NSEA-RETIRED ADVOCATE

www.nsea.org/retired | Fall 2025 | Volume 20, Issue 2

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NSEA-Retired Members Embark on CIVIL RIGHTS JOURNEY

Participants on the June 2025 Sankofa Journey at the 16th Street Baptist Church in Birmingham, Ala.

In June, NSEA-Retired members Rita Bennett and Pat Shepard participated in a powerful five-day civil rights pilgrimage, "Sankofa: Journey to Harmony" organized by the nonprofit Catalyst for Harmony.

The immersive experience took participants to historic sites across Tennessee, Mississippi, Louisiana and Alabama, encouraging deep reflection on the nation's civil rights history and its relevance today.

Bennett and Shepard first learned about the Journey through fellow NSEA-Retired member Carolyn Grice.

"Taking some sort of civil rights tour has been on my bucket list for many years," Bennett said.

After visiting the Catalyst for Harmony website, she and Shepard registered for the June trip.

"What I liked best is that it wasn't just a tour," Bennett said. "It was an immersive experience with time for discussion, journaling and reflection before and after visiting each site."

The group of 18 began and ended the Journey in Memphis, Tenn., traveling more than 1,100 miles to sites central to the civil rights movement. For Bennett, standing in the basement of Birmingham's 16th Street Baptist Church was one of the most sobering moments.

"I reflected on the hatred that caused the bombing and murder of four beautiful little girls. You can't have that experience and not have it change you—not have it give you a deeper desire to fight for racial and social justice. And seeing the parallels to what is happening in our country today is a sobering but necessary realization."

Shepard was also deeply affected, particularly by their visit to Selma's Edmund Pettus Bridge.

"I thought about my senior year of high school, watching images of Civil Rights marchers being brutally attacked on Bloody Sunday in 1965," she said. "As I prepared to walk across the bridge, I felt intense sadness and anger that we are still fighting for that change 60 years later. But as I stepped off, I resolved not to give up. I have to believe that, someday, we shall overcome."

At the conclusion of the Journey, participants gathered to reflect and share their own goals for how they would take forward the experience and use it to make a difference back in their own communities. For Bennett, the goal was clear: to propose that NSEA-Retired considers sponsoring a future Journey for members. Catalyst for Harmony works with organizations to host a specially curated trip.

"The Journey fits in so well with our unified Association goals to learn about and promote racial and social justice. The cost is very reasonable to participants and I count it as some of the best money I've ever spent. It is my hope that we might include this as a future offering for NSEA-Retired members and others. Given the negativity we see these days toward diversity, equity and inclusion, there couldn't be a better time for others to participate in an experience like the Journey to Harmony," Bennett said.

Bennett and Shepard will share more about their experiences during the NSEA-Retired Fall Conference on Oct. 23 in Grand Island. See page 8 for details.

Top photos (left to right): Monument outside the 16th Street Baptist Church. Shepard at the Edmund Pettus Bridge. Bottom: Sankofa Journey participants stand where marchers walked from Selma to Montgomery in March of 1965.

Czech This Out: Retired Teachers Remain Active, Engaged

With the help of membership grant money from NSEA-Retired, the Wilber-Clatonia Education Association–Retired (WCEA-Retired) continues to grow and strengthen connections with local businesses, community organizationsand current educators across the district.

Even though many members are officially retired from teaching, their commitment to education and community involvement remains strong.

Throughout the year, members participate in various outreach and support efforts. From mentoring students and volunteering locally, to organizing social events and attending education-related conferences, WCEA-Retired remains a visible and active presence in the area.

Wilber's Czech heritage is a source of pride for the community, and WCEA-Retired members play a key role in preserving that spirit. During this summer's Czech Days—a celebration that draws thousands of visitors annually—several members volunteered at events, performed in the community, and helped support local youth activities.

Among them was longtime member Darla Chrans, a former WCEA lead negotiator and representative to the Nebraska State Education Association's Delegate Assembly. Chrans played in the Alumni Band, which celebrated its 40th anniversary this year, continuing a tradition of musical excellence that ties together generations of Wilber-Clatonia students and alumni.

Chrans and her husband, Roger, are also regular substitute teachers in the district, stepping in to support staff and students as needed.

WCEA-Retired members are preparing for their annual Halloween appreciation event. They'll visit Wilber-Clatonia Public Schools to hand out treats and share information with staff about becoming Pre-Retired members of NSEA-Retired.

WCEA-Retired members emphasize that retirement isn't the end of their journey in education—just a new chapter.

Darla and Roger Chrans

HOW IS NSEA-RETIRED FINANCED?

Article By: Roger Rea, NSEA-Retired Vice President

It takes money to operate any organization. Where does NSEA-Retired get the funds it needs to operate? The answer is from dues dollars, investment income and royalty payments from BCBS for our Medicare Supplement. For many organizations, dues dollars are the primary source of income. Members can join NSEA-Retired by paying a lump-sum fee (called "lifetime dues"), or by paying annual dues. In our early history, we operated almost entirely from the annual dues of our members. NEA-Retired operated in the same way.

Both NEA-Retired and NSEA-Retired knew that it was much more difficult to collect annual dues when members retired than it was when they were actively working and could be easily located in a single building. Both organizations implemented a dues structure that allowed for prepayment of dues in one lump sum. That avoided the problem of trying to track down members and collect annual dues, and avoided the cost of postage to mail annual dues statements. It is far more efficient to have lifetime members than to have annual members. But having lifetime dues creates the challenge of managing those lifetime dues so the income lasts for the lifetime of the member.

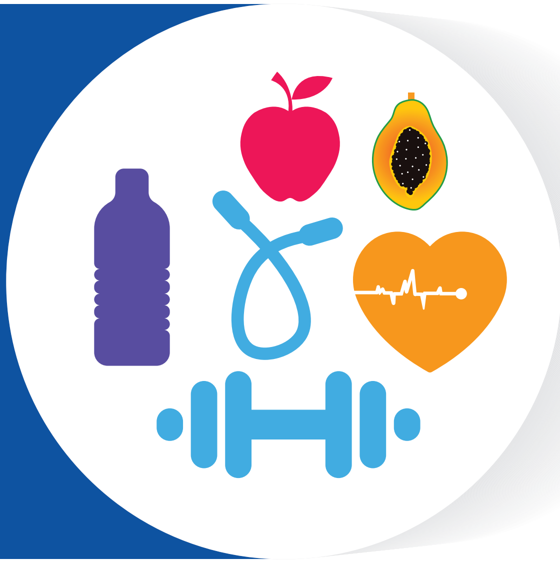
More than 90% of NSEA-Retired members are lifetime members. Since NSEA-Retired is affiliated with NEA-Retired, the dues for both organizations are collected by the state affiliate, and then shared with the national organization. The current lifetime dues are split, with $300 going to NEA-Retired, and $200 to NSEA-Retired ($500 total). Annual dues are split, with $35 going to NEA-Retired, and $25 to NSEA-Retired ($60 total). Lincoln and Omaha local retired associations collect the unified dues for their local association in addition to these amounts, so their totals are slightly higher.

Managing lifetime dues requires discipline and patience. Both NEA-Retired and NSEA-Retired put the bulk of the lifetime dues payments into an "endowment" fund. Both organizations call this their "Corpus Account." A "corpus" is the principal (or original sum of money) that is held in trust (an endowment) from which income is generated, but the corpus itself is not spent. It serves as a foundational amount (or backbone) set aside for a specific purpose – namely ensuring the long-term stability and growth of the organization. It is tempting to spend the corpus now, but that is a bit like eating your seed corn – you can eat for a period of time, and then comes starvation!

In the early days of NSEA-Retired, it was easy to earn high interest on US Treasury notes, bank savings accounts and CDs. In 1980, money market accounts were paying about 13% interest. By 1989, bank CDs were still paying more than 9% interest. It was easy to earn enough money on the lifetime dues to operate the organization. That changed in the early 2000s. By 2008, bank CDs were only paying about 2%, and returns dropped to less than 1% by 2012. That's not a high enough rate to operate the organization for any period of time. Given that it is likely that retirees will live 30(or more) years after they retire, NSEA-Retired made a decision to invest most of our corpus money in the stock market.

An investment policy was adopted with parameters to help ensure that the money invested would be diversified in the market, and that the income produced by the investment would be sufficient to help operate the organization. The goal was to invest in funds that paid a high annual income with little fluctuation in the income. The initial investment in the stock market was made on March 28, 2011. There has been one addition to the corpus principal since then.

Our stock fund portfolio is rated "conservative growth." It has produced high average annual returns, despite two cycles of market decline since the initial investment. The most recent investment report showed that the corpus account has a one-year return of 13.5%; a 3-year return of 9.64%; a 5-year return of 11.58%; and a return since inception of 8.29%. The challenge, as I mentioned earlier, is to manage those returns and the dues money to last for the next 30 years – the lifetime of our "lifetime" members!



Supporting HEALTH & WELLNESS In Retirement

Article By: Linda Kenedy, M.A., EHA Wellness Program

Aging brings both wisdom and life experience, but it also presents physical challenges that can make everyday tasks more difficult. Activities of daily living (ADLs)—such as carrying groceries, rising from a chair, climbing stairs or even maintaining good posture—are vital for independence and quality of life. One of the most effective ways to maintain the strength and mobility needed for these tasks is through regular strength training. Far from being limited to athletes or bodybuilders, strength training is accessible, adaptable and profoundly beneficial for older adults.

Physical Health Benefits

Strength training directly supports the muscles and joints that allow us to perform daily tasks with confidence. Unlike passive exercise, it targets functional strength, ensuring that everyday movements remain manageable and safe.

- *Improved Muscle Mass and Function:* As we age, natural muscle loss (sarcopenia) makes lifting, bending, or standing more challenging. Strength training helps slow or reverse this loss, restoring the ability to perform daily activities more easily.
- *Joint Protection:* Stronger muscles provide stability for joints, reducing strain and lowering the risk of injury. This is especially important for individuals with arthritis or limited mobility.
- *Enhanced Bone Density:* Resistance exercises stimulate bone growth, reducing the risk of osteoporosis and fractures that can compromise independence.
- *Better Balance and Fall Prevention:* Strengthening the legs, hips, and core enhances stability, significantly lowering the likelihood of falls—the leading cause of injury among older adults.

Mental and Emotional Well-being

The benefits of strength training extend beyond the physical. Consistency in this practice supports mental resilience and emotional health, which are just as crucial for quality of life.

- *Confidence in Independence:* Knowing you have the strength to handle daily tasks builds self-reliance and reduces anxiety about aging.
- *Cognitive Health:* Studies suggest that resistance training may improve brain function, attention, and memory by increasing blood flow and stimulating neural activity.
- *Mood and Stress Relief:* Like aerobic exercise, strength training triggers the release of endorphins—chemicals that improve mood, reduce stress and combat depression.

Accessibility and Adaptability

Many older adults hesitate to begin strength training, imagining heavy weights or intimidating gyms. In reality, it can be done safely and effectively at home or in community centers, with or without equipment.

- *Bodyweight Exercises:* Simple movements like squats, wall push-ups, or step-ups mimic the motions of daily tasks and require no equipment.
- *Resistance Bands and Light Weights:* Affordable and portable tools that provide progressive resistance suitable for any ability level.
- *Customization:* Programs can be tailored to individual health conditions, ensuring safety while maximizing benefits.

Social and Lifestyle Benefits

Strength training often fosters a sense of community and routine.

- *Group Classes:* Joining classes for seniors builds camaraderie and motivation, reducing isolation.
- *Routine and Structure:* Setting aside regular time for strength training creates consistency, promoting a healthy lifestyle and purposeful daily rhythm.
- *Long-Term Cost Savings:* Staying strong and independent reduces the likelihood of costly medical interventions or assisted living care.

A Gateway to Independence

For older adults, strength training is not about lifting heavy weights—it's about lifting life itself. Every repetition builds the strength needed to carry groceries, rise from a chair without help, or enjoy active time with loved ones. By maintaining functional strength, older adults preserve their independence, protect their dignity and enrich their daily lives.

Whether it's through a structured class, a guided home program, or a few simple exercises added into daily routines, strength training offers the key to aging with resilience and confidence.

Simple Practices for Daily Well-being

Retirement brings new opportunities for reflection and growth. While this stage of life offers freedom, it can also bring challenges like loneliness, loss or changes in routine. One powerful practice to enhance emotional well-being and resilience is gratitude. By intentionally focusing on the positives in life, retirees can strengthen mental health, deepen relationships and improve overall quality of life. Here are some practical ways older adults can incorporate gratitude into their daily lives.

Daily Gratitude Journaling

- *Morning Reflections:* Start the day by writing down three things you're thankful for. These can be big or small—from good health to a beautiful sunrise.
- *Evening Review:* Before bed, note one positive experience of the day to encourage restful sleep and end the day on a positive note.

Expressing Gratitude to Others

- *Thank You Notes:* Write letters or emails to friends, family, or caregivers expressing appreciation.
- *Verbal Affirmations:* Make it a habit to say "thank you" sincerely throughout the day, whether to a neighbor, store clerk or loved one.
- *Story Sharing:* Share memories of people who have positively influenced your life to strengthen bonds and foster meaningful conversations.

Mindful Gratitude Practices

- *Nature Appreciation:* Take short walks or sit outdoors, noticing the beauty of trees, birds or fresh air.
- *Meditation:* Practice short gratitude meditations, focusing on breathing while thinking of things that bring joy.
- *Sensory Awareness:* Engage the senses by savoring a meal, listening to music, or enjoying a warm cup of tea with mindful appreciation.

Social Gratitude Activities

- *Gratitude Circles:* Join or start a group where members share what they're grateful for each week.
- *Community Volunteering:* Giving back through volunteer work fosters a sense of purpose and gratitude for one's own abilities.
- *Faith or Spiritual Practices:* Participate in religious or spiritual gatherings that emphasize thankfulness and reflection.

Building a Gratitude Routine

- *Consistency:* Set aside a regular time—such as after breakfast or before bed—to practice gratitude.
- *Visual Reminders:* Place notes, photos or objects around the home that spark appreciation.
- *Personal Rituals:* Combine gratitude with existing habits, such as saying a thankful thought during daily walks or meal times.

A Path to Lasting Joy

Gratitude does not erase life's challenges, but it shifts focus toward what is meaningful and uplifting. For retirees, regularly practicing gratitude can enhance emotional resilience, strengthen social bonds and bring more joy to everyday living. By making gratitude a daily habit, older adults can nurture a mindset of appreciation and cultivate a fulfilling retirement.

EHA Wellness 2025-2026

As a retiree, you are still eligible for the EHA Wellness program if you are under 65 and insured by the EHA BCBS Medical Plan or the EHA BCBS (Direct Bill) Retiree Medical Plan! Check out all of the opportunities by logging into your account at www.ehawellness.org. Questions about EHA Wellness or your eligibility? Email contact@ehawellness.org today!

Medicare Insurance Seminars coming this fall!

Each fall, NSEA-Retired partners with Blue Cross Blue Shield of Nebraska to present information seminars on Medicare across the state.

The seminars cover the basics of Medicare, the coverage options available with Educators' Medicare Supplement and how to select a provider for the drugs you take (Medicare Part D providers).

Four seminars are scheduled for in-person events across four cities this fall. The in-person sessions will be held in Lincoln, Norfolk, Omaha and Kearney. Check the chart for times and locations for each session.

There will also be three virtual seminars held on Zoom for anyone who is unable to attend an in-person event.

Complete details will be sent via U.S. mail to members who are between the ages of 62 and 75 this fall. The seminar schedule will also be posted on the NSEA-Retired website, www.nsea.org/retired.

BCBS In-Person Sessions

Morning sessions: 9:30 a.m. – 11:00 a.m. (check in at 9 a.m.)
Afternoon sessions: 1:30 p.m. – 3 p.m. (check in at 1 p.m.)

Lincoln	Thursday, Oct. 30 Jack J. Huck Continuing Education Center – Rooms 302 and 303 (301 South 68th Street Place)
Norfolk	Tuesday, Nov. 4 Northeast Community College – Lifelong Learning Center, Suites F and G (701 East Benjamin Avenue)
Omaha	Thursday, Nov. 6 OPS TAC Building – Boardroom, 2nd Floor (3215 Cuming Street)
Kearney	Tuesday, Nov. 11 Educational Service Unit 10 – Room B (76 Plaza Boulevard)

Webinars

Wednesday, Nov. 5, 1:30-3 p.m. CST
Wednesday, Nov. 12, 9:30-11 a.m. CST
Thursday, Nov. 13, 7-8:30 p.m. CST

LEA-Retired Members Tour Kawasaki Plant

Lincoln Education Association-Retired (LEA-Retired) members and newly retired Lincoln Public Schools (LPS) teachers came together in August for a special summer outing, which included a tour of the Kawasaki Manufacturing Plant in Lincoln.

The guided tour gave the nearly 40 attendees an inside look at the facility's impressive operations and production processes. While photography wasn't permitted during the tour itself, members had the opportunity to connect with hosts and guides and capture a few group photos afterward. For many, the visit offered not only an educational experience but also a chance to catch up with familiar faces and celebrate retirement milestones.

Following the tour, the group headed to Down The Hatch Bar and Grill, where they enjoyed hors d'oeuvres and relaxed conversation in a casual setting.

The event was organized by LEA-Retired members Lesa Christiancy and Shelley Clayburn, who helped create a memorable and engaging afternoon for all who attended.

Come and Get It!

Lincoln Education Association-Retired gathered new and gently used classroom materials for its annual "Come and Get It" event, welcoming new and transitioning Lincoln Public Schools educators. Held July 25–26 at the LEA office, the giveaway sent more than 45 teachers home with supplies. Retired and current members donated, organized and greeted participants as they picked up bulletin boards, books, posters and other essentials. Now in its fifth year, the event transforms the LEA office into a pop-up supply store stocked with everything from notebooks and glue sticks to games, books and decorations.

Gaffney Receives UNK Education Honor

NSEA-Retired member Howard Gaffney has been selected as the 2025 UNK College of Education Distinguished Educator of the Year.

An Anselmo native, Gaffney has dedicated more than 50 years to the education of children in central Nebraska.

He spent the first 35 years of his career as a teacher and coach at Sandhills Public Schools in Dunning. After a two-year retirement, during which he worked as a substitute teacher, he returned to education as principal and athletic director at Hyannis Public Schools for four years. He then served as superintendent at Stapleton Public Schools for four years before retiring again. Most recently, Gaffney came out of retirement to serve as interim superintendent for Anselmo-Merna Public Schools during the 2022-23 school year.

Gaffney remains an active volunteer at both the local and state levels. He has been an advocate for public school legislation.

Gaffney earned a Bachelor of Arts in education from Kearney State College in 1970, a middle school endorsement from KSC in 1975, a Master of Education in school administration from UNK in 2002 and a specialist degree in education from UNK in 2012.

Educators' Medicare Supplement Offers Unique Benefits

You need to sign up for Medicare when you turn 65 regardless of whether or not you are still working and still covered by an employer-sponsored health insurance plan. Medicare coverage starts on the first of the month in which you turn 65 unless your birthday is on the first of the month – in that case, your Medicare coverage begins on the first of the month prior to your birthday month. But Medicare coverage is not automatic. You need to complete the enrollment process for Medicare BEFORE your coverage will begin!

There is a seven-month window of opportunity to sign up for Medicare without losing coverage or incurring penalties. The window starts three months prior to your birthday month, includes the month you turn 65 and closes three months after your birthday month. If you miss this window of opportunity, you will need to wait until the General Enrollment period – which starts Jan. 1 of each year and closes March 31. You will not have insurance coverage until you complete the enrollment process, and you will be subject to lifetime premium surcharge penalties for late enrollment.

Navigating the complexities of Medicare when you reach age 65 can be a daunting task. Fortunately, NSEA-Retired members and former subscribers to the Educators' Health Alliance (EHA) Blue Cross insurance plans when they were employed have access to Educators' Medicare Supplement.

Medicare is an 80/20 insurance plan, meaning that Medicare will pay 80% of covered charges and you are responsible for the other 20%. Most retirees purchase a Medicare supplement to pay the charges that Medicare does not cover. As an NSEA-Retired member (or subscriber to EHA insurance prior to your retirement), you and your spouse are eligible to enroll in Educators' Medicare Supplement, a Medicare supplement that is underwritten by Blue Cross of Nebraska and endorsed by NSEA-Retired. More than 5,000 retired educators and their spouses are enrolled in the plan. Educators' Medicare Supplement is not available to the general public, and it offers benefits that other Medicare supplements are not allowed to offer.

Among the unique benefits of Educators' Medicare Supplement are the option to purchase either a Plan F or Plan G supplement. Plan F supplements are no longer available to individual consumers. The only difference between Plan F and Plan G supplements is that Plan F covers the Medicare Part B deductible amount ($257 in 2025); Plan G does not. If you have a Plan F supplement, the only thing you will pay when you go to a provider that accepts Medicare is your insurance premium; Plan F pays for the deductible and any coinsurance that may be required.

In addition, with Educators' Medicare Supplement you have access to a very competitive dental plan made available because of the relationship with the EHA school plans. The premiums for the supplement are rated in age bands rather than individual ages. The age bands are: through age 66; 67-69; 70-74; 75-79; 80-84; 85+. As long as you are in the same age band, you will only see one rate increase per year – on the policy anniversary. With other supplements, you see two rate increases each year: one on your birthday (because you are a year older) and the second on the policy anniversary. An additional benefit of Educators' Medicare Supplement is a very stable rate history. Over the past 10 years, the general premium increase has averaged about 3%. For 2026, the rates are projected to increase by about 2.7%

More detailed information about Medicare can be found on the Medicare website, www.medicare.gov. Information about Educators' Medicare Supplement can be found on the EHA website, www.ehaplan.org. Click on the "RETIREES" tab and look for "Educators' Medicare Supplement Plan" for the video description of the supplement.

NSEA-RETIRED

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NSEA-Retired 2025 Fall Conference

The NSEA-Retired Fall Conference will be held Thursday, Oct. 23, 2025, at the Ramada Inn, 2503 S Locust St, Grand Island, NE. This annual event brings retired educators together for a day of learning, reflection, and connection.

This year's tentative agenda features a diverse lineup of speakers and topics:

- Jeanette King – Nebraska SHIP
- Christina Ellison, NSEA member and Omaha Public Schools teacher – "Save the Indian: The History of American Indian Boarding Schools"
- Ed Ventura, NEA Director and Omaha teacher – Testifying
- Claudine Kennike, ESU 10 – Literacy
- Stacy Kester-Pearson, Millard Education Association President – NEA Member Benefits Overview
- Deb Carpenter-Nolting – Well-Behaved Women Don't Make History

From historical insights to legislative advocacy and member benefits, the sessions are designed to inform and inspire.

Registration is available at **www.nsea.org/retired.** The event is free for all members and $10 for guests. Registration and refreshments will begin at 8:30 a.m. **The deadline for registration is Oct. 20.**