

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

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Opportunities to Volunteer CORE Call on Retired Educators

NSEA Retired received two grants from NEA Retired for this year. One is for a **Read Across America, Cat in the Hat** activity. We already have 20 volunteers, but we have room for a few more from around the state. Each volunteer will receive a Cat in the Hat hat, reimbursement for one book used to read to a classroom(s), and a Cat in the Hat kit with items to distribute to students who participate in the reading. Shown to the right is Pat Etherton from Lincoln. Pat has been involved in many volunteer activities but her 13 years of being the Cat in the Hat is her favorite project. She is passionate about the importance of reading to children. This past spring, Pat spent almost three weeks reading to nearly 6,000 children. Pat will share her experience and suggestions with volunteers via email. There still is room for a few more volunteers. Application deadline is **January 28**. Email President Tonack at dtonack@neb.rr.com or call 402-525-4264 to volunteer or for additional information.

Intergenerational Mentoring is another grant received for this year. In past years, this matching of retired mentor with SEAN member mentee was initiated with a one-time weekend event held in Lincoln. This year we are "taking the show on the road." See below for details.

In order to make traveling and participation more accessible, a one-day gathering of mentors, mentees and facilitators will be held at three different sites on April 7, 9:30-4:00, 9 a.m. registration. The one-day event will be held in Hastings College, UNO, and at the Lifelong Learning Center in Norfolk. Deadline for registration is **March 10**. Registration is available on line at nsea.org/retired. For additional questions, contact Rebecca Smith at rebecca.smith@nsea.org or at 1-800-742-0047. In past years, these connections often have lasted for several years into the beginning educator's career.

A spring professional development program is also in the planning for Chadron State College. This may serve as another opportunity for NSEA-Retired to play a role in creating mentor-mentee relationships in western Nebraska.



*Dr. De
Tonack
NSEA-Retired*



Looking Forward to the Next Legislative Session Many Challenges Await Senators in 2018

State Aid to Education Helps Reduce Reliance on Local Property Taxes. There is a projected state revenue shortfall during the final year of the 2017-18 budget of approximately \$195 million. This past fall, a few senators have discussed making further cuts to state aid to education to make up this shortfall. Nebraska currently ranks 49th in the nation in the amount of state aid provided to education. This year, state aid only grew by 1.98 percent, to \$988.7 million. This is a \$48 million decrease from what was previously required by the state aid formula.

Diverting Tax Dollars to Private School Corporations Will Hurt Public Schools. The governor continues his vocal advocacy for policy changes supporting private education at the expense of public education. For instance, LB295, now on general file, would create income tax credits for contributions to eligible students attending private schools. The combined amount of credits allowed statewide under the bill could grow up to \$10 million a year. If adopted, the bill would indirectly transfer money from the state's general fund to private schools and, in light of the current budget shortfall, would further exacerbate the state's ability to fund public education.

Additional Mental Health Services for Students are Needed. School districts need additional mental health services for students in Nebraska. Teachers are experiencing a rapidly growing number of students who need such services.

Quality Retirement Plans are Necessary to Attract Quality Teachers. Both school retirement plans in Nebraska, Omaha and the state plan, provide monthly retirement income for almost 27,000 retired teachers and beneficiaries in Nebraska. The defined benefit pension plan is a key employment benefit necessary to attract quality teachers. The outlook for the state-managed public school-employee retirement plan is positive. For the second year in a row, the annual review of the plan indicates it is healthy and is headed in the right direction. The plan is expected to reach a 100 percent funding status eight years earlier than the projections of a year ago. The plan had a 13.8 percent return on investment for the year that ended on June 30.

Jason Hayes, Director, Public Policy & Legislative Research

Do you know –

- The first office of what was originally called the Nebraska State Teachers' Association (NSTA) was a single rented room, furnished with a desk, chair and typewriter and located in 1922 at 12th and O Streets in Lincoln.
- The current association building's construction began in November, 1960. The burning of the original mortgage was held in 1982.
- In the 1867 NSTA Constitution, the President was assisted by one Vice-President from each county. Each county's school superintendent was a Vice President ex-officio as well. This became impractical with the growing number of organized counties in the state.

"History of the Nebraska State Education Association 1867-2017" by Dr. Craig Christiansen

Lobby Day in Action

Gretchen Terpsma from Bennett and Gene Martin from Beatrice are shown visiting with Senator Roy Baker from the Lincoln area last year at the NSEA-Retired Lobby Day. Many of the same retirement and education issues are still before us for this legislative session. Please plan to join us.



February Lobby Day

- Where: NSEA, 605 South 14th, Lincoln
- When: Tuesday, February 13, 2018
- Time: 8:15 a.m.-2:00 p.m.
- 8:15-9:00 Registration, Coffee & Rolls
- 8:30-9:00 First-time lobbyist training on 3rd floor
Jason Hayes-Tips on lobbying your Senator
- 9:00 Welcome and introductions
Dr. De Tonack, President, NSEA-Retired
Jason Hayes, Director of Public Policy and Legislative Research
- 10:15 Observe Legislature in Action from Legislative Balcony
Lobby Senators
- 11:50 Return to 4th Floor of NSEA for Lunch
- 12:00 Luncheon
Speaker, Ann Hunter Pirtle, Stand for Schools
- 1:30 Dessert and wrap-up
Legislative Committee Hearings (optional)

Registration on line at www.nsea.org/RetiredLobby. For questions, email Rebecca Smith at rebecca.smith@nsea.org or call 1-800-742-0047.

The deadline for registration is February 6th.



Lobby Day 2017

Gathering Donations for NSEA Children's Fund



The October Fall Conference in Aurora was attended by approximately 100 members and guests. Besides many programs, good food, and good conversations, the day provided an opportunity to try a different way to raise funds for the NSEA Children's Fund that provides various requested items for school children across the state. At the conference, participants bought a raffle ticket for \$1, 6 for \$5, or an arm length for \$10. Pictured above are Board Members Dee Gillham and Jim McDermott doing the arm-length raffle. Pictured above and to the right is the day's second prize winner, Rose Wissenburg from Newman Grove. Rose won a colorful photo book commemorating Nebraska's 150th birthday. To Rose's right is Mary Atkins from Lincoln. Mary won the grand prize for the day which was half of the donations for the day. Mary did choose to donate a major part of her winnings back to the effort.

Pictured to the right is the second winner of last year's raffle for a quilt. The baby quilt, made and donated by Gloria Boham, was won by Sharon Roggenkamp from Grand Island. Donations for the NSEA Children's Fund are tax-deductible, needed, and always appreciated.



Meet The Challenge



As NSEA-Retired continues to look for creative, fun ways to gather donations for the NSEA Children's Fund, we urge each local to also experiment on ways to encourage donations to the Fund from local retired associations. Of course, participants can always write a check to the NSEA Children's Fund and mail it to NSEA. An example of a recent local effort comes from the Elkhorn Sandhills Education Association – Retired. They met on Monday, November 13, and donations were collected for the Fund. This is the second year the group has donated to the Children's Fund. They would like to challenge all other retired groups to donate as well! Pictured to the left are Fran Rohrich, Marlene Petersen, LuEtta Clark, and Art Tanderup.

Serving the Retired Association

It is hard to think of Retired Capitol Board member, Pat Etherton, without thinking of Cat in the Hat, Read Across America (see article on grants). Pat was also thanked at the October Conference for her continuous work on taking photos at various association activities. Pat is very generous in sharing those photos.

Pat taught in Lincoln Public Schools for 38 years, teaching both elementary and secondary students as well as computer classes to all for more than 20 years. In 1969, Pat became the first elementary teacher in Lincoln Public Schools to use two Apple computers in a classroom. She used her lunchtime and before and after school to teach all of Belmont Elementary children to use computers and in 1980 took students to demonstrate computer use at the State Fair.

Pat's family was a co-owner of Leon's Food Mart in Lincoln when the 1983 award-winning movie, "Terms of Endearment," was filmed at their store. Pat commented, "It was fun to participate in the filming, know the cast and teach at Belmont where the young actors attended." Pat's daughter, Jamee, appeared in the movie as well.



Art Tanderup, Retired Board Treasurer, has another "claim to fame." After retirement, Art moved back to his wife Helen's family farm north of Neligh. Art transitioned from nourishing young minds to nourishing the soil and the crops it produces. This past August, the farm received the Pioneer Family Farm Award. After being thrust into the Keystone XL pipeline battle, Art began to develop strong relationships with his native relatives. Art and Helen soon discovered that part of their farm is on the "Ponca Trail of Tears." In November 2013, they hosted the Ponca Trail of Tears Spirit Camp. Several tribal representatives as well as farmers, ranchers and others attended the four-day event. During one of the gatherings in the warm lodge, one of the Oklahoma Ponca talked about bringing their sacred corn back to its homeland. The first goal was to rejuvenate the seed so it could be planted and used for food and ceremony. The second goal was to plant this sacred seed in the path of the Keystone XL pipeline. Art and Helen offered a place to grow it. Since no seed was taken to Oklahoma, a search began for the medicine bundle created

after the 1877 harvest near Niobrara. The bundle was found, the Sacred Red corn was bartered for, and was planted in 2014. Yes it grew, not all of it, but most of it. Blue, grey, white and painted varieties were also planted on four acres. After the fall harvest, the corn was taken to Oklahoma. The next spring 80 acres were planted. Art and Helen have continued to plant about an acre of this corn every year since then. As shown on the right, they hold both planting and picking gatherings. The seeds have gone back to the tribes as well as gifted and planted all over the Americas as "Seeds of Resistance."

At a recent Elkhorn/Sandhills Retired meeting, Art sat across the table from Don Weinman. Don was one of Art's supervising teachers when he student taught at Neligh. Leading the meeting was LuEtta Clark. In 1975, LuEtta was the Boyd County Teachers' Association delegate to Delegate Assembly. She convinced Art to be the alternate and took him to his first Delegate Assembly. Without that nudge, Art is not sure what his involvement in NSEA would have been over the years. Art's career transitioned from Naper to Orchard to Tekamah-Herman.



Keep your chin up. No one expected you to save the world; otherwise you would have been born wearing a cape and tights. Just do the best you can.

Board Stories Continued



Panhandle NSEA-Retired Board Representative, Jim McDermott, has a career that has meandered through many areas. Jim graduated from Ainsworth in 1959 and joined the Navy. He spent four years in Key West aboard the Submarine USS SEA CAT. He had a tour of duty to the Mediterranean and Haiti and was there during the Bay of Pigs. After being discharged, Jim attended Kearney State Teachers College and graduated with a B.S. and later a Masters in mathematics. After teaching in Alliance for 13 years, he resigned and built a skating rink. He was elected to the city council, served for 6 years and was Vice Mayor for two. Jim then moved to Scottsbluff and taught for 16 years. As you can tell from the photos, Jim enjoys fishing and restoring cars. He is shown below with his wife Irene and a 1959 Ford Retractable. He has 24 Master Angler awards for Northern Pike, 5 for Large Mouth Bass, 2 for Perch and 1 for Carp. In regard to the car restoration, he is now working on a 1969 Roadrunner.



How about sending me some of your stories? Just email me, De Tonack, at dtonack@neb.rr.com. Pictures would add to the stories.

Elections at Hand

January through the first part of February is the time for elections. Shown to the right is Capitol District Delegate, Marty Peregoy, at the 2017 Delegate Assembly in Lincoln. Deadline for filing for NSEA-Retired elections is February 13 on line at nsea.org/retired. A short 50-word biography must accompany self-nominations for the NSEA-Retired board position and Representative Assembly delegate. The following positions are available, assuming membership numbers are confirmed:

- *1 Metro member to the Retired Board, 3 year term;
- *Delegate Assembly (April 27-28), Lincoln
 - 4 Capitol, 3 Elkhorn, 5 Metro, 3 Tri-Valley, 1 each from Panhandle and Sandhills, and 2 at large;
- *Representative Assembly (June 30-July 5), Minneapolis
 - 1 Region A, 1 Region B, 2 At Large.

Any NSEA-Retired member in good standing is eligible to seek election to these openings. Delegates must live in the NSEA District they wish to represent. Ballots will be mailed around February 22 for a return by March 16. NSEA-Retired President, Dr. De Tonack, serves at both Assemblies by virtue of her office.



Insurance Updates

Utilization for **NSEA-Retired BlueSenior Classic**, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska, has been favorable for the past twelve months. As a result, there will be a modest 3% increase in medical rates for 2018. NSEA-Retired BlueSenior Classic sets rates for the calendar year of January 1, 2018 through December 31, 2018.

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. The overall rate increase for members who are enrolled in the dental program will be 4.57% which includes the premiums for both medical and dental insurance. Dental benefits for NSEA-Retired BlueSenior Classic will change to match the dental benefits for active employees insured through the Educators Health Alliance (EHA). The new dental benefit will be slightly higher for preventative and diagnostic care (e.g. office visits, cleaning and X-rays), and will be slightly lower for maintenance and simple restorative care (e.g. silver amalgam fillings) than last year. Complex restorative dentistry (e.g. crowns and bridges) will be paid at the same level as they were in the past.

Beginning January 1, 2018, routine dental visits and X-rays will be paid at 100% of the allowable charges (up from 80% last year). Simple restorative care will be covered at 75/25 coinsurance after a \$25 deductible has been met. Complex restorative dentistry will be covered at 50/50 coinsurance after a \$25 deductible has been met. The \$25 deductible amount is a one-time payment for the year and covers either simple or complex restorative care. This benefit provides greater emphasis on preventative care. In order to keep the new benefits cost-neutral, slight increases in copayments for other covered services were added.

Rates for NSEA-Retired BlueSenior Classic have been very stable for the past decade. In the past ten years since 2008, the general medical premium increase for NSEA-Retired BlueSenior Classic has been 0%; 0%; -0.5% (a decrease); 9%; 0%; 0%; 1%, 0%, 5.1%, and 3%.

Subscribers to NSEA-Retired BlueSenior Classic are rated by age band, rather than by individual ages. The age bands with the same premium in each band are: 65-66; 67-69; 70-74; 75-79; 80-84; and 85+.

The rates for 2018, as well as all of the updated handouts from the recent Medicare seminars hosted by Blue Cross and NSEA-Retired, can be found on the NSEA-Retired web page, www.nsea.org/retired. Scroll down the page to find the link to the rates and handouts.

NSEA-Retired and Blue Cross have announced that NSEA-Retired BlueSenior Classic will offer a **Plan G** Medicare supplement in addition to the current Plan F supplement. Look for additional details on the June issue of The Advocate.

On November 17, 2017, the Centers for **Medicare & Medicaid** Services (CMS) released the 2018 premiums, deductibles, and coinsurance amounts for Medicare Part A and Part B.

Medicare Part A covers hospital stays, and does not have a premium if you worked for at least 40 quarters in a job covered by Social Security. Medicare Part A has both a deductible and a co-pay amount. For 2018, the Part A deductible will be \$1,340, up \$24 from 2017. The Part A coinsurance will rise to \$335 a day per benefit period. There are also minor changes to the coinsurance for lifetime reserve days and skilled nursing facility stays lasting from 21 to 100 days.

Medicare Part B covers doctor visits and some durable medical equipment. The Medicare Part B deductible will be unchanged for 2018 at \$183. The standard premium for Part B for 2018 will remain \$134. For individuals who have this premium deducted from their Social Security check, the premium may be affected by Social Security cost-of-living adjustments. If Social Security does not provide a cost-of-living adjustment, the "hold-harmless" provision ensures that Social Security beneficiaries will not have a reduction in take-home income. Since Social Security benefits will increase by 2% on January 1, some individuals who had been protected by the hold-harmless provision will see their Medicare Part B premiums increase to \$134 since the increase in their Social Security benefit will be sufficient to pay the increased Part B premium. For others in this category previously, their Social Security COLA will not be sufficient to allow the premiums to increase to \$134 and their Part B premium will be less than \$134 but more than what they are currently paying. Social Security will determine your 2018 Medicare Part B premium and notify you by mail.

"If you just focus on the smallest details, you never get the big picture right."

Leroy Hood



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Plan Ahead for Spring Conference



NSEA-Retired Spring Conference will be held Thursday, April 26th, at Mahoney State Park. Keynote presentations will include the Seeds of Hope film produced through the efforts of Nebraska Loves Public Schools and Senator Adam Morfeld on volunteerism helping local school communities. Various breakout sessions, from getting fit through martial arts to learning about recycling, will be part of the day. Other details will be described in the Voice. Entry to the Park will be provided for those needing a one-day parking sticker. Registration will be available in late March on line at nsea.org/retired. For questions, you may email Rebecca Smith at rebecca.smith@nsea.org or at 1-800-742-0047.