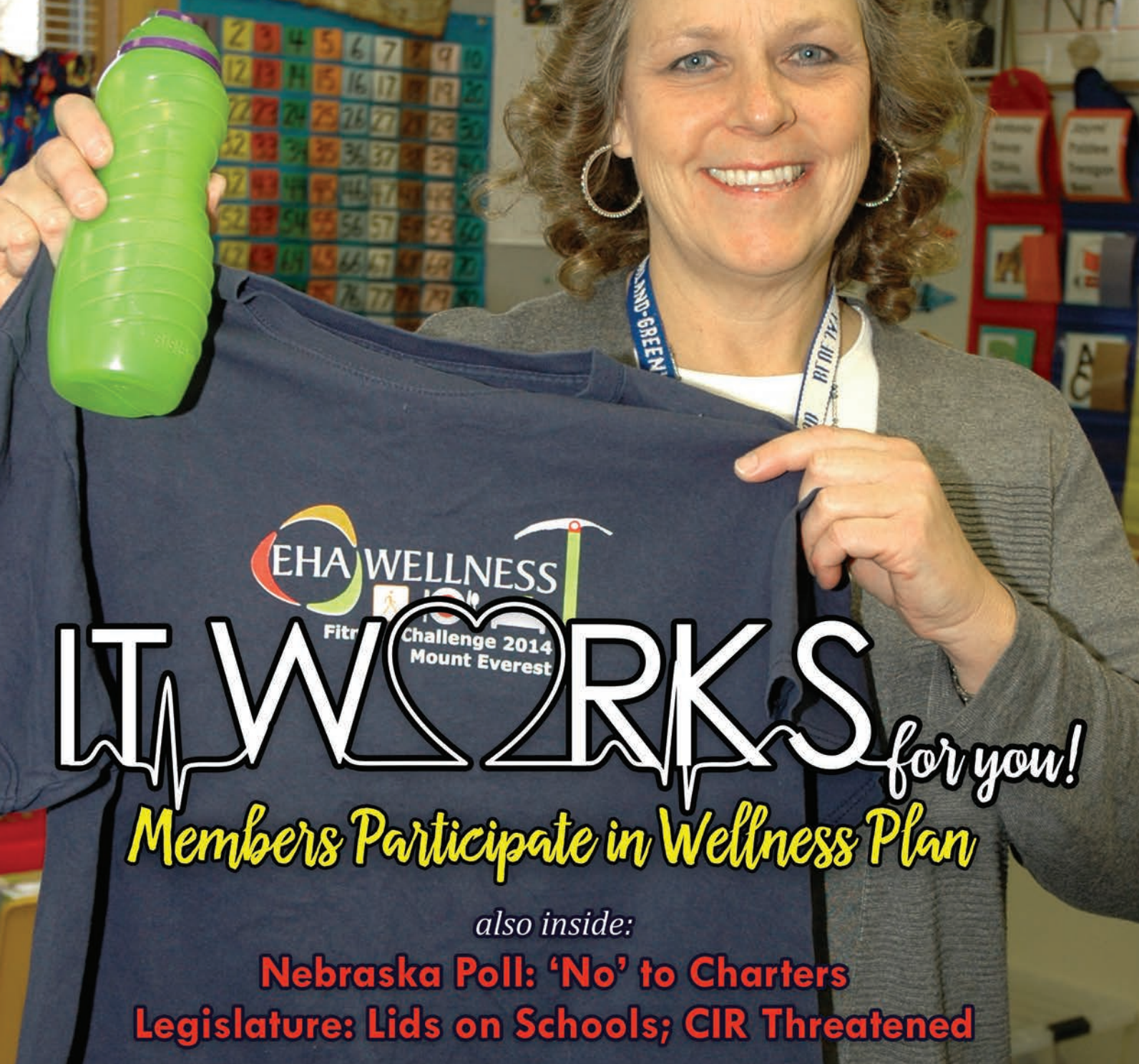


THE VOICE

The Nebraska State Education Association ♦ February 2016



EHA WELLNESS
Fit Challenge 2014
Mount Everest

IT WORKS for you!
Members Participate in Wellness Plan

also inside:

Nebraska Poll: 'No' to Charters
Legislature: Lids on Schools; CIR Threatened

Upcoming Assignments

Take a Leadership Position Feb. 5

■ **What:** Association members will vote beginning in March to fill nearly three dozen vacancies on six NSEA district boards and on the NSEA Board of Directors. An emphasis again this year encourages minority members to seek office. It takes time, but the rewards are many. Will you file?

■ **Details:** The filing period closes on Feb. 5. Go to the NSEA website to see a list of vacancies and to file. That site is at:

nsea.org

Start now to Plan for RAA March 2

■ **What:** Celebrate the birthday of Dr. Seuss on NEA's Read Across America Day, Wednesday, March 2. Start now for a well-planned event.

■ **Details:** NEA provides plenty of materials to make your event a success. See the story on this page or to learn more go to this site: nea.org/grants/plan-a-reading-event

The Celebration Begins! April 15-16

■ **What:** NSEA Delegate Assembly 2016 will kick off the Association's 150th anniversary celebration. NSEA was founded in 1867 in Brownville.

■ **Details:** Delegate Assembly will be held in Lincoln on April 15-16. Learn how you can become a delegate on Page 13.

Celebrate! Read on March 2!

Read Across America Will be Observed Nationwide March 2

It has been 19 years now, and the NEA-founded Read Across America program is stronger than ever!

Another edition of the event, which celebrates Dr. Seuss creator Theodor Geisel's birthday, will be celebrated on Wednesday, March 2.

Will you celebrate? Are your plans under way? Could you use some help and some ideas?

Fortunately, the National Education Association has ideas and materials you can use to build a celebration in your classroom or school.

Here's how it works: Read Across America asks every child in every community to celebrate the love of reading. The program also supports NEA members, parents, caregivers, and children with the resources and activities they need to keep reading fun throughout the year.

The Seussian event frequently opens a full week of reading events and activities! In order to help your event be a grand and wonderful success, NEA has put together a package of items and ideas online to help you

celebrate. For instance:

■ **Get the latest info:** Go to the Read Across America website to find a wide variety of information, including how to create a reading event, activity ideas, downloadable information for parents, as well as the pledge to participate this year! Items and materials are updated frequently, so please check back often.

■ **Celebration day items:** The NEA Read Across America website provides the Read Across America song, oath and poem, as well as NEA's Declaration of Reading Independence.

■ **Find the poster!** Download and print the 2016 Read Across America Day Poster from the NEA Read Across America website.

■ **Invite the media:** Why not let the world know about your celebration – and the importance of literacy? The NEA Read Across America website has a series of tips, ideas and sample news releases and letters to the editor you can use to get your project noticed by local newspaper, radio stations and television station reporters. Your students will get some coverage and your school district will shine!

For more details, visit the Read Across America website at:

nea.org/readacross

Cover Story:

Ashland-Greenwood Education Association's Diane Starns exercises on a regular basis at a local gym, and has found that the Educators Health Alliance wellness program is a great supplement to her regular workout regimen. For details, turn to

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Kids, Roads and Budgets



**NSEA President
Nancy Fulton**

“

**What exactly
does it take for
public schools
to become
a state
funding
priority?**

”

Three weeks into this session of the Nebraska Legislature, and one thing is clear: unless educators across the state – all of us at all levels of the education family – raise our voices collectively, K-12 public schools, public colleges and universities are going to take a beating.

To his credit, York Superintendent Dr. Mike Lucas has jumped to the front of the fray with a commentary that has already appeared in a half-dozen or more newspapers across the state. Read it on Page 7.

Lucas is on the mark. But we must all step up to turn back the assault on publicly funded education.

As Lucas points out, property tax – the main source of revenue for Nebraska public schools – is under attack. K-12 public schools are cast by some as the villain in the property tax debate.

What those critics fail time and again to acknowledge – and what Lucas points out – is that despite an ever-increasing number of students requiring more teachers, books, buildings and cost, state aid to K-12 schools as a share of the state’s budget has been cut drastically in the past 15 years. Current calculations indicate state aid for 2016-17 will increase by about \$11 million from the current \$973 million, a pittance when spread among the 120 or so districts that receive state aid. Meanwhile, the initial budget plan put forth by Gov. Ricketts would cut state aid by \$8 million, to about \$965 million.

Chipping Away

That is just the start of efforts to chip away at funding public schools.

Many proposals by policymakers – in their haste to appease corporate profiteers and other masters – would mercilessly cut away at the state’s General Fund. Proposed are a multitude of schemes to fund private, parochial and corporate schools through tax credits, vouchers and other options. Dollars for those proposals would come from the General Fund, which is the source of the aforementioned state aid to K-12 schools, as well as the source of considerable funding for the state’s public colleges and universities. Every dollar taken from the General Fund for corporate charter schools and other private schemes is a dollar not available for our already underfunded

public schools and higher ed institutions.

What Does it Take?

Meanwhile, the governor has announced a plan to raid the state’s rainy day fund of \$150 million to create a transportation infrastructure bank. Those dollars would go into a lock box, if you will, and be used only for roads projects.

Roads, like schools, are an important core function of government. However, roads get other funding love from the state. First, the Highway Trust Fund receives cash from the sales and use taxes on automobiles, trailers and semitrailers.

Three years ago, senators shaved off a quarter cent of the General Fund’s sales tax revenue and dedicated the resulting \$100 or so million per year to roads. Last year, senators added to the roads coffers again by approving a phased in 6-cent per gallon gasoline tax hike, which will eventually put the tax at 32 cents per gallon.

The \$150 million-in-a-lock-box plan is frustrating for this reason: Educators have been asking policymakers for a dedicated source of revenue – funding in a lock box – for public schools for nearly a decade. Last year, Lincoln Sen. Adam Morfeld introduced LB438, which would dedicate online sales tax revenues to an education trust fund. LB438 did not advance from committee last year.

It is curious that as some policymakers decry the “underperformance” of public schools they have no inclination to give school funding a priority status. Instead, they rally around a “school choice” banner that would siphon funding from our public schools.

What exactly does it take for public schools to become a state funding priority?

Solid Investment Needed

Again, roads deserve our attention. But so do our children. Today’s second grader is tomorrow’s engineer, designing and planning lifesaving and efficient roads for the future. That second-grader needs a solid investment in her education to achieve that status.

I’ll ask the question again: What exactly does it take for public schools to be a state funding priority? Perhaps if we follow the lead of Dr. Mike Lucas, and make ourselves heard, we’ll get an answer.

Finding Nebraska’s Great Public Schools (GPS)

NSEA locals from around the state appear or are mentioned in this issue. Look for:
Ashland-GreenwoodPage 9

Auburn.....Page 24
Douglas County West.....Page 18
GretnaPage 24
LincolnPage 9

Loup CountyPage 18
Omaha.....Page 18
PalmyraPage 9
Papillion-LaVistaPage 24

WaverlyPage 9
Westside.....Page 23



mentioned in this issue. Look for:
Ashland-GreenwoodPage 9



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NSEA Poll: Thumbs Down to Charters

Nebraskans Favor Public School Choice Law,
Oppose Tax Dollars for Charters, Vouchers

Vast Majority Want Education Tax Dollars Managed Publicly

In new statewide survey, Nebraskans said they do not need, nor do they want, their tax dollars used to support either charter schools or school vouchers.

An overwhelming majority said they want their education tax dollars to be budgeted and spent by elected school boards, not by private individuals or corporations.

The findings are from the January 2016 edition of The Nebraska Poll in which 900 Nebraska registered voters were surveyed to measure their views on education. The study has a maximum error range of plus or minus 3.3 percent for the statewide sample and plus or minus 5.7 percent for the congressional district samples, both at a 95 percent confidence level.

The survey was commissioned by the Nebraska State Education Association (NSEA) and conducted by Research Associates, a Nebraska polling firm founded in 1975. The results were released at a January news conference at the State Capitol. The news conference was held in front of the Nebraska Hall of Fame bust of Gov. Robert Furnas, one of NSEA's founders in 1867.

Joining NSEA President Nancy Fulton, at the news conference were Lincoln State Sen. Patty Pansing Brooks, Omaha Sen. Tanya Cook, and representatives of the Nebraska Association of School Boards, the Nebraska Council of School Administrators, and Nebraska Loves Public Schools.

Clear Results

"There has been much talk, both nationally and here in Nebraska, about public schools," said Fulton. "We thought it important to ask Nebraskans how they felt about Nebraska's public schools and teachers, and about charter schools and vouchers.

"The results are

in and it is clear that Nebraskans overwhelmingly support their public schools and teachers – and the majority of Nebraskans do not want their tax dollars used for private school vouchers or for private charter schools."

A whopping 75 percent of respondents graded their local public school teachers with an A or B, while 63 percent gave their local public schools a grade of an A or B.

"Nebraska public schools have been consistently applauded by national experts, including, most recently, Diane Ravitch who wrote 'Nebraska: Say No to Charter Schools,'" said Dr. Mike Dulaney, Executive Director of the Nebraska Council of School Administrators. "Public schools are working well in Nebraska for both regular education and special education students. It would be irresponsible for our state to head down a path that would ultimately diminish resources dedicated to our public schools."

Nebraska Association of School Boards Executive Director John Spatz



said school patrons already have choice in school selection. A child in Nebraska can essentially attend the public school of his or her parent's choosing.

"The flexibility that is allowed in Nebraska in our public school system is unique, and it provides great opportunities for innovation that may be more difficult to do in other states," said Spatz.

Public Management

Nebraskans also overwhelmingly want elected school boards to be in charge of watching over education tax dollars. More than 80 percent of those surveyed said they want their public school budgets and spending to be decided by local elect-



Camera Time: Following a news conference, NSEA President Nancy Fulton completed an interview with reporter Veronica Ortega of KLNK Television News. The news conference was held at the state capitol near the bust of Gov. Robert Furnas, in the background. Furnas was a founder and first president of NSEA.

ed officials rather than by private individuals or corporate boards.

"The fact that Nebraskans put their trust in locally-elected officials is right in keeping with traditional American ideology, which has always spurned distant governance in favor of decision-making power closer to home," said Jon Anderjaska, president of the Nebraska Association of School Boards, and a member of the Wauneta-Palisade Board of Education for the past 19 years.

"Because local boards are more accessible, they are inherently held much more accountable, and have a better pulse on their communities' wants and needs. Furthermore, local boards know better than anyone that Nebraska's educational successes are due to our outstanding teachers and administrators. Not only do we have the ever-present goal of attracting and retaining these professionals, but also to protect against outside influences that discourage local initiative or squelch creativity," he said.

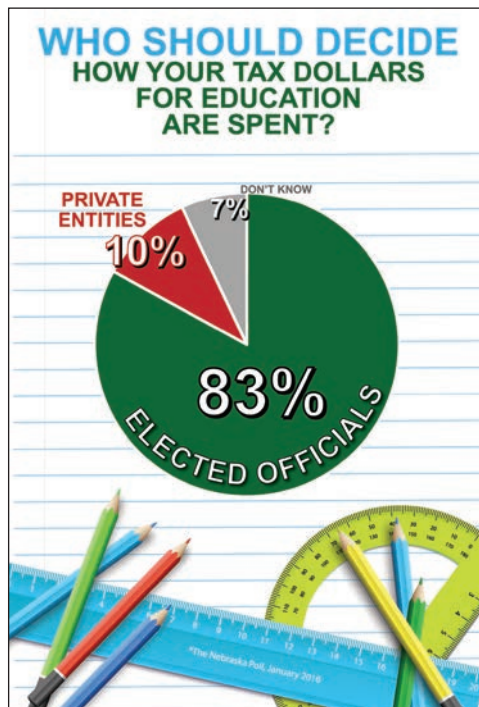
Support for Teachers

Fulton said the survey showed Nebraskans know about, and strongly support, the state's public school choice law.

Three-fourths of respondents were aware that Nebraska allows children to attend any public school in the state that they and their parents choose. Well over two-thirds sup-

"The flexibility that is allowed in Nebraska in our public school system is unique, and it provides great opportunities for innovation that may be more difficult to do in other states."

— John Spatz, Executive Director
Nebraska Assn of School Boards



port Nebraska's public school choice law.

"The majority of Nebraskans do not want or believe we need charter schools," said Fulton. "Quality education and innovation is already taking place in our neighborhood public schools, including public focus and magnet schools.

Survey respondents ranked the quality of teachers as the most important factor in deciding where their children should attend school. Ninety-four percent said the quality of teachers was "very important" in deciding where their children would attend school. Curriculum and class size were also ranked high in importance.

"We need to support our teachers through professional development opportunities, through mentoring and other programs that promote teacher quality so that all students have access to high quality instruction.

"Investing in our public schools and public school teachers means we are investing in our children, their future and our future. We all benefit when every child has access to a great public school," said Fulton.

Finally, nearly two-thirds of respondents (63 percent) gave their public school district an A or B, while a supermajority (75 percent) gave their public school teachers an A or B.

Contract or Benefits Question? Contact NSEA

Organizational Specialists Give You an Edge

The best advice you can remember when you join NSEA: Know how to contact your professional association.

That's because your NSEA organizational specialist — there are 18 statewide — has the skill and knowledge to get answers to your questions, whether they be about job threats, retirement benefits, contract issues, classroom discipline or more. Each Nebraska school district has



an assigned organizational specialist who knows the school district and is familiar with district contracts and policies.

This question came through the NSEA 'Contact Us' website recently:

"I need help with legal representation for securing my job with the consolidation of my school district. I have been with my school for five years and want to continue as a fulltime teacher."

And then there was this question that came through the website:

"I received an evaluation from my principal that was quite unfair and rude. My principal informed me that I could submit a

written rebuttal if I would like, and I would like some help on figuring out the best way to proceed and handle the situation in the best manner."

NSEA gets many such questions each week, via e-mail through the website, phone calls to one of the 18 organizational specialists, and via personal visits with NSEA staff.

Whatever your question, you can contact your NSEA organizational specialist in **complete confidentiality**.

Call your NSEA organizational specialist at 1-800-742-0047, or send your question through the 'Contact Us' feature of the NSEA website at:

www.nsea.org

Teachers Have Opportunity to Prepare for Sesquicentennial

This June, Peru State College will offer the ninth rendition of Trails and Tales, an award-winning teacher institute and statewide tour.

Titled "Anticipating Nebraska's Sesquicentennial," the program features a week of on-campus courses (June 13-20) and a statewide tour (June 20-25), both of which give participants the opportunity to concurrently study Nebraska history and literature, particularly as they illustrate Nebraska's first 150 years.

The all-inclusive cost of the six-day tour is \$690 for double occupancy, but the first 30 in-service or pre-service teachers who reg-

ister are eligible for \$300 grants available through funds provided by Humanities Nebraska. The same 30 teachers are also eligible for \$100 in tuition remission, provided by the Peru State College Foundation, to offset the cost of one or both courses.

For more information, please visit the Peru State website and search for Trails and Tales, or contact one of the co-directors: Dr. Sara Crook, professor of social science/history, or Dr. Dan Holtz, professor of English. They can be reached via e-mail at:

scrook@peru.edu
dholtz@peru.edu

When Did Public Education Become the Enemy?



**Dr. Mike Lucas,
York Public
Schools**

Editor's Note: This commentary has received good reviews after appearing in nearly a dozen Nebraska newspapers since early January.

Mike Lucas, Superintendent York Public Schools

Over the last two years or so I have watched and listened as public education has taken a beating from folks around our great state. I can't take it anymore.

I've seen and heard organizations like the Platte Institute, Farm Bureau, and even the State Chamber of Commerce take cheap shots at public schools for "over-spending" and "under-delivering." Heck, even some of our elected officials in the Capitol view public education as a burden rather than an essential benefit.

As a career educator who didn't grow up in Nebraska but has lived here since 2000, I have come to love and appreciate what our great public school system offers.

Did you know that more than 86 percent of Nebraska public high school students took the ACT in 2014? Their average composite score of 21.7 is the **HIGHEST IN THE NATION** for states that had 80 percent or more of their students take the ACT!

Did you know that Nebraska has one of the best high school graduation rates in the nation, with nearly 90 percent of our seniors graduating?

We hear that school spending is "out of control" and that schools are the culprit for obscenely high property taxes, even though school boards live within strict, state-mandated spending and tax levy lids. Yes, many of our districts absolutely do have an overreliance on local property taxes, but a close analysis clearly shows that one reason for that overreliance is Nebraska's 49th in-the-nation ranking for state aid to K-12 public education.

Falling Behind

In 1998-99, right at 32 percent of the state's general fund was spent on K-12 education aid. During this 2015-16 fiscal year, that percentage has plummeted to 27.6 percent. It is projected to be even lower in 2016-17. If K-12 aid made up the same percentage of the budget today as it did in 1999, the state's general fund support would be \$187 million more than it is today.

Most states provide significantly more state aid to K-12 schools. In fact, Nebraska would have to increase state aid to K-12 education by more than \$700 million just to reach the national average.

State Aid Cuts

Here at York, we've seen our state aid go from \$3.7 million just a few years ago to \$1.56 million this year. York is projected to lose another \$1 million

in 2016-17, when we will receive just \$560,000 in state aid. All the while, our total revenue, which includes state aid, federal monies, special education reimbursement, etc., has increased by an annual average of just over 2 percent. That is hardly "out-of-control spending," but we **HAVE** to increase local property taxes just to make up for the huge losses in state aid.

Local school districts are very wary of their spending. They have public board meetings every month where bills are discussed, analyzed and approved. Here in York, our spending is so "out of control" that it has grown by an average of 1.8 percent each of the last six years. What other organization, business or institute can make that claim? Further, 33 percent of that spending increase has been for grant-funded programming that we've added over the past six years for preschool, children living in poverty, and before/after school programming. If we didn't have these student needs, we wouldn't have increased our spending at all!

We Love It!

We have lots of room for improvement in every public school district in this state. Public schools will always be a "work in progress." It just sickens me that people who have never walked a step in the shoes of our dedicated teachers, support staff, and administrators continually put us down.

Come visit a high needs special education room and help care for severely disabled students who can't go to the bathroom on their own. Come visit a preschool or kindergarten room and help provide meaningful instruction for youngsters who haven't eaten since they left the classroom at 3:15 p.m. yesterday. Come deal with the mental health issues we have in our middle and high schools. Come deal with more and more unfunded mandates and school accountability. Come spend a day with your local school administrator and deal with the chaos that often begins before 7 a.m. and ends around 10 p.m.

We perform those tasks and many, many more every day. We love it and we can't wait to do it again tomorrow!

What Should be Cut?

Yet the attacks on our schools continue. What services do they want us to cut? What are we providing for our students that is so out of line?

We'll hear an awful lot this legislative session about Nebraska's under-performing, over-spending public schools.

Special interests will push charter schools, vouchers, spending lids and other measures that paint public education as the enemy. We're not. Nebraska public schools are among the best in the country. Come visit us and see for yourselves!

“
**If K-12
state aid made
up the same
percentage
of the budget
today as it did
in 1999, the
state's general
fund support
would be \$187
million more
than it is today.**”



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Rough Road Ahead

Legislative Bills Put Public Ed in Defensive Mode

“Fast and furious” doesn’t just describe a movie franchise. It also denotes how state lawmakers will have to work in order to accomplish anything of substance during this session of the Nebraska Legislature.

Nearly 500 new bills and seven constitutional amendments were introduced, including 50 bills that deal with education.

Many of the new bills lead down a rough road. There are proposals to cut school revenue sources; put further clamps on school spending; and to eliminate the Nebraska Commission of Industrial Relations (see sidebar). Yet another proposal would weaken teacher certification parameters.

There are bright spots, including a proposal to increase state funding for special education, two offerings to support student mental health, and a bill to provide mentor teacher programs.

The Shadow Above

One shadow hangs over the entire legislative proceeding: The state’s Economic Forecasting Advisory Board has forecast a revenue shortfall of about \$110 million for the next budget cycle. The board meets again in February, and indications are that the forecast could worsen.

Of more concern are two bills introduced on behalf of the governor in a misdirected effort to reduce property taxes. LB958 would limit agricultural land value growth for tax purposes to three percent in most years. One early analysis indicates that had LB958 been in effect this year, Nebraska schools would have lost \$144 million in property tax revenue. LB959, would lock down ESU and K-12 school budgets by eliminating several existing lid exceptions.

Both bills ignore that schools operate efficiently; that consolidation has taken the number of school districts in Nebraska from about 783 in 1991-92 to 245 this year; and that, most importantly, state aid to K-12 schools is an ever-shrinking part of the state budget. As cited by York Superintendent Mike Lucas on Page 7, during the past 15 years state aid to K-12 schools has fallen from 32 percent to 27 percent of the state budget. This year alone, that translated an extra \$187 million burden on property taxpayers. Here is a rundown on key bills:

School Revenues

LB717, LB940, LB958 and LB959 alter ag land valuations to a point that property tax revenue for K-12 schools, in some cases, could



Meet Matt: These NSEA members had dinner with Lincoln Sen. Matt Hansen during a recent NSEA Capitol District dinner for senators. Standing, from left, are Kim Anthony, Ann Allyn and Megan Simsic, all of Lincoln. Seated, from left, are Jenna Satterly, Lincoln; Burke Brown, OR-District 1, Palmyra; Hansen; Mike Cobelens, Waverly; Pat Etherton, Lincoln; and Angie Cobelens, Waverly.

be decimated. LB918 would skim some of the funds from motor vehicle taxes that go to schools and send them to other programs. NSEA opposes each of these bills.

Teacher Certification

LB1062 provides waivers for administrative certificates, which would water down certification standards. NSEA opposes LB1062.

Mental Health

LB443 and LB838 would assist students with mental health issues. LB443 would provide that support services could include access to mental health services offered either at school or elsewhere. LB838 would appropriate monies for an educational specialist with the Nebraska Department of Education to provide technical assistance on behavioral and mental health needs. NSEA supports both bills.

Special Education

LB826 would increase reimbursement to each school district from the current 50 percent to at least 80 percent of the total excess allowable costs for all special education programs. NSEA supports LB826.

Mentor Teachers

LB274, by Lincoln Sen. Matt Hansen, would allocate \$2.5 million in each of the next two years for mentor teacher programs in local school districts. NSEA supports LB274.



'16 Nebraska Legislature

LB1044 is a 'Very Serious Threat' to the Nebraska CIR

Fulton: 'Nobody Wins in a Strike'

On the next-to-last day of bill introduction, Crete Sen. Laura Ebke introduced a bill that would summarily eliminate Nebraska's long-standing Commission of Industrial Relations.

The Commission, or CIR as it has come to be known, has for years been an effective and even-handed tool for resolving contract disputes when school boards and local education associations reach an impasse in negotiations.

Ebke's proposal is to eliminate the CIR, and instead allow school teachers to walk picket lines and strike when contract talks reach impasse. State statute prohibits public employees from conducting strikes.

NSEA Director of Government Relations Jason Hayes called

LB1044 “a very serious threat to the collective bargaining process and the CIR.”

NSEA President Nancy Fulton pointed out that the CIR works for taxpayers, teachers, firefighters, law enforcement officers and other public employees.

“Nobody wins in a strike — not our communities, not our schools, not our teachers. Certainly not our kids,” she said.

NSEA opposes advancement of Ebke's bill.

In 2015 Ebke offered LB288, which would prohibit public union dues deduction from an employee's wages. It remains in committee. Ebke serves Legislative District 32, which covers Saline, Jefferson, Thayer and Fillmore counties, and a slice of Lancaster County.

"I started taking history classes at the University of Nebraska at Kearney — and I was hooked after the first class. The quality of the curriculum and the professors made me decide to keep going and get my master's degree. I wanted a degree that would mean something. In my last year of classroom teaching, I was named Texas History Teacher of the Year. Now I run the social studies department for my entire district. Getting my degree at the University of Nebraska changed my life."

Steve Sonksen, Texas
History, MA
University of Nebraska at Kearney

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Working it out: Ashland-Greenwood Education Association member Diane Starns does some word work with her kindergarten students. Starns is just as serious about her health and has utilized the EHA Wellness program with good results.

EHA Wellness: It Works for You

Ashland-Greenwood's Starns Finds Program Useful, Easy to Use

On a regular basis, Diane Starns joins some of her Ashland-Greenwood Public School colleagues at a local health club for a workout.

Her exercise routine might include a brisk walk outside, or mileage on the treadmill. On other days she engages in strength training prescribed by the health club experts.

That has been Starns' routine since she joined the health club six years ago. In recent years she added the no-cost, easy-to-use benefits of the Educators Health Alliance wellness program to her regime. "I would highly recommend the wellness program," said Starns. "It offers lots of opportunity to make lifestyle changes to benefit your health."

That is just what the EHA wellness program is designed to do. The one-of-a-kind-in-the-U.S. wellness plan is available to all lives covered by the EHA through Blue Cross and Blue Shield of Nebraska. By encouraging the educators covered by the EHA to make positive lifestyle changes that benefit themselves personally, they benefit the plan as a whole.

With healthier bodies in the plan risk pool, expenses moderate and rates are more manageable. It is not out of line to say the wellness plan has saved NSEA members and school districts money.

"We had a 2.7 percent average increase in EHA rates over the first five

years of the wellness plan," said NSEA Associate Executive Director and EHA Chair Neal Clayburn. "You would be hard-pressed to find health care plans with a similar record."

The prior five years saw an average annual increase of 6.7 percent.

Little Daily Notices

Launched in 2011 following a short and quite successful pilot project, the EHA wellness program pushes out a new challenge every six weeks. The challenges encourage participants to adopt healthy habits.

Past challenges like the "Snack Attack" urged members to "protect yourself against empty calories." The "Perfect Beverage" challenge encouraged

educators to "make water your first choice."

Starns has never been a great fan of soup, but enjoyed a recent challenge that encouraged members to make and eat healthy soups. "The wellness plan offered several soup recipes for us to try," she said.

Starns appreciates the wellness program's easy-to-use method of logging individual progress on each challenge. Keeping tabs on progress, she said, keeps participants accountable.

"I like the fact that the wellness program offers the tracking feature, and I like the little daily notices," she said.

Tailored for Teachers

Those "little daily notices" have caught on, according to the feedback received from program evaluations and the 250 individuals who serve as EHA

"We had a 2.7 percent average increase in EHA rates over the first five years of the wellness plan. You would be hard-pressed to find health care plans with a similar record."

**— Neal Clayburn,
EHA Board of Directors Chair**

Eight Months, 72 School Districts

Here is another benefit to the EHA plan used by most Nebraska school districts: Greg Long. A former teacher and congressional aid, Long is the EHA Advocate hired by the EHA Board of Directors to assist members with questions about the EHA plan.

Long has had a busy year: in the past 8 months, he has made presentations to NSEA members in 72 different school districts! To reach Long, go to the EHA website at ehaplan.org and click on the 'Contact' link.

Wellness representatives in school districts across the state.

More than 18,000 EHA plan members joined in the fall soup challenge. The December “Perfect Beverage” challenge was more successful, with 19,500 participants. That’s not bad for a program that kicked off with 9,000 participants just five years ago.

One reason for the wellness plan’s growth is that it keeps a focus on educators.

“The passion we have has always been for education,” said Wellness Plan Coordinator Howie Halperin. “The program is tailored to educators.”

Thus, he said, it was vital that the wellness program be simple, easy to use, and not demanding of a teacher’s time. Folks in the corporate world can get away during the day for wellness and workouts, but teachers don’t have that flexibility.

“You really have to take into account that teachers often don’t even have time to eat lunch, much less take care of their own wellness,” he said.

‘Great Package’

The EHA wellness program entices participation with perks like t-shirts, water bottles, “perfect portion” plates, and more. “All those little incentives are great. Who doesn’t like perks like that?” said Starns.

The most important perk may be the \$25 gift card given to EHA plan members who complete an annual health assessment. Plan members receive their health review, and the EHA receives an aggregate report that helps them plan for future challenges.

“The aggregate report tells the EHA what the program challenges should focus on, and it is usually physical activity, nutrition and stress,” said Halperin.

That information, as well as ongoing feedback from participants, helps the EHA meet the goal of the wellness program: changing the culture of an organization. That is a challenge for the EHA group.

“The EHA wellness program has 250 school districts, or groups, and within those groups there are multiple buildings, each with a different culture,” Halperin said.

With five years’ data, however, the EHA can measure participation rates, program satisfaction and the aggregate health assessment numbers. That gives them the ability to meet the needs of members more precisely.

The data guides the risk reduction efforts that need to be taken, and allows the program to be tailored accordingly.

All those factors make a great package.

“Because it is such a great part of the benefit package that EHA offers, when school districts consider looking at other health care plans, they have to consider the wellness program as part of the benefit package they will lose if they leave the EHA,” said Clayburn.

The bottom line is that the wellness program changes lives and helps NSEA members improve their health and well-being.

EHA Plan is Sound, Worth Preserving

Two School Districts Seek Reinstatement by EHA

There is no doubt about it: your school district’s enrollment in the Blue Cross and Blue Shield of Nebraska health care plan through the Educators Health Alliance is worth preserving.

It is good for the 240-plus Nebraska school districts that participate in the plan; good for those covered under the EHA plan; and it is good for Nebraska taxpayers.

Founded by NSEA leaders in the late 1960s, the statewide, one-of-a-kind-in-the-nation plan managed by the EHA Board of Directors keeps costs low, offers long-term stability, and gives educators bargaining power with the insurance provider.

Those features are the result of a high rate of school district membership. All but four Nebraska school districts are enrolled in the EHA, and two of those are petitioning to return to the fold.

A dozen years ago the Nebraska Association of School Boards and the Nebraska Council of School Administrators joined NSEA in management of the plan. As the founding organization, NSEA holds six seats on the EHA board. The NASB and NCSA each hold three seats.

The EHA Board of Directors negotiates plan specifics with Blue Cross and Blue Shield; seeks bids on the statewide plan on a regular basis; and – importantly – monitors the plan to ensure that it stays healthy. NSEA Associate Executive Director Neal Clayburn chairs the board.

“The health care plan that serves the Nebraska education family is unique in the nation,” said Clayburn. “We work very hard to keep rates low, to be responsive to member needs, and to provide the best possible coverage for the plan members.”

With nearly 80,000 lives covered statewide, the EHA plan is the largest plan in Nebraska hosted by Blue Cross and Blue Shield of Nebraska. That large pool of lives makes a difference.

According to a 2009 report on risk pooling by the American Academy of Actuaries, “The pooling of risk is fundamental to insurance. Large pools of similar risks exhibit stable and measurable characteristics that enable actuaries to estimate future costs with an acceptable degree of accuracy. This, in turn, enables actuaries to determine premium levels that will be stable over time, relative to overall trends.”



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A Trooper's Tale

Rather Than a Speeding Ticket, Trooper Credits His Teachers

Support of Educators, Public Schools Starts with Delegate Assembly

A brief anecdote captures perfectly the purpose of NSEA's Delegate Assembly.

In his keynote address last year, Earl Wiman urged NSEA members to become part of what founding father Samuel Adams called the "irate, tireless minority." Wiman said it will take such an attitude to prevail over those who would defund and shutter public education.



Garcia

Wiman explained the value of public school education by relating his exchange with a Tennessee state trooper who had pulled him over for speeding. Rather than ticket Wiman, the trooper thanked him as he recalled his poverty-ridden childhood.

"I knew that I could count on that bus driver to come every day to get me to take me to school," said the trooper. "I know that those teachers up there at that school were so much better to me than I was to them. If it hadn't been for those cafeteria workers putting extra food in my backpack on

Friday, I'd have gone hungry over the weekend.

"So I'm not giving you a ticket. Because if it wasn't for all of those people up there at that school, I'd be in the back of the State Police car instead of driving it," said the trooper.

As he told NSEA members "that's what you do every day," Wiman said educators must be vocal in their defense of the public school system.

"We've got to make sure that the very schoolhouse that the crazy and stupid want to replace, tear down or privatize remains, so that all of our students can be educated," Wiman said.

The 150th Kicks Off!

Wiman's advocacy for kids began in the classroom and carried through to his presidency of the Tennessee Education Association and then the Executive Committee of the National Education Association. He understands that Delegate Assembly is the foundation for NSEA's work, for the defense of public schools and students.

On April 15-16, as many as 300 NSEA members will gather in Lincoln to renew that work once again. You can be a part of that work.

Held every year since 1867 – twice in some years – Delegate Assembly is the tried and true podium for member voices. The 2016 event will be notable: the Association will formally kick off a sesquicentennial celebration that culminates with an October 2017 marking of NSEA's founding in Brownville. NEA President Lily Eskelsen Garcia will keynote the 2016 event to assist the kickoff.

Garcia started her education

2016 Delegate Assembly: History in the Making

The time you invest in your NSEA is time well spent. It benefits you, your colleagues and your students. One way to invest in NSEA is to serve as a delegate to NSEA's 155th Delegate Assembly Friday and Saturday, April 15-16, in Lincoln.

Who: Any member in good standing may apply for election or appointment as a delegate. Talk to your building rep or local president for details, or call your NSEA field staff member at 1-800-742-0047.

What: DA is where members are heard in a democratically-run forum. Delegates set Association goals, dues and update Bylaws and Resolutions (NSEA's guiding principles).

Where: Embassy Suites, Lincoln.

Other Details: Each local association is entitled to representation by one delegate per 50 members, or greater fraction thereof. Thus, any local with 26 members is eligible to select one or more delegates, based on membership. Smaller locals band together in 'clusters' to select delegates.

Cost: NSEA covers half a Friday night shared hotel room for each delegate, a Saturday box lunch, and mileage. Breakfast is provided for hotel guests. Delegates who stay elsewhere and are interested in breakfast should call NSEA's Joan Sparks at 1-800-742-0047.

career as a school lunch line lady, became a Utah state Teacher of the Year, and is the first Hispanic woman to lead a major labor organization in the U.S.

Those interested in serving as delegates should register that intent quickly, as NSEA will not be able to expand the block of reserved rooms. Saturday's session of Delegate Assembly will coincide with the University of Nebraska's spring football game, and rooms will be in short supply.

In formal business, delegates will debate and vote on Association Bylaws amendments; updates to the Resolutions, which are NSEA's guiding principles; and proposed New Business Items.

Bylaws, Resolutions

Those three items, and Delegate Assembly Standing and Procedural Rules, have strict meaning and deadlines:

■ A New Business Item calls for action. For example, "The NSEA shall ask the Legislature to address mental health funding for schools." Due date to be included in delegate packets: Friday, April 1.

■ A Bylaw amendment alters NSEA governing documents. For example, an amendment might assign duties to the president. Due date: midnight Tuesday, March 15.

■ A Resolution is a belief statement. For example, "NSEA believes all students should have a safe learning environment." Due date to be included in delegate packets: Friday, April 1.

■ A Standing or Procedural Rule governs the Delegate Assembly process. Rules call for proposed changes to be submitted 30 days in advance. Due date: Tuesday, March 15.

Associations and/or individual delegates may submit New Business Items or Resolutions during the first or second Delegate Assembly business session. Standing and Procedural Rule changes may be submitted during the first session.

Forms for submitting these business items can be found at:

www.nsea.org

"I found it interesting how the process works. I also found the debate between different views on some amendments inspiring!"

— NSEA Member Comment on 2015 Delegate Assembly Evaluation

Educators Rising: Your School Needs a Chapter!

High School Program Encourages Students to Consider Teaching

Statewide Conference a Chance to Learn About Organization

More than 200 high school students will attend the 2016 state conference of Educators Rising Nebraska, formerly Future Educators, in Lincoln on Thursday, Feb. 25.

The conference will be a great opportunity for educators interested in building a chapter at their school to learn more about Educators Rising. State Advisor Nancy Burkhart said the conference will offer students a great experience.

"Students will hear an amazing speaker, will be involved in several competitive events, have several professional development opportunities and will learn more about the teaching profession," said Burkhart.

NSEA President Nancy Fulton noted that NSEA supports Educators Rising philosophically and financially.

"The most fertile ground for finding tomorrow's Nebraska teachers is right in our own backyard," said Fulton, a 34-year educator. "If we can show these kids at an early age the magic that is teaching, they might be more inclined to engage in the profession and stay in Nebraska."

Scheduled as keynote speaker is Frank Kitchen, a motivational speaker and award-winning college instructor, life-changing

student organization advisor, business manager and community leader in Arizona

Encouraged by family and friends, Kitchen left the teaching profession to pursue his speaking and consulting dream. He has shared his Fresh and Creative Knowledge on Life and Leadership with major corporations, schools, colleges, universities, professional associations, conventions, conferences and civic organizations around the world.

Also on the agenda: Millard's Tim Royers, Nebraska's 2016 Teacher of the Year.

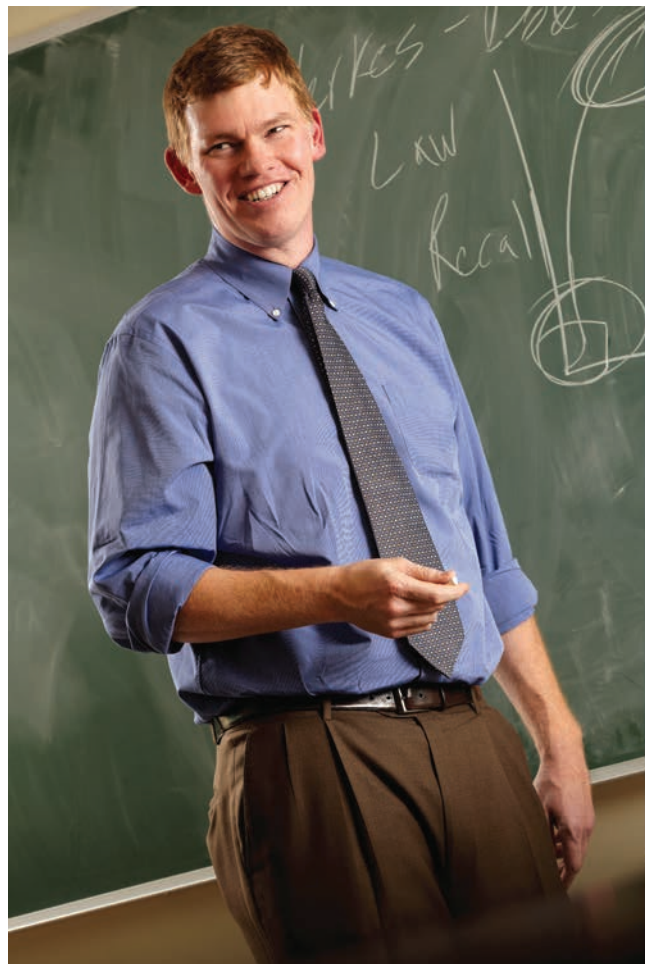
Competitive events will include an 'Educators Rising Moment' in which students explain the moment they decided to become a teacher; lesson planning; impromptu speaking; impromptu teaching; job interview; recruitment and marketing; a creative lecture (TED talk); and a chapter banner.

The agenda will also include election of officers, a vendor fair and an awards program at the end of the day. A community service will involve each chapter collecting t-shirts for area shelters, with the winning chapter receiving a traveling trophy.

Cost to attend is \$50, which includes lunch, a t-shirt and conference materials. The program opens at Lincoln's Downtown Holiday Inn at 8 a.m. and Burkhart expects activities to conclude at about 4 p.m.

To attend, or to learn more, contact Burkhart at 402-740-1343, or at:

nancy.burkhart@nebraska.gov



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NPERS Pre-Retirement Seminars Set

For Those Nearing Retirement, Attendance is a Good Plan

If you are nearing retirement age, it makes good sense to start considering your retirement benefit options.

To learn about those options, it would be wise to attend one of the more than two dozen pre-retirement planning seminars for educators hosted by the state each year (see box).

Staff from the Nebraska Public Employees Retirement Systems office have hosted such seminars each year for nearly 30 years, and those seminars will once again take place at convenient locations across the state.

The seminars are for school plan members and their spouses, age 50 and over. Each eligible employee is entitled to receive leave with pay to attend up to two pre-retirement planning programs.

NPERS officials indicate that according to state law "...leave with pay shall mean a day off paid by the employer and shall not mean vacation, sick, personal or compensatory time."

School retirement plan members may choose to attend a pre-retirement seminar more than twice, but such leave beyond the second seminar will be at the employee's expense and at the discretion of the administrator.

Members must enroll in advance in order to attend the seminar. To do so, click on the 'Retirement Seminars' link on the left side of the NPERS home page, and then look for the 'School Schedules' link, and then the 'Online Enrollment/Registration Form.' The NPERS website is at:

npers.ne.gov

Who is Your Retirement Plan Beneficiary?

From the newsletter of the Nebraska Public Employees Retirement System.

Do you know who you currently have listed for your retirement plan beneficiaries? What are the chances someone needs to be added or removed from the current form on file? Keeping your beneficiary designation at NPERS up-to-date will ensure benefits are paid promptly and properly upon your death.

Maintaining accurate beneficiary information for current and retired School plan members is an ongoing task for NPERS staff. Our Data Services department issues correspondence when we need additional beneficiary information from our plan members. We appreciate your cooperation to help us ensure your beneficiaries are up to date!

Be aware that beneficiaries you have des-

ignated for other work-related benefits such as life insurance will not apply to your retirement plan. You must complete and submit an NPERS Beneficiary Designation form in order to update retirement plan beneficiaries.

If you are unsure who you have listed, you can review named beneficiaries by creating an NPERS online account. Be aware beneficiary information may not display for members who have beneficiary forms on file that are more than ten years old. Submitting a new form to our office will enable online review.

Due to confidentiality issues, beneficiaries cannot be identified over the phone. Our call center staff can advise you the date of the current form on file. You may request beneficiary information in writing, or simply submit a prop-

School Pre-Retirement Seminar Schedule

Here is the schedule for school retirement seminars:

March 1:	Lincoln
March 2:	Lincoln
March 3:	Lincoln
March 9:	Kearney
March 10:	Grand Island
March 15:	LaVista
March 16:	LaVista
March 17:	Lavista
March 30:	LaVista
March 31:	Lincoln
April 6:	Valentine
April 7:	North Platte
April 13:	Scottsbluff
April 14:	Scottsbluff
April 20:	Norfolk
April 27:	Columbus
May 4:	Lincoln
May 5:	LaVista
May 25:	Kearney
May 26:	North Platte
June 1:	LaVista
June 2:	Lincoln
June 7:	Grand Island
June 8:	Lincoln
June 15:	Norfolk
June 22:	LaVista
June 23:	Lincoln

erly completed and notarized form to our office. All new forms will supersede prior designations. Beneficiary forms are available for download on the "Forms" page of the NPERS website.

Letters of Intent: The Date is March 15

Employment Intentions Deadline Has Not Changed

Letters of intent distributed by school districts at this time of year are a serious matter and PK-12 educators need to be aware of their rights, says NSEA Director of Advocacy Trish Guinan.

On or after March 15 each year, Nebraska school districts are allowed to require certificated employees – teachers, counselors, speech pathologists, psychologists and others – to sign binding letters of intent and/or individual contracts. Those letters, in essence, signify whether the teacher intends to return for employment with that district for the following school year.

They are serious business, and PK-12 educators need to be aware of their rights regarding the letters, according to NSEA Director of Advocacy Trish Guinan.

A trend in recent years has seen arrival of the letters earlier and earlier, in some cases requesting educators to declare their intent

"...the statute is clear: a school district cannot require teachers to make a commitment before March 15."

**— Trish Guinan,
NSEA Director of Advocacy**

to return as early as January; some school districts have already issued the letters this year. Those requests typically ask for responses by the middle of January, a full two months before the statutory deadline. In past years, some NSEA members have received the letters as early as Dec. 1, with a response requested within 10 days.

"These early requests happen a couple of times or more each year," Guinan said. "But the statute is clear: a school district cannot require teachers to make a commitment before March 15."

On the other hand, failure to sign and return the letter by stated deadlines that fall on

March 15, or later, is a serious threat to your employment.

Nebraska State Statute 79-829 addresses permanent certificated employees and contracts, and says, in part, "the certificated employee shall not be required to signify such acceptance prior to March 15 of each year."

Guinan suggests that if administrators distribute such a letter or contract prior to March 15, and ask for its return prior to that date, that a local association representative fax a copy to the attention of their assigned NSEA organizational specialist at (1-402-475-2630).

In the meantime, an appropriate response to the letter by teachers is "I don't know yet" or "I'm not sure."

If members receive such a letter on or after March 15, or asks for a return after that date, it is important to sign the letter and turn it in by the due date.

Questions? Call your NSEA organizational specialist, toll-free, at 1-800-742-0047.

AQuESST Works, Generates Conversations!

Discussion Focused on Statewide, Continuous School Improvement

By Dr. Matt Blomstedt,
Nebraska Commissioner of Education

The AQuESTT results are out. You know how your school and district were classified. Now the real work begins.

I want to weigh in on the conversations that are taking place statewide in our schools about AQuESTT, discussions about what the classifications really mean and how this new, next-generation accountability system — Accountability for a Quality Education System, Today and Tomorrow — informs continuous improvement.

The overarching goal is this: Support and rewards for every student, school and educator.

AQuESTT has given all of us — educators statewide — a framework for our conversations about continuous school improvement.

One of AQuESTT's strengths is the conversation that has begun in our schools, at

the state level, among policymakers and, most importantly, the conversation among teachers who are the heart of student learning — teachers who have an educated eye to recognize what works well in the classroom and how to build on it.



Blomstedt

As an engaged teacher, you already know how your school building was classified, your district's classification and what those classifications mean in terms of the strengths and breadth of the initiatives your school has in place.

You also are talking now about how to build on those initiatives and identifying new ones to improve learning of every student every day.

Your school and district profiles, which were based on data from the final classification and the Evidence-Based Analysis, were designed to be diagnostic and to support your continuous improvement work.

But, whether your school or district

received a classification of great, good, needs improvement or the highest classification of excellent, we all can always get better, find new and better ways to connect with students, expand learning opportunities for children, build stronger relationships with parents and the community, better help students transition between grades, use test results more effectively to inform instruction and help all students set goals at all grade levels so they graduate college and are career ready.

Finally, AQuESTT recognizes that teachers are key to continuous school improvement.

Teachers are key to improving classroom instruction, key to building those critical connections and relationships with students and their families, key to also building community support for their schools.

As commissioner, I applaud your dedication and your work on behalf of all Nebraska students.

Thank you. I encourage you to call Nebraska Department of Education staff or me if you need assistance or guidance as you move forward in your key role in continuous school improvement.

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Latino Police Officers Nominated for NEA Civil Rights Recognition

EMAC Nomination Sent to NEA for Consideration

By Eddie Ventura, Jr., Chair,
Ethnic Minority Affairs Committee

The NSEA Ethnic and Minority Affairs Committee has nominated the Omaha Latino Peace Officers (LPOA) for a top Human and Civil Rights Award from the National Education Association.

— Book Review — Frederick's Journey: The Life of Frederick Douglass

Written by Doreen Rappaport, expansive illustrations and direct quotes intermixed with tight text are the hallmarks of this fine addition to the wealth of biographies about Frederick Douglass. The chronology of his story makes it highly accessible to primary students.

The book includes author's notes, illustrator's notes, a timeline and additional resources. Especially useful for emphasizing the importance of giving credit to the proper sources.

*Reviewed by Linda Staenberg,
Lincoln Education Association*

The LPOA has been nominated for the Martin Luther King, Jr., Memorial Award for the organization's work in emulating Dr. King in leadership and philosophy. The award is one of 12 given by NEA's Human and Civil Rights (HCR) committee.

The LPOA has been instrumental in providing opportunities for youth in the Omaha community for 15 years. With a racially diverse membership, LPOA works with 1,500 soccer players and 200 baseball players; hosts an Easter egg hunt and Christmas party for youth each year. Young people of all ethnicities are exposed to leadership and examples that urge them to choose lifestyles that may otherwise be closed to them. Thousands of Omaha youth have experienced life changes thanks to LPOA's influence.

The awards committee from NEA will learn



how the Omaha LPOA:

- Initiates and engage in activities that positively affect the educational, social, economic, or political life of the community.
- Contributes to the achievement of self-determination by individuals or groups.
- Displays creativity, determination and perseverance in achieving human and civil rights goals.
- Established an ongoing program for the improvement of human relations and civil rights.
- Exemplifies the nonviolent philosophy of Martin Luther King, Jr., and other nonviolent activists in the quest for improved human relations and civil rights.

LPOA received the NSEA Great Plains Milestone Award in 2014. Like the NEA awards, the Great Plains Milestone Award – initiated by EMAC – honors individuals and groups for human and civil rights contributions while celebrating NEA's multicultural roots.

Past winners are the Office of Multicultural Affairs at the University of Nebraska-Kearney; the Dreams of Eagles organization, Omaha; and John Langan, a teacher at the Umo'hoⁿ Nation Public Schools.

We continue to seek individuals, including colleagues and groups, who have advanced the cause of civil rights. We honor civil rights heroes because the cause endures, the struggle goes on and hope still lives. We are seeking nominations for the 2016 Great Plains Milestone Award. Who do you know?

Special thanks to NSEA Organizational Specialist Duane Obermier and his wife Bonnie for taking the time to work with Omaha LPOA members and finish the nominations packet.

Consider 'Tribute to the Rescuers' Essay Contest

It's once again time to get your students thinking and writing about moral courage!

Through an easy-to-follow process aligned with Nebraska state standards, the annual 'Tribute to the Rescuers' essay contest allows high school students to:

- Explore historic and modern-day examples of moral courage;
- Make meaningful connections to the Holocaust;
- Be inspired to make the world a better place;
- Practice academic writing and proper citation;
- Earn generous cash prizes of up to \$800;

The deadline for submission of essays is Wednesday, Feb. 24. The contest is sponsored by Omaha's Institute for Holocaust Education and the Anti-Defamation League, and supported by The Carl Frohm Memorial Foundation. For details, look under the 'Programs' tab at:

ihene.org/

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A Good Talk: NSEA's Leadership Institute offers plenty of opportunity for members and leaders from across the state to discuss issues of common interest. From left, Monica Wynne, Omaha Education Association; Amy Sabatka, Loup County Education Association; and Rosey Krauel, Douglas County West Education Association, engage in discussion.

Grow, Lead with NSEA

Association Institute Readies Members for Leadership

After a long school year, there is nothing better for a teacher's rejuvenation and recovery than well-designed professional development. And for nearly 30 years, that is exactly what has been delivered at NSEA's summer Leadership Institute.

"Participating in the Leadership Institute re-energized me for the upcoming school year," said Loup County Education Association's Amy Sabatka following completion of the 2015 Institute. "I'm excited to go back to school and help strengthen the bonds between our members and welcome new members to our school and organization."

Oakland-Craig's Gerald Brand held a similar view.

"I can't list everything I learned, but the realization of how much I can do to make my school a better place for teachers, as well as students, really stuck with me," he said.

The NSEA Leadership Institute is a four-day, expense paid program that pro-



vides expertise and information to members who are new to leadership positions, or who are considering seeking leadership positions in their Association.

The 2016 event will be held at NSEA Headquarters in Lincoln over the days of July 11-14.

"The Institute training is useful, informal and fun," said Kristen Sedlacek, an NSEA organizational specialist and the Institute's director. "Participants will not only sharpen their leadership skills, they will become much more familiar with their Association and how to access Association benefits and services."

The program will also provide training on member rights, organizing, membership and other aspects of the Association. Participants will also network with other local leaders.

Any K-12, Higher Education or Educational Support Professional member who is a local leader or has interest in becoming a local leader may attend.

Those interested should call NSEA Associate Staff member Jan Anderson at 1-800-742-0047, or e-mail:

jan.anderson@nsea.org

Class size is limited. Apply soon!

Have Your Contact Details Changed?

Have you moved? Have you changed your name by marriage? Are you planning to move?

If so, you can update your NSEA membership information online.

How? Log on to the NSEA website and click on the 'Member Info' button on the left side of the screen. Then click

on the 'For Members' link and look for the 'Member Update' icon in the center of the next screen, and follow directions. Keep your issue of The Voice near, as the mailing label includes your membership number, used to access your information.

The NSEA website is at:

www.nsea.org

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February: the Month for Love!

With Valentine's Day not far away, this might be the perfect time to investigate one of NEA's favorite Member Benefits programs: the service provided by 1-800-FLOWERS.

As you look forward to Valentine's Day, consider that the folks of 1-800-FLOWERS:

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Go to the NEA Member Benefits website to learn more.

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*David Glenn is Nebraska's
NEA Member Benefits representative*



Glenn

Get Ahead of Rising Interest Rates

It's Time for Savers and Borrowers to Rethink Their Strategies

By Lisa Gerstner

After years of holding short-term interest rates to near zero, the Federal Reserve is expected to orchestrate a long-anticipated lift throughout 2016.

Rising rates swing a dual-edged sword: Although savers can look forward to more-attractive yields on their cash, borrowers must brace for a higher cost of taking on debt. Still, the pain (and gain) will be minimal for some time as rates only inch upward.

On federally insured savings accounts, "there will be incremental improvement in what are miserly returns now," says Mark Hamrick, an economic analyst at Bankrate.com. Look for Internet-based banks, which already boast many of the top-yielding accounts, to lead the way in pushing up rates. You can search for the highest rates at:

www.depositaccounts.com

You'll be best positioned to pounce on enticing rate offers if you keep cash in easily accessible savings and money market deposit accounts. Long-term certificates of deposit currently pay better rates — recently, as high as about 2.5 percent on a five-year CD, compared with half that rate on top-yielding savings accounts.

But with standard CDs, you're stuck with the same rate for the full term. And if you withdraw money early, you'll typically face a penalty of several months' interest. If you do invest in CDs, build a "ladder" by putting money in CDs of various terms so that you'll have a steady stream of funds to reinvest as rates increase and the certificates mature.

Variable Rate Wisdom

Borrowers who have debt with a variable rate, including most credit cards and home equity lines of credit (HELOCs), will see their rates rise in tandem with their underlying benchmarks, such as the prime rate. But unless you're carrying a heavy load of debt, the resulting increase in your minimum monthly payment will likely be limited to a few

dollars each time the rate edges higher. Still, it's wise to pay down as much as possible now. Consider transferring your credit card balance to a card with a lower rate; issuers may pull back on

lengthy zero percent introductory periods or increase the fees for balance transfers as rates go up.

HELOC borrowers who are approaching the end of an interest-only payment period could be in for a rude awakening if they have to shift to payments of interest plus principal at the same time that rates rise. Pay extra now, if you can fit it into your budget.

You may be able to convert all or a portion of your variable-rate HELOC balance to a fixed-rate home equity loan. But a home equity loan recently averaged a fixed rate of 6.18 percent, compared with an average 5.06 percent on a variable-rate HELOC, according to mortgage research site HSH.com. So a switch may not be worthwhile if you can retire the debt in the next few years.

Mortgage Options

If you have a mortgage, explore the options for refinancing while rates are still scraping bottom. That goes for car loans, too. Pentagon Federal Credit Union recently offered an APR as low as 1.49 percent to refinance a three-year car loan. For prospective borrowers who are well positioned to take on a loan, now is the time to lock in a record-low rate.

But don't worry about missing the boat if you're not ready to jump. Rate hikes will be modest and gradual, and they are starting from rock bottom. "Even if rates were to go up a point or two, we would still be in very favorable territory, historically" says HSH vice president Keith Gumbinger.

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Experience Ford's Theatre, More, at No Cost

Learn About Lincoln, Conspirators, and Reconstruction

Ford's Theatre will host two summer teacher programs on the City of Washington during the Civil War and Reconstruction. Both week-long programs are free for qualifying teachers with airfare and hotel included.

The first program, The Lincoln Assassination and its Legacy in the Nation's Capital, allows up to 25 participants to explore the Lincoln assassination, the conspirator's trial, primary sources detailing personal responses to the event, Reconstruction and Lincoln's legacy where these important events took place. Participants will:

- Learn how Washington's transformation during the Civil War lay the groundwork for Reconstruction in our nation's capital.

- Explore the Lincoln assassination, the trial of the conspirators and their lasting implications for our military and civil justice systems.

- Examine how the Civil War has been remembered across time through the study of monuments and memorials.

The program opens on Sunday, July 24, and concludes Friday, July 29.

The second program, the Catherine B. Reynolds Foundation Civil War Washington Teacher Fellows will accept up to 25 teachers to learn about Abraham Lincoln, Frederick Douglass and Washington during the Civil War.

As part of the July 10-15 program, you will:

- Walk in the footsteps of Abraham Lincoln at Ford's Theatre.

- Experience the home of a southern sympathizer at Tudor Place Historic House and Garden.

- Immerse yourself in Lincoln's ideas at President Lincoln's Cottage.

- Walk the halls of Cedar Hill, home of the famed abolitionist Frederick Douglass.

In both programs, participants are eligible to obtain three graduate credit hours through Trinity University for \$375. Both programs are free, including shared hotel room and air travel, for qualifying teachers. Applications are due by April 4. For details, contact:

education@fords.org

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Kiss Me, Kate
(musical interpretation of *The Taming of the Shrew*)
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**Roger Rea,
NSEA-Retired
President**

“

**Kahn found
that the higher
the number
of negative
pension plan
changes a
state makes,
the higher the
increase in
income equality
within the state.**
”

The Unintended Consequences of Reforming (Your) Pension

Increased Income Inequality is the Result of Pension Cuts

Editor's Note: The retirement plan for Nebraska public school employees is a defined benefit plan.

By NSEA-Retired President Roger Rea

When you push down on one side of a teeter-totter, the other side goes up. This behavior is predictable and makes common sense.

Most things in nature behave in ways that are predictable. The study of nature is often a quest to find ways to accurately predict that behavior. But at times, actions produce results that are not predictable. That kind of anomaly is the stuff that makes researchers' hearts race faster – they cannot wait to try to explain the unexplainable.

Pension reforms, while not part of the “natural world,” often are intended to produce some simple result – such as lowering the overall cost of the pension. But there are often “unintended consequences” that accompany those reforms.

I recently attended a forum on pension plan funding at which Michael Kahn, a researcher for the National Conference on Public Employee Retirement Systems, presented the results of his most recent study, entitled: “Income Inequality: Hidden Economic Cost of Prevailing Approaches to Pension Reforms.” Kahn's research revealed that the prevailing approaches to pension reform have aggravated income inequality among wage earners, and are closely correlated with lower economic growth for the nation. That “hidden cost” was not intended and is not desirable.

Doubled in 30 Years

Allow me to summarize his research.

You hear a lot about “income inequality” these days. While there are many ways to define and calculate income inequality, Kahn chose a simple, straightforward approach. He took the total household income for all Americans and placed the amounts in rank order from highest to lowest. He then divided the income ranges into five groups, with an equal number of households in each group, and calculated the average income for each of the five groups (each group is called a quintile). He then compared the average income of the top quintile to the average income of the bottom quintile to get a ratio of how much the highest-paid quintile of Americans earned compared to the lowest-paid quintile. In 1982, the first year in the study, the highest-paid quintile of Americans earned 10.6 times as much as the lowest-paid quintile. By 2011, the ratio was 20.7 – the highest-paid quintile of Americans earned more than twenty times as much as the lowest-paid quintile in 2011, a ratio that is double what it was in 1982!

Next, Kahn compared income inequality to the percentage of increase in economic growth for that same time frame. As income inequality increased, economic growth correspondingly decreased. Kahn also compared the income inequality in each state to the economic growth in that state. He found that states with rising income inequality had slower growth than states where the income inequality was not rising so rapidly. His analysis showed

that for each one-unit increase in income inequality, the rate of economic growth decreased by about 18 percent. His study took into account other factors that affect economic growth, such as productivity, and the results were the same.

The Result of a Single Change

Many factors contribute to income inequality. But it is just common sense to conclude that when incomes of some Americans are reduced through cuts in compensation and pensions (or by requiring higher employee contributions to their fringe benefit packages), and incomes of others are increased through cuts in the top, marginal tax rates, that income inequality is bound to increase!

The increase in income inequality is an unintended consequence of pension cuts, and it has a negative effect on economic growth. A recent study by Standard and Poor's (S&P) that focused on income inequality and economic growth contained this interesting quote: “A rising tide lifts all boats ... but a lifeboat carrying a few, surrounded by many treading water, risks capsizing.”

S&P researchers underscored the negative link between income inequality and economic growth, and in 2014 revised their 10-year forecast of U.S. economic growth down from 2.8 percent to 2.5 percent

Kahn extended his research to see if there was a correlation to negative changes in defined benefit pension plans, income inequality, and economic growth. He considered “negative changes in a pension plan” to include: increased member contributions; reduction or elimination of a cost of living increase; increasing the number of years used to determine “final average compensation”; lowering the formula percent used to calculate the retirement benefit; or changing from a defined benefit pension plan to a defined contribution, cash-balance or hybrid plan, to name a few possible negative changes. His study included all state pension plans in the time frame of 2000 to 2010.

Kahn found that the higher the number of negative pension plan changes a state makes, the higher the increase in income inequality within the state. His data suggest that a single negative change in a pension plan increases income inequality in the state by about 15 percent.

A Missed Connection

It is not likely that policymakers or the general public have made the connection between the diminishing of pensions and income inequality.

And it is even less likely that they make the connection between rising income inequality and lower economic growth. Policymakers who suggest “holding the line” on employee compensation and lowering their pension benefits to “control costs” do not intend to also further increase income inequality and lower future economic growth. But that is what is happening.

The latter are “unintended consequences” of the former's action.

It is time to enlighten policymakers.

Legislature in Full Swing!

There is Hope for More Action on Social Security Front

Senator Brett Lindstrom met with coalition members in August to discuss ideas for providing additional tax relief for Nebraska seniors. He indicated that he plans to introduce a bill that will increase the threshold income before Social Security benefits are taxed, and will phase the tax in over a range of incomes. These are the proposed state income tax levels proposed in the Lindstrom bill:

■ For those with single income of less than \$60,000, or joint income of less than \$75,000, all Social Security income would be excluded from state income tax.

■ For those earning between \$60-65,000 as a single, and \$75-80,000 in joint income, 80 percent of Social Security dollars would be excluded from state tax.

■ For those earning between \$65-70,000 as a single, and between \$80-\$85,000 as joint income, 60 percent of Social Security dollars would be excluded from state income tax.

■ For those earning between \$70-75,000 as a single, and \$85-90,000 as joint income, 40 percent of Social Security dollars would be excluded from state tax.

■ For those earning between \$75-80,000 as a single, and between \$90-95,000 in joint income, 20 percent of Social Security would be excluded from state tax.

■ For those earning more than \$80,000 as a single, and more than \$95,000 jointly, there would be no Social Security exclusion from state income taxes.

Lindstrom's bill is one of more than 300 new bills introduced in this session. The NSEA lobby team reviews all bills introduced and, with guidance from our NSEA Resolutions, takes positions on bills affecting educators. For a detailed list of introduced bills and resolutions, go to:

nebraskalegislature.gov

Become a Cyberlobbyist!

As a member of the NSEA cyberlobbyists, you'll receive Legislative Updates via email. You'll also receive alerts during session and calls to action when it is necessary for you to contact your senator. Call the NSEA at 1-800-742-0047, and ask for Cathy Schapmann.

Elections Coming in March; Watch Your Mail

NSEA-Retired members will elect two general officers, secretary and treasurer of the Association, next spring.

NSEA-Retired Secretary Jan Barnason, and NSEA-Retired Treasurer Art Tanderup, will seek re-election. Three of the six district director positions are also open. District directors will be elected for Metro Region No. 1, Panhandle, and Tri-Valley. Current Metro Region No. 1 Director John Jensen; Panhandle Director Jim McDermott; and Tri-Valley Director Guy Roggenkamp; will also seek re-election. All of these openings are for three-year terms that begin Aug. 15, 2016.

Delegates will also be elected to represent NSEA-Retired members at NSEA Delegate Assembly (to be held in Lincoln on April 15-16) as well as delegates to NEA Representative



Take a chance! NSEA-Retired is selling chances to win a hand-made afghan shown above, donated by NSEA-Retired member Joyce Huggans. Also to be given away will be a hand-embroidered baby blanket donated by Gloria Boham, sister of NSEA-Retired board member Walta Sue Dodd. Proceeds from the July drawing will benefit the NSEA Children's Fund. Chances are \$1 each, or six for \$5, and can be purchased at NSEA-Retired events, or at Delegate Assembly, until the drawing.

Assembly (to be held in Washington, D.C., July 2-9). Delegates to NSEA-DA and NEA-RA are elected for one-year terms.

Please watch your mailbox for the postcard voting ballot that will need to be returned in early February, in order for your vote to be counted in the election results.

NSEA-Retired Offers SEAN Scholarship

By Tom Black, Selection Committee Chair

Each year, NSEA-Retired awards three \$1,000 scholarships to qualified SEAN (Student Education Association of Nebraska) members. The award's intent is to permit the recipients to devote maximum time to their students during the student teaching semester without having to work a second job to pay the bills.

SEAN members can read the qualifications and download the application form from the NSEA website. Click on "Awards and Applications" and then "SEAN-NSEA Retired Scholarship Information" at this site:

nsea.org/sean

Download the application, complete the requirements and mail it on or before March 1 to Tamra Mick, c/o NSEA, 605 South 14th St., Lincoln, NE 68508. Questions? Call Mick at 1-800-742-0047.

— Renae Kelly, Editor
renaeckelly@gmail.com

Lincoln, Hyannis, Sidney Cited; GLEA Members Recognized Arts Honors to Lincoln, Hyannis

Hyannis Area Schools and **Lincoln High School** have won the 2015 NebraskaARTS Award. The schools were selected by a committee of arts educators from across the state. The award is sponsored by Nebraskans for the Arts, and recognizes schools and/or school districts that make a notable and worthwhile contribution to the arts and arts education in Nebraska. 2014 winners were Westside High School and York Public Schools.

Lincoln High School was selected for the diversity of opportunities for students to showcase what they create and perform at the community, regional and national level. The school's International Baccalaureate curriculum in the areas of music, theatre and visual art allows students to develop meaningful experiences in creating, composing, refining and presenting their work.

The energy and dedication of **Hyannis Area Schools'** teachers in making the arts an integral learning experience was highlighted in the number of opportunities given by a school that must share its students with other programs due to their size.

Two **Grand Island Education Association** members have been honored by a local foundation for excellence in their work.

Barr Middle School counselor **Kirk Ramsey** and Grand Island Senior High art teacher **Jerome Dubas** each received the Award for Excellence in Teaching from the Grand Island Community Foundation. Both recipients said they would use the \$5,000 cash award to benefit their students.

The endowment fund that finances the

award was established and named in honor of Grand Island civic leader and philanthropist Kim Dinsdale by the West Foundation. The endowment fund is under the umbrella of the Grand Island Community Foundation.

Both men received the awards in surprise ceremonies in front of students and staff at their respective schools.

Carla Jo Maltas

Carla Jo Maltas, Ph.D., 53, a University of Central Missouri music education professor, died on Dec. 24, 2015, in Wichita.

Maltas taught at Columbus for many years, and was a longtime active NSEA member. She was a past negotiator and chief negotiator for the Columbus Education Association, and also represented the CEA at numerous NSEA Delegate Assemblies.

Maltas left Columbus to further her education. She earned bachelor's and master's degrees in music education; a master's degree in Orff-Schulwerk; and a Ph.D. in Kodaly Music Education. She was a nationally-certified Kodaly educator. She served on state committees and boards for the American Choral Directors Association, the National Association of Music Educators and for NSEA.

She taught at Ball State University in Indiana, and was teaching at Central Missouri State University in Warrensburg at the time of her death.

She is survived by a brother and his wife; a sister and her husband; and nieces and nephews.

work," said **Rick Meyer**, Sidney's Academy director, and president of the Sidney Education Association. "Seeing them rush to the leader boards to see the progress is very satisfying."

NEF CyberLearning STEM+ Academy's vision is to help Sidney Central students meet and exceed Nebraska's state standards, and to prepare them better for college and the 21st century workforce.

NEF, a national nonprofit that provides STEM education solutions, hopes to expand its STEM+ initiative significantly in Nebraska and other states in coming years. For more details, go to:

www.cyberlearning.org



Off to D.C.: Westside Education Association member **Judy Stucky** will be honored for teaching excellence in Washington, D.C., on Feb. 12.

Westside's Stucky Represents NSEA at NEA Gala

Nebraska Excellence Winner to be Honored

Westside Education Association member and physics teacher Judith Stucky is among three dozen public school educators who will be honored at the NEA Foundation's Salute to Excellence in Education Gala in Washington, D.C., on Feb. 13.

The awards are given each year to honor and promote excellence in education and to elevate the profession. Unique to these awards, each educator will be invited to participate in the Global Learning Fellowship, an extensive, year-long professional development opportunity to cultivate global competence skills educators use to improve their practice and to prepare their students to thrive in a rapidly changing world. Fellows contribute to the advancement of the profession by creating global lesson plans that are shared with educators on open source platforms.

A highlight will be presentation of the First National Bank of Omaha Award for Outstanding Service to Public Education.

The educators were nominated by their NEA state affiliates. Stucky received NSEA's Teaching Excellence Award in 2014. Each educator's school will receive a \$650 award.

Five finalists will receive \$10,000 cash awards. One will be named the nation's top educator and receive an additional \$25,000. The NEA Foundation and the NEA jointly present the awards.

Speaking of Teaching

“Charles V said that a man who knew four languages was worth four men; and Alexander the Great so valued learning, that he used to say he was more indebted to Aristotle for giving him knowledge than his father Philip for giving him life.”

— Lord Macaulay
British Historian, Politician
1800-1859

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Comp Study Crews

Another wave of local associations sent members to NSEA late last year to work on comparability studies used in negotiations. The number-crunching took place under the tutelage of NSEA Associate Michelle Raphael. Above, were NSEA Organizational Specialist Judy Roach and Gretna Education Association negotiator Sarah Benzel; Auburn Education Association President Kandi Rohrs and NSEA Organizational Specialist Jay



Sears; and Raphael. Above at right are Papillion-LaVista Education Association negotiator Dave Herbener, PLEA President Andy Isaacson, and Raphael.

Welcoming New Students Mid-Year

Submitted by Lynn Chashell, Springfield, PA.

“I keep a file box and binder with all of my beginning of the year activities and information. I access anything that I feel is relevant for the new student and his/her parents to give to them.

One very effective strategy is to assign a “mentor” for the student. Usually the “new kid” is inundated by the other kids in the class. Assigning a specific buddy gives the new student some breathing room while getting to know everyone. The student mentor also shares the routines and expectations from his/her own perspective. Plus he/she introduces the new student to his/her friends, expanding their social

group.

I am also mindful not to overwhelm the new student with assessments in the first few days. We generally have enough information from the parents and the former school to get us started and allow the student time to get acclimated.

Of course, so much depends upon the personality of the new student. I had a student join my class in January and after a few days, you would never know she had not been there all year. This is not always the case, so I try to monitor interactions and encourage students who may have something in common with the new student to be a buddy. That is usually a win-win.”

Sign up for Works4Me at:
nea.org/tools/Works4Me.html

