www.nsea.org/retired

Candidates seeking a delegate spot at NEA Representative Assembly, or seeking to run for an NSEA-Retired office, are also required to submit a biography of no more than 50 words.

More details can be found in the NSEA-Retired newsletter, *The Advocate*, January edition. Please refer to Page 16 in this January issue of *The Voice*, for more details about the NEA annual meeting in Atlanta.



A Beautiful Spread!

Longtime NSEA member Lorene Behrends of Lincoln has donated another of her beautiful, handmade quilts to NSEA-Retired. The quilt will be raffled, with proceeds given to the NSEA Children's Fund. Last year's effort raised nearly \$1,000. For details, contact an NSEA-Retired officer, or call NSEA's Rebecca Smith at 1-800-742-0047.

Lobby Day in February

NSEA-Retired will host its annual Lobby Day in Lincoln on Tuesday, Feb. 5. Registration information can be found on the NSEA retired website at:

www.nsea.org/retired

As usual, NSEA-Retired members will turn out in great numbers. Several issues – including retirement – will likely be before state senators and will directly affect public education retirees as well as current employees.

Nebraska Legislative Issues

NSEA-Retired continues to work with a coalition to develop legislation that will make Nebraska more "retiree friendly." If you have suggestions about organizations that might be valuable in this effort; or items that might be proposed to make the state more "retiree friendly;" please send your ideas and suggestions to NSEA-Retired President Roger Rea at:

roger.omaha@gmail.com

— Renae Kelly, Editor
renaerkelly@gmail.com

State Board Adopts Social Studies Standards

Broad Standards Offer Examples, Local Control

After more than a year of study, writing, rewriting, and public input sessions, followed by more rewriting and revisions, the State Board of Education has voted 8-0 to adopt updated Nebraska Social Studies Standards.

Nebraska school districts now have a year to adopt these, or more rigorous, standards and then implement curriculum that will help students be able to learn these standards.

The Nebraska Legislature ordered revised standards for all core subjects. Social Studies is the last on the Legislature's timeline. The State Board had until July 2013 to revise and adopt new standards.

A group of K-16 educators, including a large number of NSEA members, helped develop the first broad draft. Through rewriting, public input, rewriting, and validation by outside experts, the standards began to take form. Additionally, more than a thousand individual citizens commented about the standards online through the Nebraska Department of Education's website

survey. More than 100 participants spoke at each public forum. A State Board subcommittee, chaired by Robert Evnen and including members Lynn Cronk, John Sieler and Rebecca Valdez, reviewed all comments and

Statement of Purpose

The purpose of the Nebraska Social Studies Standards is to teach our children to become young patriots who have an intellectual understanding of the genius of our country's founding principles and who feel an emotional connection to our nation. Achieving this purpose requires teaching Nebraska students to become responsible citizens who are prepared to preserve, protect and defend freedom and democracy in our nation and in the world.

validity reviews and presented a "final draft" of the standards for board approval on Friday, Dec. 7 – ironically an historic day in our nation's history.

The standards cover grades K, 1, 2, 3, 4, and 5; grades 6-8, and grades 9-12; in History, Geography, Economics and Civics. The standards are broad, provide examples, and leave the decision on what the curriculum and instruction is to be to local school districts and the teachers who are the educational professionals responsible for student learning in the classroom. State Board members commended Nebraska teachers for their work and put their trust in the educators to implement the new standards.

The new standards can be found at: www.education.ne.gov

Board OKs Matching Funds

PAC Dollars Aid Locals in Bond Campaigns

The NSEA Board of Directors approved matching funds requests from these local associations in recent months. They include:

■ A request from the Papillion LaVista Education Association for \$1,000 to promote a school bond to renovate two junior high and four elementary buildings, build a new junior high and elementary school and purchase land for future schools. The bond passed by a 60-40 margin.

■ A request by the Ogallala Education Association for \$1,000 to promote a \$15 million bond to consolidate the middle and three elementary schools. The issue passed.

■ A request for \$500 from the Thayer Central Education Association to promote passage of a two-part bond issue to consolidate all grades at the district's junior-senior high buildings, and add a new gym, at a cost of \$11.1 million. A second bond, at \$4.8 million, to build an auditorium and arts classrooms lost by a 59-41 margin. The first issue failed by 19 votes.

■ A request by the Westside Education Association for \$2,500 to promote a levy override. It passed by a 65-35 margin.

■ A request by the Oakland-Craig Education Association for \$250 to promote a \$7 million school bond. The bond passed by a 55-45 margin.

■ A request by the Boone Central Education Association for \$1,000 to promote a bond issue to renovate the district building, athletic field and track. The issue failed.

■ A request from the Scribner-Snyder Education Association for \$475 to promote a school bond issue, which failed.

Monies spent on these matching funds come not from NSEA dues dollars, but from political action committee dollars donated by members across the state.

Time is Now to Request Refund of PAC Dollars

Annual Request for Refund is Due Feb. 15

NSEA's Political Action Committee (NSEA-PAC) is supported by voluntary donations collected with NSEA membership dues.

Support for election of recommended candidates is provided by an annual contribution of \$15 from each NSEA member.

Any NSEA member may request a refund of those contributions for the current membership year. Members may also direct that the \$15 contribution be used only for non-partisan issues.

Refund requests must be in writing to NSEA President Nancy Fulton. Each letter must be individually composed,

and contain an original signature of the member. Photocopied, computer copies or e-mail messages will not be accepted. Each letter must indicate whether all or part of the contribution is to be refunded, or whether the entire contribution is designated for non-partisan statewide ballot issues.

Requests for refunds must be postmarked for delivery to NSEA Headquarters no later than Feb. 15, 2013. No refunds will be returned until after that date.

Send your request to NSEA President Nancy Fulton, 605 S. 14th St., Lincoln, NE 68508-2742. The Association's toll-free telephone number is 1-800-742-0047.

NETA Seeks Nominees for Tech Honors

Awards will Fete Teacher, Administrator for Technology Works

The Nebraska Educational Technology Association (NETA) is seeking nominees for two awards that will honor leaders and teachers in education.

In both cases, the nomination deadline is Friday, Jan. 18.

The Excellence in Leading with Technology Award honors an individual who has demonstrated outstanding achievement in implementing technology to improve teaching, learning or administration. The award is open to Nebraska K–12 school administrators and technology coordinators whose primary job role does not include teaching students. All entries must include the superintendent's consent for contest entry and superintendent's contact information. If a superintendent is submitting his/her own application, the president of the local Board of Education may be used.

The Excellence in Teaching with Technology Award honors an individual who has demonstrated outstanding achievement in implementing technology to improve teaching and learning. The award is open to Nebraska K–12 teachers. All entries must include principal's consent for contest entry and principal's contact information.

More information regarding the awards can be found on the NETA website at:

<http://netasite.org>

Direct questions to Jackie Ediger at: jediger@esu9.org

Speaking of Teaching

“What we've got to do is redefine what patriotism is. We have this notion that patriotism is giving the military any toy they want and our schools and programs go underfunded. We've got to have something worth defending, and our youth are worth defending.”

—Dr. Robert Eaker,

*Dean of the School of Education,
Middle Tennessee State University,
Oct. 4, 1990*



Mailed By: The Nebraska State Education Association
Suite 200, 605 S. 14th St., Lincoln, NE 68508-2742

Family of Teachers



Four Generations, 19 Teachers! Since 1919, there have been four generations and 19 teachers in the Ryan and Hoban families. Combined, they have more than 325 years of classroom teaching experience. Many are descendants of the late Christina (Patenburg) Ryan, who taught for many years at various schools in the Heartwell area, located between Hastings and Minden.



Above, from left, are Jack Hoban, who taught at Central Community College for two years; Jane Hoban Ahrens, who taught for 38 years combined at Giltner, Trumbull, Central Community College and Hastings Head Start; Deb Hoban Fischer, who has taught for more than 30 years combined at North Loup-Scotia, Grand Island and Giltner; Megan Stubbendeck, the University of Virginia; Mary Jo (Ryan) Schwenka, more than 26 years, first at Hastings and then Minden; Monica Ryan Munter, Hastings; Kirk Stubbendeck, who taught for 13 years for the Lincoln Public Schools; Anabel Ryan Gallagher, who taught for 33 years at Heartwell, Ogallala, Juniata and Kenesaw; Michael Ryan, who taught for 11 years at Gibbon; and Cheryl Woods Ryan, who taught at Grand Island, Kenesaw and Gibbon and is now a substitute.

In the smaller photo are, from left: Jess Gallagher, Aurora; Shane Gallagher, who has taught in Ainsworth, Seward, Aurora and is now in York; and Tammy Gallagher Stryson, Seward.

Not pictured are Mary Virginia (Hoban) Horan, who taught for three years at Kearney County District 26; Maureen Horan, who taught in Omaha and Washington state; Virginia Berney, who taught in Omaha and Lincoln; Susan Nave, who taught at Lewis Central in Iowa and in Omaha; and Becky Willis, Jefferson County, CO.