

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

January 2019: V 14, I-2

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Many Openings for NSEA-Retired Elections; Additional Capitol Retired Board Position

This year, there are numerous opportunities to assume a leadership role in NSEA-Retired. Filing will be available by January 7 online at nsea.org/retired under Calendar, Events & Registrations. The filing deadline is Feb. 8, 2019. Open positions on the Retired Board of Directors, each for a three-year term, are treasurer, secretary, and one board member each from Metro, Panhandle and Tri-Valley. An additional board member from Capitol (now allowing 2 members from Capitol, equal to Metro's total of 2 board members) will be added this year. The first term for this Capitol position will be 2 years, followed by 3-year terms thereafter. All of these positions begin Aug. 15, 2019. Probable numbers for Delegate Assembly will be 4 delegates from Capitol, 5 from Metro, 3 from Tri-Valley and 3 from Elkhorn, 1 from Panhandle and 1 from Sandhills, and 2 at large. RA delegates will include 2 from the Metro and Capitol districts combined, 2 from the other 4 districts and out-of-state combined, and 1 at large. Complete details on how to file for these elections will be posted in January on the NSEA-Retired website. RA

delegates and board positions require a 50-word bio as well.

Pictured left to right from 2018 Delegate Assembly delegates are Dan Schiefelbein, Elkhorn District; Dee Gillham, Sandhills District; Pat Etherton, Capitol District; Jim McDermott, Panhandle District; and Jan Barnason and Guy Roggenkamp, both from Tri-Valley District.



Social Security Update (source: <https://www.ssa.gov/>)

Social Security payments will increase by 2.8% in 2019, and that's the biggest increase to Social Security income since 2012. This cost-of-living adjustment (COLA) was determined by computing the change in prices for goods and services in the third quarter of 2018 from the third quarter of 2017, using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This year, it averaged 246.352 in the third quarter, and in 2017 it averaged 239.668 in the third quarter, which works out to a 2.8% increase.

Social Security payments are funded through a 12.4% payroll tax on current workers, split equally between employer and employee, up to a maximum amount of earnings annually. Unfortunately, this figure can also increase, and the amount it increases every year is determined by changes in Social Security's average wage index, not CPI-W. Because this index grew 3.45%, the maximum earnings subject to payroll taxes will increase 3.5% (they round up) to \$132,900 in 2019.

Full retirement age is the age at which a retired worker can collect 100% of their Social Security benefit. Claim earlier than full retirement age and your benefit is reduced; claim later and it's increased. In 2019, full retirement age is 66 years and six months for people born in 1957, which is two months older than in 2018. If you were born in 1957 and you claim benefits early at age 62, you'll receive 27.5% less than if you had otherwise waited to claim until full retirement age. Alternatively, someone born in 1957 who waits until age 70 to claim benefits will receive 28% more than they'd receive at full retirement age.

Dr. De Tonack
NSEA-Retired
President



John Jensen: Leader, Advocate, and Friend

By Roger Rea, NSEA-Retired Vice President

John Jensen, 73, battled pulmonary hypertension for more than three years. He lost the battle on Oct. 18, 2018. When she learned that John Jensen had passed away, National Education Association President Lily Eskelsen Garcia said, "We all love John so much. A true warrior has passed. John will be missed."

John served as NEA-Retired Vice President from 2011 – 2018 and was on the board for the NEA Political Action Fund. He had worked with Lily for many years, both as an active educator and as a retired educator. They knew each other quite well. One of John's proudest moments came when he and other PAC chairs were honored at the NEA Annual Representative Assembly for beating their goal for fund raising for that year's RA. In fact, John's cell phone "signature image" was a picture of him with the other PAC chairs (and Lily) on the dais at RA to receive the recognition.

John was a friend whom I have known for more than 52 years. We first met in 1966 when I was a first-year teacher at Omaha Central High School. I taught a class in general science the period before John came into the same classroom as a physics student teacher. The following year, both of us were assigned to Benson High School. John taught physics and math; I taught chemistry.

Our careers in the Omaha Public Schools kept us in contact, and our paths through association leadership positions were strikingly similar. John became an Omaha Education Association building representative for Benson High. Building representatives are the face of the local association in each building. I followed as a BR two years later. John served on the OEA negotiations team and invited me to join the team, which I did. John served as senior high rep on the OEA Board. I followed in that position when John was elected OEA president. John encouraged me to run for OEA president, too, and I was elected president two years later. John ran for the NSEA Board of Directors; a few years later; so did I. John served on the Nebraska Professional Practices Commission (PPC); a few years later, so did I. John became a trustee for the Omaha School Employees' Retirement System, and served as vice president of the board. A few years later, so did I. John served as president of the National Council on Teacher Retirement, and encouraged me to get involved in NCTR. A few years later, I became active in NCTR and was elected NCTR president this year.

Many people could not tell us apart – I was called "John" many times, and he was often called "Roger". (Candidly, it was easy to tell us apart – I have way more hair than John ever did!) Former NEA-Retired President Tom Curran, remembering our visits to various hospitality rooms at NEA RA, said, "I know what great friends you were. Each of you could finish a



April 1992 NSEA Delegate Assembly, just-elected NSEA President Craig R. Christiansen, right, is congratulated by election opponent Jess Wolf as Nebraska NEA Director John Jensen, center, looks on. Jensen died in Omaha on Oct. 18.

sentence started by the other!"

The OEA recognizes service that its members and supporters have given to education with a School Bell Award. In 2008, the OEA awarded both John and me the School Bell. Both of us were out of town (involved in other association business, I might add) on the evening of the awards ceremony, so our wives accepted our School Bells in our honor. True to form, the School Bell Award presenters could not differentiate between us, and our wives joined in the fun by joking that no one really knew which person was John Jensen and which was Roger Rea – we ran together as two wolves in a pack!

John had a great impact on the lives of educators, both as a leader and as an advocate for change. His work with retirement issues continued after he retired as he worked with NCPERS to create an annual Pension Funding Forum. Upon learning of John's death, Michael Kahn, Director of Research at NCPERS, said, "I have lost a great mentor and a friend for the last 25 years. And, the pension community has lost a great advocate and an icon."

NSEA-Retired President De Tonack said of John, "I admired John's energy and felt we shared many common interests, from physics to politics. I first became acquainted with John when we both served as NSEA board members in the 1980s, he from Omaha and I from Kearney. Our working together continued through many Delegate Assemblies, Representative Assemblies, and political endeavors. I remember John as always being a questioner, one who paid attention to what was happening, sometimes with sharp criticism, but always with a listening ear. John was the one who asked me to run for NSEA-Retired president."

All educators enjoy the fruits of John's work on their behalf. He is missed by many. Our memories of John as well as the positive changes he helped create will last a lifetime.

February 2019 - Lobby Day

Where: NSEA, 605 South 14th, Lincoln, NE 68508

When: Tuesday, February 12, 2019

Time: 8:15 a.m.-2 p.m.

8:15-9 Registration, Coffee & Rolls

8:30-9 First-time lobbyist training on 3rd floor
Jason Hayes: Tips on Lobbying Your Senator

9 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
Visit and Lobby Senators

11:50 Return to 4th Floor of NSEA for Lunch

Noon Luncheon
Speaker, Sen. Brett Lindstrom, Omaha

1:30 Wrap-up
Legislative Committee Hearings (optional)



Register online at www.nsea.org/retired and go to Calendar, Events & Registrations. For questions or more details, contact Megan Lyons at megan.lyons@nsea.org or call 1-800-742-0047.

The deadline for registration is Wednesday, Feb. 6th.

2018 Fall Conference Offers a Variety of Experiences



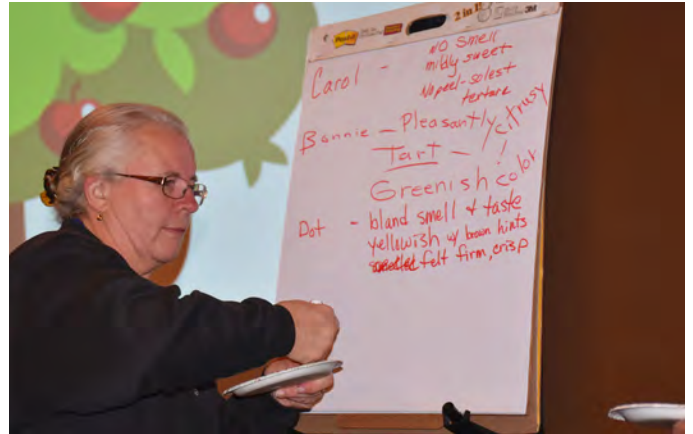
Keynote speaker Christine Lesiak, a Nebraska Educational Telecommunications writer and producer, showed portions of the NET produced program, "Follow the Water." This was an opportunity to hear stories and see video of a drop of water on a 1,300-mile journey from the mountains to the Nebraska plains as experienced by photographer and author Michael Forsberg and filmmaker Pete Stegen. Christine walked us through the difficulties that Forsberg and Stegen overcame in a trek across the plains. They tackled difficult and sometimes unmarked terrain, inhospitable weather, and some breathtaking scenery. The two traveled either by hiking on foot or canoeing along the river.

Getting to the CORE of Nurturing a Community

Maile Llac Boeder and Kurt Wissenburg from the Aurora Leadership Center offered a "core" experience in the afternoon. The various characteristics and development of apples became a metaphoric experience in what creates and nurtures a healthy community. Participants helped show us how many varieties of apples there are as a parallel to how many variety of people there are. Each apple was described by a participant after sampling a bite of a variety.



John Heinamen, Gene Wissenburg & Bonita Dickinson each take the time to sample an apple.



Dot Snesrud shares with the group her analysis of the apple she sampled.

Fraud Protection, Insurance, Legislative Issues and Travel Headlined at Breakout Sessions.



The breakout sessions included Will Locke showing photos and telling stories of his bicycling ride along the 600-mile trail of Chief Standing Bear from Nebraska to Oklahoma (pictured right) and Chris Czerwinski, AARP, discussing common scams and frauds and how to avoid them (pictured left). Roger Rea provided insight into his Iceland travels. BCBSNE helped members understand the upcoming changes to Medicare plans. Sen. Dan Quick spoke with members about their concerns regarding retirement and other legislative issues.



Familiar Faces at Fall Conference



NSEA-Retired Board members, Dee Gillham, Bartlett, and Jim McDermott, Scottsbluff, again had a successful time selling raffle tickets in arm-length units. Attendees could purchase 1 ticket for \$1, 6 tickets for \$5, or from the tip of their fingers to the tip of their nose for \$10. The raffle is used to raise funds for the NSEA Children's Fund. This fund was established in 1994 "to fulfill modest and immediate needs of Nebraska students - students who are encountered daily by NSEA members in their workplaces." This fund provides clothing, glasses, shoes and other basic needs items to students of members that request assistance. One-third of the monies raised were awarded to the prize recipient and two-thirds to the fund.

October 16th and the Kearney Holiday Inn were the setting for the 2018 NSEA-Retired fall conference. Guests included retired members, Lisa and David Fricke, shown as they begin the day gathering the many offerings at the registration table. Lisa is from Omaha and serves on the State Board of Education.



NSEA-Retired at Student Association's Kearney Fall Conference



Pictured from left to right are SEAN President London Bercey, SEAN Fall Conference Presenter Kyler Erickson, and NSEA-Retired President De Tonack. NSEA-Retired assisted in the funding for Presenter Erickson and also distributed the book "What Great Teachers Do Differently" to conference participants. Author Todd Whitaker gives suggestions and philosophies for positive disciplining and connecting with students. Tonack's message to the students concluded with a quote from the author: "Great teachers have high expectations for their students, but even higher expectations for themselves."

The Outreach to Teach conference also involved SEAN members "sprucing up" Emerson Elementary. Shown are participants adding a coat of paint to the teachers' lounge. Other members sanitized and polished desks in preparation for flu season, while others washed windows or did a bit of yard work. We know our members at Emerson will really appreciate their efforts.

Retirement Seminar Success

NSEA-Retired has begun another year of seminars on retirement planning. Last year a total of 19 seminars were held across the state, with a total of 729 participants in attendance. The cost of providing the seminars was underwritten by NSEA Districts, with any expense over the District contribution coming from the individual locals involved. NSEA-Retired has made the retirement planning seminars available across the state for the past 15 years. In that time, seminars have been delivered in 88 locals. The total attendance for the 292 sessions that have been held is 10,872. More than one-third of NSEA members have participated in these retirement seminars.



LEA-R Helps with Harvest of Books

Several members of Lincoln Education Association – Retired (LEA-R) volunteered at the LEA office this November by placing stickers in books for the Harvest of Books project. Through donations and sponsorships, LEA provides books for all first and second graders in Lincoln Public Schools as well as some Lincoln private schools. This is the 21st year of LEA's Harvest of Books project.



Bellevue Retired Learn About Cuba



A Classic Cuban Edsel Convertible

BEA-R, Bellevue Retired teachers' November program included Roger Rea talking about a trip that his wife Liz and he took to Cuba in 2014. On the trip, they participated in various interactions with the citizens of Cuba and were exposed to the rich culture of music and art Cubans have available to them. Extra note: De Tonack visited Cuba two years later and remembers the following note on a cruise line newsletter: "Cuba is a continuing education. Just when you think you've figured it out, it confounds you with another riddle. This country is economically poor, but culturally rich."

School Funding Still a Top Priority in 2019-20 Legislature

Too many of our students are facing a real and growing opportunity gap that our public schools must address to provide a high-quality education for all Nebraska students. The following policy changes would support learning opportunities in schools that all youth need in order to succeed and be prepared to contribute to a growing Nebraska. We also support legislation requiring that the Nebraska Department of Education lead a school finance study with recommendations for improvements to the Legislature.

Legislative Watch List

- Recruit, Retain and Develop Highest Quality Staff
- School Safety
- School Funding
- Behavioral and Mental Health
- Extended Learning Opportunities
- Career Education
- Early Childhood
- School Nutrition

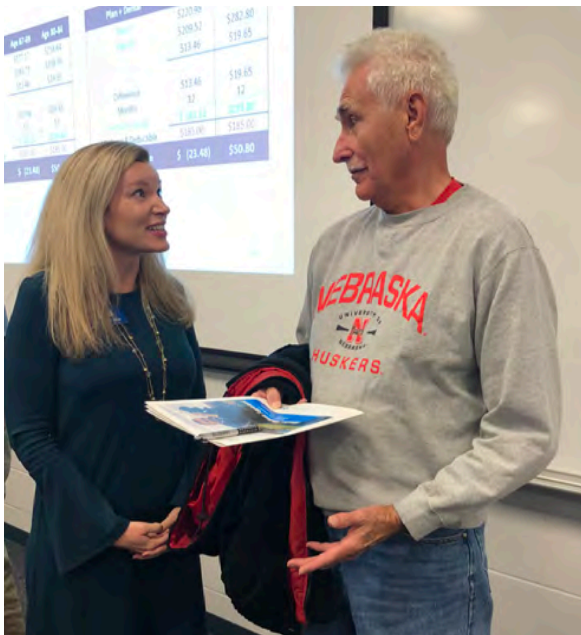
"Laughter gives us distance. It allows us to step back from an event, deal with it and then move on." ~ Bob Newhart

Traffic Safety Instructors Wanted

Join Our Team!

Do you have a passion for safety? Would you be interested in joining the Nebraska Safety Council as a part-time paid instructor and sharing your passion? We are looking for instructors in the communities of Hastings, Kearney, Grand Island, Norfolk, and Lincoln to teach defensive driving courses. If you are interested in finding out more about these part-time positions, contact Laurie Klosterboer at 402.483.2511, ext. 105. You can also email your resume and cover letter to: kloster@nesafetycouncil.org. We will provide the training necessary to become a certified defensive driving instructor.

Interest High in Educators' Medicare Supplement Plan



Pictured is BCBSNE representative Cortney Ray visiting with retired educator Roy Bartels at one of the Lincoln insurance sessions.

More than 1000 individuals attended the eight sessions provided by Blue Cross Blue Shield of Nebraska this past November at four different sites in the state. BCBSNE representatives Cortney Ray, Jon Tidwell and Nicole Rossitto gave information on and answered questions about Medicare Part A for coinsurance and hospital costs, Part B for physician and medical expenses, and Part D for pharmaceutical coverage. Much of the remaining session addressed the NSEA-Retired endorsed plan now called the Educators' Medicare Supplement. This was formerly known as NSEA-Retired BlueSenior Classic. This plan is available only to those moving directly from being EHA subscribers or to members of NSEA-Retired. Anyone who is currently insured through NSEA-Retired BlueSenior Classic will automatically be enrolled in Educators' Medicare Supplement on Jan. 1, 2019. Beginning Jan. 1, 2019, Educators' Medicare Supplement will start offering both a Plan F supplement and a Plan G supplement – both with the option to select dental coverage upon initial enrollment. All current members have been enrolled in a Plan F. Plan G supplements differ from Plan

BCBSNE session's powerpoint is available at www.nsea.org/retired under retirement and insurance

F supplements in only one respect: Plan F covers the deductible for Medicare Part B (\$185 for 2019) and Plan G does not cover the deductible for Medicare Part B. Both Plan F and Plan G supplements will be available to new subscribers to Educators' Medicare Supplement beyond 2020. Current subscribers to Plan F were informed they could switch to Plan G by notifying BCBSNE by Dec. 15, 2018, effective Jan. 1, 2019. BCBSNE representatives stated that the decision on which supplement to select is a personal choice. The annual premium differential for Plan F and Plan G is very close to the deductible amount and varies depending upon the age of the individual.

“As you get older, remember you have another hand:
The first is to help yourself, the second is to help others.”
~ Audrey Hepburn



Pictured above is Bruce Acquazzino, former TW&S Chair for NSEA, and his wife, Sandy.

Rates for the Educators' Medicare Supplement have been very stable for the past decade. In the past eleven years since 2008, the general medical premium increase for Educators' Medicare Supplement has been 0%; 0%; -0.5% 9%; 0%; 0%; 1%, 0%, 5.1%, 3%, and 4.6%. Subscribers to Educators' Medicare Supplement 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. Current rates are available in the provided powerpoint.



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State NSEA Retired Spring Conference

NSEA-Retired Spring Conference will be held Thursday, April 25, at Mahoney State Park, just off Interstate 80 between Lincoln and Omaha. One-day entry fee to the park will be provided. One keynote presentation will be NSEA Assistant Executive Director Neal Clayburn on the evolution and history of Scouting. We will also hear from Dr. Maital Neta on “Why Aging Brains Stay on the Sunny Side.” Various breakout sessions will also fill the day. These include the value of story telling, keeping fit with Tai Chi, taking advantage of our Member Benefits, and working with



struggling students. More details will be described in *The Voice*. Registration will be available in late March online at nsea.org/retired going to Calendar, Events & Registrations. For questions, you may email Megan Lyons at megan.lyons@nsea.org or call 1-800-742-0047.