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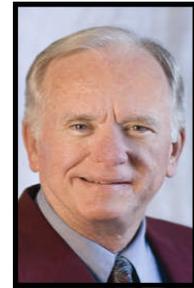
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The “Reptilian Brain” and human behavior

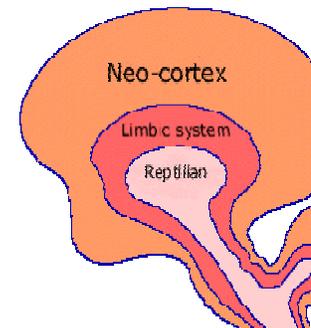
Have you ever wondered why the highest priced and/or lowest quality products outsell their competitors? The answer may lie in neuro-marketing, a new field of study that combines neuroscience, marketing, and technology. Neuro-marketing is creating a buzz across every industry and business sector these days. The concept is even apparent in the ads run by various political groups wishing to persuade voters to behave in ways that may not be in their best interests.



Roger Rea

The research behind neuro-marketing points to a very simple concept: our unconscious mind – not our conscious mind – drives how we respond to ads, brands, and products. In fact, our unconscious mind drives all of our buying decisions and controls much of what we believe to be true on the political scene. No matter if we buy a product for personal use or accept an idea promoted by a speaker or organization, the decision to accept or reject the product or idea is made by our unconscious mind. Let’s take a look at the underlying reason for this by exploring the architecture of the brain.

According to neuroscientists there are three main parts of the brain, each functioning as a brain unto itself (see graphic). These “three brains” are nestled inside each other. They are: (a) the “human brain,” or neo-cortex, outermost brain. The most evolved part of the brain, and it is responsible for logic, learning, language, conscious thoughts, and our



personalities. (b) The “mammalian brain,” or middle brain. Also known as the limbic brain, this brain deals with emotions, moods, memory and hormones. And (c) the “reptilian brain,” or inner brain. This brain controls our basic survival functions, such as hunger, breathing, fight-or-flight reactions, and staying out of harm’s way.

Each of the three brains has a role in our everyday life. The “human brain,” or neo-cortex, is flexible and has an almost unlimited ability to learn. The neo-cortex is responsible for the development of communities and human cultures. The “mammalian brain,” or limbic system, is the seat of the value judgments that we make, often

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(The President)

unconsciously, that exert a strong influence on our behavior. The “reptilian brain” includes the main structures found in the brains of current reptiles – hence the name. It is reliable, but tends to be rigid and compulsive.

Neuro-marketing takes full advantage of one basic rule: when appeals are made to the mind, the urge to survive, which is controlled by the reptilian brain, will always win. Consider the introduction of the overly-sweet “New Coke” back in the 1980s. Coca Cola did extensive market research to find a new taste for their traditional Coke product, and asked many focus groups to give honest feedback on various formulations for the product. New Coke was a disaster in the marketplace and was quickly taken off the shelves and replaced by original Coke. It is not that the focus groups lied about their preference for the taste of the “New Coke,” but rather that they gave answers that they believed the questioners wanted to hear. When asked questions, survey participants responded with their “human brain,” and gave answers resulting from deliberation. They were not saying what they really felt, but were responding intellectually to the questions and gave answers that they thought would be well-received. But when it came to actually buying and drinking the New Coke, consumers responded with their reptilian brains – they knew what they liked, and it was not New Coke!

The appeal to the reptilian brain has allowed many products and ideas to flourish,

even though they may seem counter-intuitive or work against the best interests of those who will be affected by a proposed change. Here are some critical insights into how the reptilian brain can be manipulated.

The reptilian brain:

- is driven by emotions, not logic.
- seeks pleasure, and avoids perceived pain.
- is visually-oriented, and responds rapidly to images.
- deals well with relative cost, but not with absolute cost.
- only understands what is tangible, physical and concrete.
- wants instant gratification.

How does all this apply to the current political environment? You only need to watch the TV ads. Political spin doctors typically frame arguments for action as being either good or bad. Good and bad are not facts, and they are not the answer to any problem. They are value judgments which are emotional by nature, and appeal to the reptilian brain. I’ll use two current political arguments to illustrate the point. One argument implies that Social Security is the cause of the current economic crisis. To the reptilian mind, Social Security must be bad and therefore must be changed. Seniors who agree with this argument apparently do not understand that their own well-being is threatened by changes that are proposed to Social Security. Another argument states that the Affordable Care Act (ObamaCare) will lead to a government take-over of health care with wasteful spending. To the reptilian mind, the Affordable

Care Act must be bad and therefore must be repealed. Seniors who agree with that argument apparently do not remember that the Medicare they depend upon when they get sick is a governmental health program – the one with the lowest administrative cost of any health insurance program in the nation.

As you make up your mind about whom to support in the upcoming elections, be aware that appeals to your emotions and your survival instinct are appeals to your reptilian brain. Be aware that short-term comfort will not necessarily lead to long-term well-being. The reptilian brain is only concerned for itself and does not consider the needs of other people. Anyone who operates too much from the reptilian brain is prone to make decisions that contradict their own best interests, hurt others, or both.

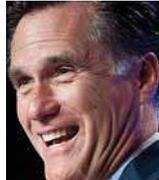
For the best long-term results, we need to think issues through with our human brain – the one that bases decisions on logic, sound reasoning and factual information. The brain that is responsible for building communities and human cultures.

EHA premium holiday in Dec.

Retirees younger than 65 who are insured through the Educators Health Alliance (EHA) will have a “premium holiday” in December 2012. EHA will use the remainder of the money from the Early Retiree Reinsurance Program to pay the premiums for retirees for December. Blue Cross will send a letter to EHA subscribers who will have the premium holiday. The premium holiday does not include retirees who are older than 65 and participate in Medicare.

2012 Issue Guide: Where do the Presidential Candidates stand?

NEA has studied the public statements and issue papers for candidates for President on issues important to public education. To help inform members about whom to support based on those issues, NEA prepared the chart below. To get learn more, please visit: www.EdVotes.org/Election2012

Issue	 <p>President Barack Obama</p>	 <p>Governor Mitt Romney</p>
<p>No Child Left Behind and Elementary & Secondary Education Act</p>	<p>“I want to take us in a new and better direction...This agenda starts with education...We cannot be satisfied until every child in America – and I mean every child – has the same chances for a good education that we want for our own children.”</p>	<p>Romney likes No Child Left Behind. He believes its purpose is to “rein in...national teachers unions” and he thought it was “important for us to finally start testing our kids.” Romney favors transforming federal funding into vouchers that support private schools and tutoring providers.</p>
<p>Health Care Insurance Reform</p>	<p>The Affordable Care Act has ensured that Medicare is stronger for seniors, women have access to lifesaving mammograms, and children won’t lose care for pre-existing conditions.</p>	<p>Romney would issue “ObamaCare waivers” for states and work with Congress to repeal the legislation.</p>
<p>Worker’s Rights</p>	<p>President Obama believes “collective bargaining is a ‘fundamental American value.’” He has said that “...making it harder for public employees to collectively bargain generally seems like more of an assault on unions...”</p>	<p>Romney has stated that he would sign a national “right to work” law as president. He supported the attack on teacher’s rights in Wisconsin and the failed New Hampshire “right to work” law.</p>
<p>Social Security and Retirement Benefits</p>	<p>President Obama is committed to protecting and strengthening Social Security. He will work to find a bipartisan solution that strengthens Social Security for future generations without putting current retirees and people with disabilities at risk.</p>	<p>Romney endorsed Bush’s plan to privatize Social Security, saying it “works!” In his book, Romney said he would also consider raising the retirement age, changing the way Social Security benefits are calculated to reduce payments, and instituting private accounts for young workers.</p>
<p>Tax Fairness</p>	<p>President Obama successfully urged Congress to pass an extension of the Payroll Tax Cut. He challenged Republicans to not “raise taxes on nearly 160 million hardworking Americans because they refused to ask a few hundred thousand millionaires and billionaires to pay their fair share.”</p>	<p>Romney has consistently opposed tax cuts that benefit the middle class, saying that he “wasn’t looking to put money in people’s pockets.” The only tax cuts that Romney opposes are the ones that benefit the middle class.</p>
<p>School Funding</p>	<p>President Obama is urging Congress to pass the American Jobs Act, which contains \$30 billion in funding for states to hire and retain teachers. Nebraska received \$59 million from the President’s Education Jobs Act (equal to 1,100 jobs).</p>	<p>Romney has pledged his support for Rep. Paul Ryan’s budget, which would cut funding for education, such as cutting Title I by \$2.7 billion and slashing Head Start access for 100,000 kids.</p>

NSEA-Retired elections coming up

By: Roger Rea, NSEA-Retired President

NSEA-Retired will hold elections for officers and for delegates to both NSEA Delegate Assembly and NEA Representative Assembly in 2013. The formal announcement of the election process will come later this year, but it is not too early to begin planning your candidacy!

Officers and board members for NSEA-Retired are elected for three-year terms.

The offices up for election this year are: Secretary; Treasurer; and District Directors for Metro #1, Panhandle, and Tri-Valley. Ruby Davis, the current NSEA-Retired Secretary, is term-limited and cannot run again. Art Tanderup, NSEA-Retired Treasurer, is eligible to run for a second term if he chooses to do that. The District Directors on the board whose terms are up for elec-

tion are: John Jensen, Metro #1; Twila Griffiths, Panhandle; and Jan Barnason, Tri-Valley. John and Twila are eligible to run for another term on the board if they choose to do so. Jan is term-limited. Watch for the request for nominations in the January 2013 issue of *The Voice*. Remember, the January issue of *The Voice* will be an electronic copy.

Email addresses requested for electronic *VOICE* issues

In order to better control costs and stay within the budget provided by current NSEA dues, the NSEA Board decided to issue some copies of NSEA's monthly magazine, *The Voice*, electronically. An electronic copy of *The Voice* is less expensive to distribute to members than is a print copy. This year electronic copies of *The Voice* will be issued in September, December, January and May. A link is sent to the email addresses on file at NSEA when the issue is ready for viewing. While NSEA has email addresses for almost all of its active members, the list of email addresses for retired members is

somewhat limited.

If you do not receive an email from NSEA with a link to one of the four electronic issues of *The Voice*, that means either that your email provider is diverting that link to your "bulk," "spam," or "suspect mail" file folder, or that NSEA does not have a current email address for you. Check first to be sure that the link is not being sent to your "bulk," "spam," or "suspect mail" folder.

To add your email address to the NSEA data base and receive electronic copies of *The Voice*, log onto the NSEA website, www.nsea.org,

click on the **CONTACT US!** link on the left side of the home page, and fill out a communication form. You will be asked for your name and current email address. In the "Comment" box, simply say that you are not receiving the electronic copies of *The Voice*, and ask that your current email address be added to the NSEA database. Put "*Retired*" in the School District box, and click "**Submit.**" Once you do that, NSEA will use the email address you provide to communicate with you electronically. NSEA does not share email addresses with outside sources, and uses them solely for member communication.

New web address!

NSEA recently revised its web pages to give them a new look. As part of that revision, the web address for NSEA-Retired will be shorter and easier to use. The new web address for NSEA-Retired is: www.nsea.org/retired. Members are urged to check the NSEA-Retired web page frequently for updated information on NSEA-Retired conferences, elections, times and locations for the Medicare and EHA seminars, Lobby Day registration, and other activities for NSEA-Retired.

Medicare and EHA information seminars set for Oct.

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, 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 three EHA options available to retirees younger than 65 are: (a) \$600 deductible plan; (b) \$1,500 deductible plan; and (c) \$2,850 deductible plan that is eligible for a Health Savings Account.

The October seminars will devote the morning session to Medicare issues (from 9:30 a.m. to noon), and will devote the afternoon to EHA options (from 1:00 p.m. to 3:00 p.m.). The seminar schedule for this October will be:

Dates and Locations for the Seminars

Date	City	Location
Monday, October 15 th	Kearney	Holiday Inn 110 S 2 nd Ave Kearney NE
Wednesday, October 17 th	Lincoln	Blue Cross Blue Shield of Nebraska * 1233 Lincoln Mall Lincoln NE
Wednesday, October 24 th	On-line webinar	Webinar See Login Instructions on EHA website, <i>www.ehaplan.org</i>
Thursday, October 25 th	Omaha	Westside Community Conference Center 3534 S. 108 th St Omaha NE

*No on-site parking available – please park on the east side of the Trinity Lutheran Church parking lot located at 748 S. 12th Street, Lincoln (at 12th and H Streets)

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 either NSEA-Retired members or 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 EHA network of participating dental providers has recently been expanded. 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 live sessions or the webinar, all of the handouts from the Medicare seminars will be
(See **Medicare and EHA** on Page 6)

(Medicare and EHA)

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 \$600 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 three plans available to retirees (\$600 deductible, \$1,500 deductible, and \$2,850 deductible) will be part of the afternoon sessions (1:00 p.m. – 3:00 p.m. at each location). The \$2,850 deductible plan qualifies as a High Deductible Health Plan (HDHP), and is 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. To participate in the Oct. 24 webinar, please visit the EHA web site, www.ehaplan.org. Click on the **READ MORE** link for the Early-Retiree Seminars to get information about the seminars. Scroll down to find Instructions on how to join the webinars. It is recommended that you log onto the webinar about 5-10 minutes before the session begins (the Medicare webinar begins at 9:30 a.m., the EHA Early-Retiree webinar begins at 1:00 p.m.). For first-time users, there may be a short software download (usually less than one minute) before you can join the session.

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.

Reminder: EHA rates increase slightly in Sept.

By: Roger Rea, NSEA-Retired President

NSEA-Retired members younger than 65 who are insured through the Educators Health Alliance (EHA) are reminded that there will be a modest increase in premiums starting this September. While the rates for active employees insured through EHA will increase by 2.99% in September, retiree rates for medical coverage will remain the same. EHA is using money provided by the Affordable Care Act (under the Early Retiree Reinsurance Program) to hold retiree rate increases for medical coverage to zero percent for the 2012-13 plan year. The Affordable Care Act provided

grant money to group plans which cover retirees as an incentive to the employers to cover retirees younger than 65.

Although health insurance premiums will not increase, PPO dental coverage premiums will increase by 67 cents per month for single coverage. Starting in September, premiums for the three plans available to retirees, including single PPO dental coverage, will be: (a) \$600 deductible = \$540.43; \$1,500 deductible = \$459.54; (c) \$2,850 deductible HSA-eligible = \$459.54. If you have the premiums automatically deducted from your

checking account, the new premium deductions will occur on September 15.

EHA subscribers can change to a higher deductible plan at two times each year. Information seminars on how the three plans differ in coverage as well as costs are scheduled for October. Details on these seminars can be found elsewhere in this newsletter. Handouts from the seminars that were held last year are posted on the NSEA-Retired web site, www.nsea.org/retired. Handouts for the October seminars will be posted on the website after the sessions have been completed.

Bylaws change under consideration

By: Roger Rea, NSEA-Retired President

The NSEA-Retired Executive Committee has recommended a change in the NSEA-Retired Bylaws. NSEA has several membership categories, including active, staff and substitute. The current bylaws restrict membership in NSEA-Retired to active NSEA members. That means that NSEA staff members (who hold staff membership in NSEA) as well as NSEA substitute teacher members (who hold substitute membership in NSEA) cannot become members of NSEA-Retired. The proposal will allow members who hold either staff or substitute membership in NSEA to become members of NSEA-Retired.

The proposed change would affect Article IV, Sec-

tion 1 of the Bylaws, dealing with membership. The proposed change is (additions are **underlined and bold**, deleted language is [**bold and brackets**):

*NSEA-Retired membership shall be open to any NSEA member (including any Educational Support Professional) who has retired and reached the age of forty-five (45) years or more, **or** is eligible to receive benefits under a school employee retirement system, and has held [**active**] membership in the Association or in another state affiliate for at least one (1) year immediately prior to retirement.*

The process for amending NSEA-Retired Bylaws calls for the amendments to be presented at one Board meeting for discussion followed by a vote on the proposal at a subsequent

meeting. A two-thirds majority vote of the Board of Directors is required in order to amend the Bylaws. The proposal will be presented to the Board for discussion at the October 22, 2012 meeting of the board. Members who wish to provide input on the proposed change should contact NSEA-Retired President Roger Rea at: ***rra68154@yahoo.com***.

NSEA Bylaws contain a similar restriction on membership in NSEA-Retired. If the amendment is acceptable to the NSEA-Retired Board, a similar amendment for the NSEA Bylaws will be submitted to NSEA for consideration at the 2013 NSEA Delegate Assembly, which will be held in Kearney in April 2013.

NSEA-Retired Executive Board



L-R: Tom Black, Vice President; Ruby Davis, Secretary; Roger Rea, President; Art Tanderup, Treasurer.

Right: Nebraska's Dream of Eagles received the 2012 NEA Leo Reano Award at the NEA Human and Civil Rights Banquet this summer. Standing: EMAC Chair Tracy Hartmann-Bradley, Omaha, and Vernon Miller, Omaha Nation, Macy. Both are on the NSEA Board of Directors. Sitting: Cleo Frazier, President of Dreams of Eagles.



NSEA-Retired Secretary Ruby Davis purchased tickets for the NSEA_Retired Quilt Raffle (the quilt was donated by LEA-Retired member Lorene Behrends) and put her grandson's name on some of the tickets. A ticket with his name was drawn in July as the winning ticket. (Right:) Aaron Stearns, Ruby's 10-year-old grandson, holds the quilt after Ruby presented it to him. He attends Grade 6 at Morton Magnet School in Omaha and enjoys chess, soccer, basketball, football, and swimming. Proceeds from the Raffle tickets are donated to the NSEA Children's Fund. The raffle raised \$743 last year.



NSEA-Retired Fall Conference

Where: St. Benedict Center, 1126 Road "I" (3.3 miles north of Schuyler on Hwy 15)

When: Tuesday, October 23, 2012

Time: 8:30 a.m. – 3:30 p.m.

Keynote speaker: Richard O'Brien, MD, *"Health Care Reform: Where are we now and where are we going?"*

Spotlight on Nebraska: Darrel Draper as Peter Sarpy, Pioneer, Fur Trader, and namesake for Sarpy County

Breakout sessions: Wills and Estate Planning; Yoga and Tai Chi for seniors; "It's my funeral and I'll have jazz if I want to"; Herbal Teas; Holiday Treats; Using the US Census to trace your family tree; From making Moonshine to making Chase Vodka; Health insurance after retirement (EHA options and Medicare transition)

No cost for members; non-members and guests \$10 each.

On-line registration begins after October 1 www.nsea.org/retired
Or Call or email Rebecca at 1.800.742.0047 or rebecca.smith@nsea.org



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