

# Voices of Experience

## Newsletter for OEA-Retired

Omaha Education Association–Retired is an affiliate of NSEA-Retired and NEA-Retired  
Roger Rea, Editor – email: rrea68154@yahoo.com [www.OEAretired.org](http://www.OEAretired.org) May 2025

### Senior Fraud, OEA-Retired Elections set for May 8 meeting

All of us are potential fraud victims, particularly retirees. Fraudsters target retirees because of their access to retirement savings accounts, their willingness to help others, and the fact that they are generally trusting of others. In addition, retirees are often less familiar with common scams and how to avoid them.

Dr. Eric Rodriguez will be the guest speaker at the May 8 meeting of OEA-Retired. He is a recognized leader in fraud and compliance risk management and is well known for his expertise in the areas of AI, emerging fraud trends and how to mitigate risk. As former President of the **Heartland Chapter** of the Association of Certified Fraud Examiners, he spearheaded a regional initiative that brought together professionals to address emerging fraud trends through collaboration and education.

Dr. Rodriguez will present the common types of scams perpetrated on seniors: internet phishing; fake charity scams; and identity theft. You will learn the red flags to watch for to avoid becoming a victim of fraud as well as technology tips to stay safe. There will be time for questions after his presentation.

Also on the agenda for the May 8<sup>th</sup> meeting will be elections of OEA-Retired officers. More details on that election can be found elsewhere in this newsletter. A brief update on the status of bills under consideration by the Unicameral will also be on the agenda.

The Thursday, May 8<sup>th</sup> meeting will begin at 10 a.m. at the OEA Office, 4202 S. 57<sup>th</sup> Street. Call the OEA office at 402.346.0400 if you need driving directions.

### President's Message

OEA-Retired has been an OEA affiliate since 1994. Changes in federal law regarding the definition of what qualifies as an Association Affiliate have changed that status.

OEA is in the process of revising their Bylaws now to comply with federal law. The NSEA attorney has advised OEA that, because NSEA now processes our membership data and collects our retired dues, OEA-Retired can no longer be legally identified as an affiliate of OEA.

In 2005, OEA-Retired began managing its own budget and the dues that members paid. OEA still processed the membership forms and collected the dues money, but the dues dollars were sent to OEA first, and then to the OEA-Retired bookkeeper for deposit into the OEA-Retired accounts. Two years ago NSEA's financial officer retired, and a decision was made to have OEA-Retired dues sent directly to NSEA – taking OEA “out of the equation.”

So, with this action, OEA-Retired no longer utilized OEA's bookkeeper. I still believe OEA-Retired is an affiliate of the OEA because we have a long-standing written agreement with OEA that contains that

wording, but for now we are recognized as one of the “Friends of OEA.”

As I prepare to leave the office, I want to take a moment to express my deepest gratitude to each of you. Working with such talented, resolute, and supportive individuals has been one of my greatest experiences.

Together, we have achieved incredible milestones, tackled challenges with resilience, and created memories I will always cherish. Your hard work and camaraderie have been truly inspiring, and I feel privileged to have been part of this amazing association.

While this farewell may mark the end of my time as OEA-Retired President, I carry forward the friendships, lessons, and experiences we have shared. I have no doubt that OEA-Retired will continue to accomplish remarkable things and reach new heights.

OEA-Retired members will be electing a new president at our Thursday, May 8, 2025, membership meeting. It has been an honor representing you for the last six years.

Thank you for everything.

Warm regards,

*Walta Sue Dodd*

### Reminders

This is the last issue of *Voices of Experience* for this school year. You will receive the next issue of

the newsletter prior to our first meeting (which will be sometime in October 2025).

If you change addresses for next year, be sure to let us know. You can update your contact information on our website, [www.oearthired.org](http://www.oearthired.org). Click on the *Contact* tab at the top of the webpage. You may need to click on the *More* tab to find the *Contact* tab if your browser window is narrow. You will find a link to provide your current contact information on our webpage. You can also contact the OEA office at

402.346.0400 with your new mailing address. Keep your address up-to-date, and you will not miss out on any of our newsletters!

Annual dues for OEA-Retired will be billed in the fall. If you are not a life member of the association, be sure to return your dues notice with the proper payment to ensure that you are not “dropped” from our mailing list! About 95% of OEA-Retired members are life members who do not receive dues notices every year.

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## OEA-Retired Elections coming May 8<sup>th</sup>

By: Cheryl Richardson, OEA-Retired Vice President

As our next OEA-Retired meeting approaches in May, so does our annual election of officers. OEA-Retired officers serve for three-year terms, with a maximum of two consecutive terms in any one position. Elections will be held at our Thursday, May 8<sup>th</sup> meeting for those officers whose terms end in 2025. The current OEA-Retired officers and their terms of office are:

**President** = Walta Sue Dodd (2022-25)

**Vice President** = Cheryl Richardson (2022-25)

**Secretary** = Doreen Jankovich (2023-26)

**At-large Directors** = Sue Kalina (2023-26); Ruby Davis (2023-26); Deborah Pauley (2022-25); Sherry Brodkey (2022-25)

## Bookkeeper and Newsletter = Roger Rea

This year, the following offices are up for election: President, Vice President, and two At-large Board seats. Walta Sue Dodd is term-limited as President. Cheryl Richardson can run for a second term as Vice President if she chooses to do so. Deb Pauley is term-limited as At-large Director, but Sherry Brodkey can run for another term.

As of April 15, Sherry Brodkey has filed for re-election as At-Large Director, and Cheryl Richardson has filed for re-election as Vice President. Deb Pauley has filed for the office of President, and Walta Sue Dodd has filed for the office of At-large Director. If you would like to run for one of these positions, please let Cheryl Richardson know at [crichardson.omaha@gmail.com](mailto:crichardson.omaha@gmail.com), or call her at 402-681-9788.

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## Membership recruitment update

By: Deb Pauley and Sherry Brodkey, OEA-Retired Directors At-large.

The OEA-Retired Membership Committee has a goal of increasing the number of pre-retired and retired members of OEA-Retired. We attend OEA Association Representative (AR) meetings each month to encourage active members to become pre-retired members of OEA-Retired and answer any questions they may have about retirement and our organization.

We have continued to attend all AR meetings on the 2nd Tuesday of each month. We have handed out two \$10 gift cards at each meeting. We were able to recruit six new retired members. Each of those members was sent a thank-you note and a \$10 Scooters gift card. We have additional brochures printed and encourage members to check our website, [www.oearthired.org](http://www.oearthired.org), to answer any questions they may have. The website also has a link to the NPERS

website calculator to estimate their retirement benefit. Additionally, we now have pens we have handed out at the last meeting and will do so this month and next. The pens have our website information. This has been a very positive experience, and we will continue our activities to recruit new members next year.

Remember, you don't have to be retired to join OEA-Retired! You can join as a pre-retired, lifetime subscriber at any time during your career just by paying the dues. OEA-Retired is unified with NSEA-Retired and NEA-Retired, so you get the benefits of membership in all three organizations. Encourage your teaching friends to join us. With increased membership comes increased strength.

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## OSERS COLA payment date not likely to be addressed this year

By: Roger Rea

The annual cost-of-living adjustment (COLA) which retirees from the Omaha School Employees' Retirement System (OSERS) receive has traditionally been paid on a calendar year basis – January through

December. The COLA is dependent on the increase in the Consumer Price Index for Urban Workers (CPI-U) for the previous fiscal year for OPS. The fiscal year ends August 31 of each year. That annual automatic

COLA has been paid in January every year since 2000, when it was authorized by Neb. Rev. Stat. 79-9,103(8). Every year, that is, except for January 2025.

The decision to not pay the COLA was not communicated to members in advance of skipping the January 2025 COLA payment, and there is no record of any decision by the NPERS Board regarding the skipped payment. Further, there has never been a legal or auditing challenge to the way that the COLA has been paid in the past. NPERS has not responded to requests for an explanation.

LB 295, which is a clean-up bill introduced at the request of NPERS, could have been used to clarify when the OSERS COLA was to be paid. The bill has now been passed without that clarification. It appears that any clarification regarding when the OSERS COLA will be paid will need to wait until the 2026 Legislative Session. A New Business Item has been written for consideration at the April 26, 2025 NSEA Delegate Assembly regarding the OSERS COLA. If adopted, NSEA is directed to initiate the discussion on the OSERS COLA payment timing with the appropriate law makers for action during the 2026 Legislative Session.

What is clear is that the traditional OSERS COLA benefit has been reduced by one month for 2025. Effectively that reduces the COLA benefit for all current retirees by 8.3% for 2025, and reduces an anticipated COLA payment for all future retirees by 8.3% for their first year of retirement.

The Employee Retirement Income Security Act of 1974 (ERISA) has provisions that guarantee retirement benefits and protect workers from arbitrary changes in their retirement benefits. ERISA requires that any significant changes to the way that benefits accrue are required to be given to plan members at least 45 days before the changes take effect. In addition, ERISA guarantees that promised benefits may not be decreased for current employees, and that any decreases in benefits can only impact future hires. The decision by NPERS regarding the OSERS COLA appears to violate the provisions of ERISA.

If you have concerns about the OSERS COLA, I suggest that you email the NPERS Director, Tyler Cummings, at [tyler.cummings@nebraska.gov](mailto:tyler.cummings@nebraska.gov) with your concerns.

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## Social Security GPO/WEP penalties are repealed

By: Roger Rea

About 6.5 million workers do not participate in Social Security (SS). These workers generally are public employees who have a public pension. Public safety workers (fire/police), some state/county/city workers, federal employees covered by the Civil Service Retirement System, and certain religious groups do not contribute to Social Security. Teachers in fifteen states do not participate in Social Security, but rely completely on their teacher pensions when they retire.

Government Pension Offset, **GPO**, was a Social Security provision that reduced government employees' spousal or survivor benefits. These benefits are commonly related to a spouse receiving their partner's Social Security income when their partner passes away. The GPO most often applied to the benefits that retired workers who did not participate in Social Security expected to receive as a widow or widower of a spouse who was covered by Social Security.

The GPO reduced the SS income of survivors by two-thirds the amount of their non-Social Security annuity. In many cases, this completely eliminated the spousal Social Security benefit public retirees expected as a widow or widower. For someone getting a \$1,500 pension, for example, the Social Security benefit is lowered by \$1,000. More than 70 percent of those affected by the GPO lose their entire spousal or survivor benefit.

The Windfall Elimination Provision, **WEP**, was a

federal provision that applied to retirees who did not participate in Social Security in their regular employment but worked for a time for employers who did participate in Social Security. They often had multiple jobs in their careers for various employers. Under WEP, they were not eligible to receive the full Social Security benefit from the work they did while covered by Social Security. WEP, which took effect in 1983, provided a means of eliminating the "windfall" of Social Security benefits received by beneficiaries who also receive a pension based on work not covered by Social Security. Those earned benefits were slashed by WEP, shocking many retirees who expected to receive Social Security benefits as part of their retirement income.

The WEP reduces the factor by which average earnings are multiplied to determine Social Security benefits. How much the factor is reduced depends on when the individual becomes eligible to retire and how many years of earnings he or she has accumulated. It is best explained through examples.

**Example 1:** Terry worked only in SS-covered employment during her career. The SSA calculates her retirement benefit based on her average monthly earnings adjusted for inflation. It separates the average earnings into three amounts. It then multiplies each amount by a percentage, known as a **factor**. In Terry's situation:

- The first \$606 of Terry's average monthly earnings are multiplied by **90 percent**;

- The second \$3,046 by **32 percent**; and
- The remainder is multiplied by **15 percent**.

**Example 2:** Terry worked in non-SS-covered employment for the majority of her career and only a few years in SS-covered employment. SSA reduces the 90 percent factor to **40 percent**. Thus, it multiplies Terry's first \$606 by 40 percent, not 90 percent

In 2024, the U.S. Congress and Senate passed H.R. 82, the Social Security Fairness Act, repealing the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). On January 5, 2025, President Joe Biden signed H.R. 82, making repeal of GPO and WEP the law of the land. More than

2.8 million people were affected by GPO/WEP. Current retirees who were affected by GPO/WEP will receive increased benefits retroactive to January 2024.

How are Nebraska teachers affected? All public school teachers in Nebraska participate in Social Security, so GPO/WEP do not apply directly. But if

their spouse worked in a job not covered by Social Security, or if they moved from a state (or to a state) whose teachers do not participate in Social Security, or if they had a second career in Nebraska in a job not covered by Social Security, they would be impacted. Consult [www.ssa.gov](http://www.ssa.gov) for more information.

## OEA-Retired

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## Great news from the OEA Foundation!

By Liz Rea, OEA Foundation President

The OEA Foundation Board of Trustees met on Tuesday, April 8<sup>th</sup>, to select the 2025 honorees for each of the scholarships offered by the Foundation. The seven trustees who serve on the board are: Walta Sue Dodd, Carol Krejci, Susan Kalina, Doreen Jankovich, Robert Miler, Hope Smejkal, and Liz Rea. All are past OEA Presidents or Vice Presidents. Our administrator is Linda Richter.

The selection of the 2025 Scholarship honorees marks the 61<sup>st</sup> anniversary of the founding of the OEA Foundation in 1964. Tax-deductible donations to the Foundation are invested to provide a permanent endowment fund for the scholarships. The first Foundation scholarship was for \$250, awarded in 1966. Thanks to generous contributions to the Foundation over time, in 2025 we will award 81 scholarships to graduating seniors, with scholarship amounts ranging from \$1,000 to \$15,000 each. This year, a grand total of \$380,700 will be awarded to graduating metro seniors – the majority of the scholarships will be awarded to students during their school's honors night.

We are thrilled to honor very qualified and deserving 2025 graduates in this way! Watch for a ½ page ad in the Mother's Day **Sunday, May 11<sup>th</sup> Omaha World-Herald** (in both the print and electronic editions

of the paper) listing the scholarship honorees and the scholarship(s) they were awarded. Some honorees received more than one scholarship.

The scholarships are supported by contributions to the OEA Foundation from members of OEA and OEA-Retired as well as from members of the public. The OEA is one of a very few local associations across the country that offers scholarship awards. A complete listing of the Foundation scholarships can be found on the OEA Foundation website, [www.omahaoeafoundation.org](http://www.omahaoeafoundation.org). Click on the *Application Forms* tab to see a listing of all scholarships. Generally, students begin to apply for scholarships in December or January of their senior year.

You are encouraged to make a tax-deductible contribution to the OEA Foundation by sending a check (payable to the OEA Foundation) to OEA Foundation, 4202 South 57<sup>th</sup> Street, Omaha, NE 68117. If you wish to contribute to a specific scholarship, write the name of the scholarship on the "Memo" line of the check. For additional information, please contact Linda Richter, Administrator, at [oeafoundation@gmail.com](mailto:oeafoundation@gmail.com). All contributions are welcome and greatly appreciated.