

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

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Beware of RSI, “The New Kid in Town”

The elections may be over, but the fight to keep our defined benefit retirement plan is just beginning. An obscure group known as the Retirement Security Initiative, RSI, has hired one of the premier lobbying firms in Lincoln to try to abolish defined benefit retirement plans for public employees. While new to Nebraska, RSI has a fairly long and storied track record attacking public employee retirement plans across the nation. Headed by Chuck Reed, the former mayor of San Jose, CA, RSI has helped launch attacks on public pensions in Illinois, Kentucky, Alabama and Pennsylvania.

Reed started with a failed attempt to destroy public pensions in San Jose when he was mayor there. He pushed for changes in the retirement systems for public employees, in an attempt to cut costs, but in reality, the changes gutted the retirement security for all public employees in San Jose. The changes he rammed through were challenged in court. The courts ruled that the changes were unconstitutional and overturned every change that Reed attempted to make. Reed apparently did not learn the lesson about the changes he wanted in pensions, and tried twice more to get other California cities to enact similar, unconstitutional changes in retirement plans. After failing at those attempts, Reed helped form the Retirement Security Initiative (RSI) to advance the same failed ideas in other states. He recently came to Lincoln, NE to promote his ideas to the Lincoln Police and Fire Pension Committee.

Defined benefit pensions are a form of deferred compensation that employees earn over the course of their career. When public employees (including teachers) sign an employment contract, in addition to their salary and other benefits, part of their compensation is earning a defined benefit pension. These employees contribute a portion of every paycheck toward their pension. Since pension benefits are a contractual right and something to which employees contribute, they are also considered a “vested” right. In addition to the court ruling in San Jose, courts in Illinois, Oregon, and elsewhere have struck down pension-gutting laws for violating constitutionally protected rights.

RSI claims to offer information to public policy makers to help them learn about pension issues and explore policy options. Nothing can be further from the truth. Much of the money behind RSI comes from the Arnold Foundation. The Arnold Foundation was started by John Arnold, a former Enron employee. Arnold left Enron, taking with him an \$8 million bonus, just before the company collapsed into bankruptcy. Subsequently, he started a hedge fund and is now a billionaire. His foundation now funds and produces bogus research on retirement systems with the goal of replacing defined benefit plans with ones that closely resemble 401(k)s, leaving retirees little that they can count on for retirement security.

The National Institute on Retirement Security, NIRS, does independent research on retirement plans. A recent publication, “*Still a Better Bang for the Buck*,” compares how much it costs to provide a given level of retirement income through a



**Roger Rea,
NSEA-Retired
President**

defined benefit retirement plan (similar to our school employee retirement plan) and a traditional defined contribution, or DC plan (similar to a 401(k) plan). The report concludes that a defined benefit, or DB plan, delivers the retirement benefit at a cost that is 48% lower than what DC or a 401(k) plan would cost. There are three main drivers that account for the lower cost for the DB plan.

1. Pooling the longevity risk. To put this in different words, a DB plan only needs to set aside enough money to cover the average life expectancy of a large group of people. To be sure that the retiree does not run out of money, an individual with a DC plan must set aside more money to guard against the possibility that they will be among the half of retirees who will live longer than the average life expectancy. **DB longevity risk pooling generates a 10% cost savings.**
2. DB plans are “ageless,” and therefore can perpetually maintain an optimally invested portfolio. In contrast, an individual investor with a DC plan must lower the risk of the investment portfolio as he/she gets close to retirement age to ensure that there will be a steady source of cash to fund retirement. The lower risk portfolio will have more cash and bonds, sacrificing the higher returns associated with stocks. **This DB balanced portfolio generates an 11% cost savings.**
3. DB plans have higher returns than individual investors with DC plans because they have lower fees and professional management of the money. **The lower fees and higher returns of DB plans generate a 27% cost savings.**

At this time we do not know how, or if, the Retirement Security Initiative (RSI) will attempt to impact our retirement plans. But we do know that RSI is a wolf in sheep’s clothing. All of us will need to be watchful in the coming legislative session. If the need arises, we must be ready to act on short notice to defend our retirement plans against attack.

Social Security COLA Calculation Explained

By: Roger Rea, NSEA-Retired President

The purpose of the cost-of-living-adjustment, COLA, for Social Security is to ensure that the purchasing power of Social Security and Supplemental Security Income (SSI) benefits is not eroded by inflation. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year in which a COLA was granted to the third quarter of the current year. If there is no increase in the CPI-W, there can be no COLA. The good news is that Social Security benefits cannot be reduced if the CPI-W decreases between measuring periods – the benefits will remain unchanged until there is an increase in the CPI-W.

Congress enacted the COLA provision as part of the 1972 Social Security Amendments, and automatic annual COLAs began in 1975. Before that, benefits were increased only when Congress enacted special legislation. Beginning in 1975, Social Security started automatic annual cost-of-living allowances, and linked the increase in Social Security benefits to increases in CPI-W. The CPI-W is determined by the Bureau of Labor Statistics in the Department of Labor. By law, it is the official measure used by the Social Security Administration to calculate COLAs.

The CPI-W tracks monthly price changes in about 80,000 consumer items — everything from gas, sweaters, jewelry and breakfast cereal to pets, haircuts, airline fares and prescription drugs. The decline in prices for petroleum in the past two years has meant that overall inflation has been relatively low, despite price hikes for other sectors in the consumer economy.

Social Security's last inflation increase came in 2014. That meant the decision on whether or not there would be an increase in Social Security in 2017 was based on comparing the third quarter of 2016 with the third quarter of 2014. On October 18, 2016, the Social Security Administration announced that a 0.3% Social Security COLA would be paid in January 2017 – the first COLA since 2015.

Social Security COLAs trigger increases in other programs. Supplemental Security Income (SSI) benefits and railroad retirement “tier 1” benefits (which are equivalent to a Social Security benefit) are increased by the same percentage as the Social Security COLA or are held constant when a COLA is not paid to Social Security beneficiaries. For more information visit the Social Security web site, www.ssa.gov

Free Tours of Aldrich Museum in January

Bess Streeter Aldridge (1881 – 1954) was one of Nebraska’s most widely read authors. During her more than forty-year writing career, she wrote more than 160 short stories and articles, nine novels, one novella, two books of short stories, and one omnibus volume. Her short story, *The Silent Stars Go By*, was the basis for the TV show, “*The Gift of Love*,” starring Lee Remick and Angela Lansbury.

One of her books, *Miss Bishop*, was made into the movie, “*Cheers for Miss Bishop*.” Kurt Shrader, retired Elmwood-Murdock business education instructor and executive director for the Aldrich Foundation, wrote: “*Mrs. Aldrich was a great*

supporter of public education. She recognized the deep commitment and sacrifices of an aunt who taught for many decades. This was the premise of *Miss Bishop*.” Bess Aldridge was posthumously inducted into the Nebraska Hall of Fame in 1973.

In October 2016, NSEA Executive Director, Dr. Craig R. Christiansen, wrote a column for the *NSEA Voice* that referred to *Miss Bishop*. As a “thank-you” for that article, retired Nebraska teachers will get free admission to the Aldrich Museum in Elmwood during the month of January 2017. The Aldrich house and museum are located at 204 East F Street in Elmwood, NE. Elmwood is just north of Highway 34 about 20 miles east of Lincoln. The winter hours are 2 p.m. to 5 p.m. each Saturday and Sunday.

Medicare Part A and B Premiums and Deductibles Change for 2017

By: Roger Rea, NSEA-Retired President

Traditional Medicare includes Part A (for hospital services) and Part B (for doctor services). There is no premium for Part A for individuals who participated in Social Security while they were actively employed – part of the contribution to Social Security was used to “prefund” the premium for Part A. Medicare Part B has a premium that varies, depending on when you became eligible for Medicare as well as your income level. Both Medicare Part A and Part B have a deductible that must be met before Medicare pays 80% of the cost of covered services and you pay the remaining 20%. Medicare released the 2017 Part B premium as well as the 2017 deductible amounts for Parts A and B in mid-November.

For 2017, the Medicare Part A deductible will be \$1,316 per hospital stay per year. In addition, the copay amount for any stay lasting 61-90 days will be \$329 per day. The deductible for Medicare Part B will be \$183 in 2017. Subscribers to NSEA-Retired BlueSenior Classic Medicare Supplement do not need to worry about the higher deductible or copay amounts because the supplement will pick up those additional costs.

The premium for Medicare Part B will be \$134 per month for Individuals who will begin Medicare coverage after January 1, 2017. Because Social Security has not granted a cost-of-living adjustment for the past two years, individuals who are currently on Medicare and who also paid their Medicare Part B premium from their Social Security check will pay less than \$134 per month. Social Security has a “hold harmless rule” which ensures that Social Security checks will not decline from one year to the next because of increases in Part B premiums. The

“hold harmless rule” means that individuals who began Medicare before January 1, 2016 will have monthly Part B premiums of \$104.90, and those who began Medicare anytime during 2016 will have monthly premiums of \$121.80. Individuals whose modified adjusted gross income exceeds \$85,000 (single) or \$170,000 (married, filing jointly) are not held harmless, and will have higher premiums for Medicare Part B in 2017.

Medicare costs are borne by both the payroll taxes paid by active workers and the premiums and deductible amounts paid by Medicare beneficiaries. By law, Medicare beneficiaries as a group pay one-fourth of the cost of running Medicare through their premiums and their deductible amounts. Each year the Medicare actuaries determine the total cost for running Medicare and adjust the premiums and deductible amounts to cover one-fourth of that amount. But Medicare Part B premiums that are paid through deduction from a Social Security check cannot increase if there is no Social Security COLA for the year. That means that new subscribers and those Medicare subscribers who are not held harmless will pay higher premiums to cover any increase in overall costs for Medicare. That is the reason for the three-tiered premium for Medicare Part B for 2017. The last time Medicare had a three-tiered premium structure followed the recession of 2009-2011, when no Social Security COLA was granted for two years. The COLA for 2012 provided enough money to bring all Medicare Part B participants to one premium level for 2012.

You can get more information about Medicare on the Medicare web site, www.medicare.gov.

No Rate Increase for NSEA-Retired BlueSenior Classic in 2017

By: Roger Rea, NSEA-Retired President

Utilization for NSEA-Retired BlueSenior Classic, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska, has been less than projected for the past twelve months. As a result, there will be no increase in rates for 2017. NSEA-Retired BlueSenior Classic sets rates for the calendar year beginning on January 1, 2017 through December 31, 2017.

NSEA-Retired BlueSenior Classic has optional dental coverage. It is the only Medicare supplement that has dental coverage as part of the supplement itself. The dental coverage is the same PPO dental coverage that retirees younger than 65 have in their EHA insurance product. If you decline dental coverage when you first enroll in NSEA-Retired BlueSenior Classic, you will not

be allowed to add dental coverage in the future.

Rates for NSEA-Retired BlueSenior Classic have been very stable for the past decade. In the past nine years since 2008, the general medical premium increase for NSEA-Retired BlueSenior Classic has been 0%; 0%; -0.5% (yes, a decrease of half-a-percent); 9%; 0%; 0%; 1%, 0%, and 5.1%.

Subscribers to NSEA-Retired BlueSenior Classic are rated by age band, rather than by individual ages. The age bands (i.e. ages that have the same premium) are: 65-66; 67-69; 70-74; 75-79; 80-84; and 85+. The rates for 2017 can be found on the NSEA-Retired web page, www.nsea.org/retired. Scroll down the page to find the link to the rates.

Medicare Seminars Prove to be Popular

By: Roger Rea, NSEA-Retired President

Current Medicare subscribers have the opportunity to select a new prescription drug provider (for their Medicare Part D prescription drug coverage) each year. The open enrollment period runs from October 15 to December 7. Each fall, NSEA-Retired partners with Blue Cross of Nebraska to bring information about changes in Medicare as well as to provide tips on how to select a Medicare Part D provider for the prescription medications that you take. This year seminars were held in four locations: North Platte, York, Omaha, and Norfolk. The total attendance at the Medicare seminars this year was 268. Seminars have been hosted at various sites over the past eleven years. A total of 2,442 individuals have attended the Medicare information seminars in the past eleven years.

NSEA-Retired members who are insured by the Educators Health Alliance, EHA, prior to age 65 can select from among four EHA insurance programs: a \$900 deductible PPO plan; a \$2,000 deductible PPO plan; a \$3,500 high-deductible health plan that is eligible for a

Health Savings Account; and a \$4,000 high-deductible health plan that is eligible for a Health Savings Account. Informational seminars on the options available to early-retirees (those younger than 65) have attracted 859 individuals over the past seven years.

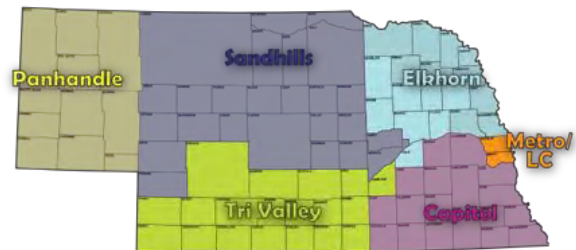
The Center for Medicare Services, CMS, did not release the 2017 premium for Medicare Part B or the 2017 deductible amounts for Medicare Part A and Part B until after the seminars were completed. As a result, the seminar materials did not have up-to-date information on either the premiums or deductible amounts for 2017. All of the seminar materials have now been updated, and are posted on the NSEA-Retired web site, www.nsea.org/retired. All of the files are in pdf format, so you do not need special software to download and view or print them. You can also find the 2017 premium and deductible amounts for Medicare, on page 3 of this newsletter.

Elections Coming in March 2017

By: Roger Rea, NSEA-Retired President

NSEA-Retired members will elect two general officers of the Association next spring: President and Vice President. Current NSEA-Retired President, Roger Rea, is term-limited and is not eligible to run for re-election. Current NSEA-Retired Vice President, Tom Black, is eligible to run for re-election if he chooses to do so. Three of the six District Director positions are also up for election. District Directors will be elected for Capitol, Elkhorn, and Sandhills. Current Capitol Director Pat Etherton, Elkhorn Director Francis Rohrich, and Sandhills Director Dee Gillham are eligible to run for re-election if they choose to do so. All of these officers will be elected to three-year terms, beginning August 15, 2017.

Delegates will also be elected to represent the retired members at NSEA Delegate Assembly (to be held in Lincoln on April 21 & 22, 2017) as well as delegates to NEA Representative Assembly (to be held in Boston, MA June 30 – July 5, 2017). Delegates to NSEA-DA and NEA-RA are elected for one-year terms.



Complete details regarding the election procedures as well as the process for filing for election are posted on the NSEA-Retired web page, www.nsea.org/retired, now.

The filing deadline for the elections is February 8.

Any NSEA-Retired member in good standing is eligible to run for office. Candidates for District Director, NSEA Delegate Assembly, or NEA Representative Assembly, must live in the NSEA District they wish to represent. A map of the NSEA District boundaries is printed for your reference.

Board Does Not Extend Terms of Office

By: Roger Rea, NSEA-Retired President

NSEA-Retired Bylaws state that members of the Board of Directors are limited to serving no more than three consecutive 3-year terms in any individual position. In order to sample the attitudes of NSEA-Retired members regarding possible changes in term limits, a survey was sent to 2,870 retired members for whom we had an email address in June, asking them about their attitudes regarding keeping the status quo or making changes in the limits on how long an individual can serve in a single position on the board. A total of 534 members replied to the email survey (a response rate of 18.6%).

Four different options were presented in the survey: (a) remove term limits for all members of the board of directors; (b) set a limit of four, 3-year terms for all members of the board; (c) allow an extension of terms only when there is a request to do so; or (d) keep the current status quo. Participants were asked to rank their first and second preferences from among the three options in term limits (not including keeping the status quo) in two different questions. When asked to rank their first preference, four, 3-year terms received the most votes (with 44.8% of the vote). In the second question, when asked for their second choice, allowing extension of terms when there was a request to do so received the most votes (with 45.1% of the vote).

When asked to rank their preference from among all four options (including the status quo), respondents ranked as their first preference having four, 3-year terms (29.6%); ranked second was allowing term extension on request (27.7%); ranked third was removing all term limits (22.8%); and ranked last was keeping the status quo (three, 3-year terms) (19.9%).

The NSEA-Retired Board of Directors considered the survey results at its regular meeting on October 17, 2016. After considerable discussion, a motion was offered to extend the number of consecutive terms of office from three to four. Changes in the bylaws require a two-thirds

majority vote of the full board in order to be adopted. The motion to extend terms failed to meet that requirement.

Our Bylaws stipulate that any proposed change in the Bylaws must be presented at one board meeting and receive approval of two-thirds of the full board at a succeeding meeting. This procedure was adopted about eleven years ago at the recommendation of a committee appointed by then-president Joe Higgins to modernize and update all of the Bylaws. At that time, changes in the Bylaws required a majority vote of the members who attended one of the annual conferences.

Unlike NEA or NSEA, NSEA-Retired does not have a “representative assembly,” at which delegates are elected on a proportional basis, to consider and adopt new business items, resolutions, or other changes in the governing documents. The committee appointed eleven years ago recognized that whether or not any item considered at an annual meeting would be adopted was determined largely on where the conference was held and who attended the conference, and that conference attendees would not necessarily be representative of the full membership. The committee recommended changing the method of amending the Bylaws so that the board of directors (which does have a proportional representation of the members in the state) can make changes in governing documents by following the procedure outlined above. The recommendation was put to a vote of the conference attendees, and after some debate, conference attendees voted to adopt the change without a single dissenting vote.

I trust that this historical perspective will clarify why we use the procedure that we do. Our bylaws are changed in the same manner by which Nebraska school districts change their own policies – by voting after the public has been given notice of possible changes. The procedure for changing our bylaws not only follows what the bylaws require, it follows the will of our members.

Fall Conference in Aurora was Another Successful Event



Conference registration included buying chances for the baby blanket and quilt raffle fund-raiser for the NSEA Children’s Fund.



Conference attendees were asked to help prioritize several critical issues as part of the Strategic Plan for NSEA.



Dan Glomski, from the Edgerton Explorit Center, described the solar eclipse that will be visible in Nebraska on August 21, 2017.

2017 Intergenerational Mentoring Program

By: Rebecca Smith and Duane Obermier

This premier program is taking applications now for participation in the 2017 workshop. Retired teachers have so much experience to share with new teachers just starting their careers as educators. The NSEA Intergenerational Mentoring Program provides an effective way to encourage that tradition by starting that guidance *before* teachers' first year in the classroom. NSEA-Retired joins with the Student Education Association of Nebraska (SEAN) to link retirees with SEAN members to help them make the transition from being a full-time student to becoming a full-time teacher. *The program needs you to share your vast experience with the next generation of public educators.* Act fast and get your application in. There is a selection process, and the roster will be finalized by the first week of February!

2017 Training Agenda

Friday, February 24: 1:00 PM-7:30 PM

Saturday, February 25: 8:30 AM-1:30 PM

- Workshop held at NSEA Headquarters in Lincoln.
- Must be available to attend all sessions.
- All meals are provided. Housing and a gas stipend provided, for participants living outside of Lincoln.

For details and to apply online go to:

<http://www.nsea.org/2016IGLMentor>

www.nsea.org/intergenerational-mentoring-project

For more information, contact Duane Obermier at 800.742.0047 or duane.obermier@nsea.org

Consider being a mentor –



**your years of wisdom and
experience have great value!**

Lobby Day Will Be Held February 7

By: Roger Rea, NSEA-Retired President

On Tuesday, February 7, 2017 NSEA-Retired members will gather in Lincoln to address legislative issues. Of particular concern to retirees is the taxation of Social Security benefits. The legislature passed LB 987 two years ago to reduce the tax burden on Social Security beneficiaries. NSEA-Retired members will also visit with senators about bills that NSEA has identified as priority bills for education interests on Lobby Day.

Lobby Day will start with an issue awareness training to familiarize NSEA-Retired members with the bills that are up for consideration this year. First-time attendees to Lobby Day will have an orientation session at 8:30 a.m. on how to effectively lobby your senators prior to the issue awareness session. Registration and training will take place in the 4th floor conference room of NSEA, 605 S. 14th Street, Lincoln, NE. The tentative agenda for Lobby Day is:

8:15 a.m. – Registration and coffee

8:30 a.m. – First-time lobbyist training (on 3rd floor)

9:00 a.m. – Issue awareness training

10:15 a.m. – Observe Unicameral and visit with Senators

12:00 noon – Lunch at NSEA with Senator Mark Kolterman, Retirement Committee chair

1:30 p.m. – Optional attendance at Legislative Committee Hearings

There is no registration fee for members to participate in Lobby Day. Guests are asked to pay \$10 to cover the costs of the program.

Please register for Lobby Day on the NSEA-Retired web page, www.nsea.org/retired, or call Rebecca Smith at 1.800.742.0047. **The deadline for registration and to attend the luncheon is Friday, February 3, 2017.**

Parking around the NSEA building during the legislative session is tight. NSEA-Retired members who attend Lobby Day are asked to park on the east side of the Trinity Lutheran Church parking lot at 724 S. 12th Street (12th and H streets), about three blocks from the Capitol. Please do **not** park in any space marked "Reserved."

2014 Trip to Tanzania: A Life Changing Experience – and a Dream Come True!

By: Judy Sorensen

Judy retired from the Lincoln Public Schools after a 38-year career.

Teaching in Tanzania was one of the best experiences in my life. I had always dreamed of teaching children in Africa and now my dream was a reality. Now that I was retired, after teaching for 38 years, I could follow my dreams for new adventures and service. My friend Barb, also a retired teacher, shared that dream. We joined 20 other teachers for this amazing experience with Opportunity Education, an international program that provides help to more than 1,300 schools in eleven countries. Opportunity Education is headquartered in Omaha, Nebraska.

We were in Tanzania for two weeks, where we taught in schools in and near Moshi. My team worked with Royal Junior Academy, a school started by a native Tanzanian couple. In 16 years it had grown from five students in their home, to 450 students with a beautiful campus in the Kilimanjaro region.



Each day we shared teaching ideas with the teachers and taught various subjects in English to all the classes. The teachers were warm, welcoming and eager to learn. Some of our best times were when we shared stories about teaching, and about our families, during our lunch together, building meaningful relationships.

I taught reading and language skills with “Brown Bear, Brown Bear” in pre-primary and kindergarten and “Chicka Chicka Boom Boom” in class one. I also taught writing with “Giraffes Can’t Dance” in class two and “Eating Fractions” in class 3. My teammates, Barb and Wanda, also a retired teacher taught math, English and geography lessons to the upper grades.

On Friday, we taught creative arts. One day I observed George, teaching painting with no paints, just broken crayons, I asked if I may bring some paints. So on Friday, I taught painting outside in the courtyard to all the classes! It was a beautiful experience to see the students painting with real paints! We take so much for granted...

In Tanzania, Christians and Muslims learn peacefully side by side, an amazing example for us all. When it was time to leave our new friends at Royal School, Elizabeth, the director said to us, “Thank you for sharing your “golden knowledge” together with us. We hope you will return again one day.” Later she would write, “I hope this is the beginning and not the end.”

Barb and I spent a Sunday at Karansi Parish and Nuru Primary School, in a remote Maasai area. We were humbled as we attended worship and became honorary Maasai. The teachers shared with us the progress they have made in their school and their plans, hopes and dreams for the future. It is inspiring to see how much can

be done with so little. The children sang for us, and we taught a short lesson. It was a very good day. I spent another day at Upendo Primary School, also sponsored by OE. I was warmly welcomed by the teachers and students. I taught lessons in all the classes and was very impressed by the love and joy in this school.

We stayed in a simple, lovely hotel and enjoyed some very good meals. Mt. Kilimanjaro made its appearance several times, a majestic and mighty sight! Finally, after a busy week of teaching and learning in our schools, we traveled on safari to Ngorongoro Crater and the Serengeti. We stayed at the peaceful Ndutu Wildlife Lodge. The animals were amazing! We saw many lions including a couple of cubs who happened to take a nap under one of our vehicles. We also observed giraffes, zebras, elephants, hippos, gazelles, cheetah and many more. This is truly a “garden of Eden” for the animals and those of us lucky enough to be there with them. We were thankful for authentic accommodations and knowledgeable guides during our safari visit.



As I reflect on my time in Tanzania, I know that I have left part of my heart with the people there. And my dream to teach children in Africa was realized. I may have made some small difference in the world. What can be better than that? Perhaps one day I will return.

Opportunity Education is traveling to India October 12 – 23, 2017. I encourage anyone, especially retired teachers who have so much to give, to join us on an amazing journey. It will change your life and the lives of the children you teach. You can get complete details about the India trip from Becky Walters, the Sister School Coordinator for Opportunity Education. Her email address is: bwalters@opportunityeducation.org.

SEAN Scholarships Available

NSEA-Retired provides three \$1,000 scholarships to members of the Student Education Association of Nebraska (SEAN). To qualify, the SEAN member must be either a junior or senior. If you know of a deserving SEAN member, encourage them to visit: www.nsea.org/sean and click on “SEAN/NSEA-Retired Scholarship” for the application form. Applications must be submitted by March 1, 2017.

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Look inside on page 6, for more information on Lobby Day, February 7th

SAVE THE DATE!

NSEA-Retired Spring Conference

Thursday, April 20, 2017

Wilderness Ridge Country Club

1800 Wilderness Woods Place, Lincoln, NE

8:30 a.m. – 4:00 p.m.

Keynote session: “I Conquered Mt. Everest!”

Robert Kay

Tentative Breakout sessions include:

- The Great American (and Nebraskan) Total Solar Eclipse of August 21, 2017 – get your solar-viewing glasses now!
- Aging Partners Lecture Series: The Transformative Power of Music
- Herb Gardening
- Antiques – Trash or Treasure?
- Health insurance after retirement (EHA options and Medicare transition)

Conference is no cost for members: Non-members/guests pay \$10 per person

Look for a complete agenda online by March 1, 2017 www.nsea.org/retired

For questions, call or email Rebecca at 1.800.742.0047 rebecca.smith@nsea.org