

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.OEAreired.org May 2024

OPS Superintendent and OSERS Director headline May 9 meeting

Matt Ray, the new OPS Superintendent will be at the May 9 meeting of OEA-Retired to share his vision for the school district. He will address his ideas on improving classroom instruction, the commitment OPS has to continue to fully fund our retirement system, and improving communication between employees and the OPS administration. He will also respond to questions from members who attend the meeting.

September 1, 2024 marks the date for the final transition of governance and management of the Omaha School Employees' Retirement System, OSERS, to the Nebraska Public Employees Retirement System, NPERS. Shane Rhian, interim OSERS Director, will also attend the meeting. He will update us on the status of the transition, report on the financial status of OSERS, and answer questions from the audience.

The Nebraska Legislature adjourned on April 18, 2024. A representative from NSEA will attend the meeting to give highlights of some of the bills that were passed as well as some that were defeated. LB 1402 was passed on the final day of the legislative session. LB 1402 appropriates \$10 million in public funds to pay for private schools. Possible actions to fight giving public money to private schools will be presented at the meeting. Bring your questions about legislation to the meeting!

The Thursday, May 9th meeting will be an in-person meeting at the OEA Office, 4202 S. 57th Street, from 10:00 a.m. to 11:30 a.m. Following CDC guidelines, face masks are optional for this meeting. If you need driving directions, please call the OEA office at 402-346-0400. Mark your calendars for the meeting, and bring your questions!

President's Message

By: Walta Sue Dodd, OEA-Retired President

The end of the year is a time for reflection. As I look back on this year, I think of the many successful activities that OEA-Retired has engaged in. Here's my short list of accomplishments. It has been a good year, indeed!

New Website: Thanks go out to OEA-Retired member Roger Rea and Julie Horwin, past president for Arizona Education Association-Retired, for their hard work and collaboration on developing and publishing our new OEA-Retired website, and for the training they provided to the OEA-Retired board members. Please check out the new features of our new website at www.oearetired.org.

Historical Bus Tour of Omaha: Thanks to Doreen Jankovich for organizing our first bus tour of historic Omaha. On March 7th, 2024, forty-four members and friends chose to participate in a three-hour bus tour of Historic Omaha. We visited well over a hundred historical sites across the Omaha area.

The tour was held just as black history month ended and women's history month began. Tour participants gained a finer appreciation of the contributions of Blacks and women to the development of Omaha, and how their contributions, activism and leadership improved Omaha.

We toured many historic Omaha neighborhoods, including: the Riverfront, Downtown, Midtown, Gold Coast-Blackstone, Dundee, Joslyn Castle, Gifford Park, Bemis Park, and parts of North Omaha. We saw the home site and new museum for Malcom X, the *Omaha Star* Newspaper, Shirley Tyree Theater, and Big Mama's Café. We learned about the history behind Joslyn Castle; Technical High School (now the administrative building for OPS, or TAC); several schools, universities, and churches; union sites and leaders as well as philanthropic friends of Omaha like the Buffett family and artistic leaders of all measures. It was a great event!

Membership Recruitment Plan: We developed an OEA-Retired membership recruiting poster with a QR code that takes potential members directly to our new website. Thanks to OEA Association Representatives (ARs) and OEA President Kathy Poehling for posting the OEA-Retired membership recruitment poster on their union bulletin board in every OPS school building. We look forward to increased membership as a result of this convenient way to learn more about and join our organization.

OEA-Retired Facebook Page: OEA-Retired has a private Facebook page for "members only" [it is

called *OEA-Retired Association*]. To access the page you must be invited or have a Facebook page and request an invitation. If you wish to add an event or announcement, the administrator must approve the request before it is published. Please welcome new members when they join our Facebook page. At present, 46 out of our 800+ members have joined. I

hope in the future we will have at least 400 members or more. Please join our *OEA-Retired Facebook page* to keep up to date on issues such as education, legislation, and retirement that we face today and in the future.

**Remember: Now, more than ever,
the commitment continues!**

Tips on how to deal with scams and fraud

By: Doreen Jankovich, OEA-Retired Secretary

At almost any event I attend, the subject of scamming and/or fraud, comes up. Typically the speaker gives a quick review of the scam or fraudulent act, and gives tips on how to repair any potential damage. How does one deal with the exponential growth of what might be described as “Scraudulent” behaviors? I have found that quick action makes all the difference and that the banks and credit card companies are good about following up. Some of the best advice I have received is from a family friend named Eric Rodriguez. Eric is a financial crimes risk manager, and the current president of the Association of Certified Fraud Examiners. (ACFE).

First, let’s understand the difference between scams and fraud. With fraud, a criminal gets unauthorized access to someone’s personal or financial information without the knowledge of the victim. Scams rely on a victim’s being willing to share their personal information. This is typically accomplished by misleading the victim and/or by using false pretenses to entice victims into giving the information willingly. A common example is called the “grandchild scam,” where a caller posing as a grandchild asks for money to get out of a tight position (examples: I need bail money; money to fix a car; or money to get home from a vacation).

How can you avoid getting scammed? Be cautious when you are contacted by someone asking for either your personal information or for money. Here is a list of things that are “red flags.”

1. Sudden requests for personal information.
2. Offers that seem too good to be true.
3. A sense of urgency. Few things require immediate action.

4. Unsolicited calls from the IRS, Medicare, Social Security (they *never* call you), or grandkid schemes.
5. Grammatical and spelling errors in an email or text message.

There are things that you can do proactively to prevent fraud, and tips on what to do if you are the victim of either a scam or fraudulent attack. Here’s a short list of things that may help.

1. Secure your online accounts by not using the same password for multiple accounts, use secure passwords, and change your password every 90 days.
2. Freeze your credit and lock your credit and debit cards if you think you have been targeted.
3. Request a new credit card if you have fraudulent charges on your credit card. Credit card companies will provide a new card within five days.
4. Don’t use the default password on your internet router.
5. If you get an unexpected email asking for money, hover your mouse over the displayed sender’s name to see if the email address is correct. If the email address is not right, it’s a scam.
6. You can get free credit reports from the three major credit bureaus: TransUnion, Equifax, or Experian at www.AnnualCreditReport.com
7. Make your passwords more secure by adding symbols. Examples: @ for the letter “a”; capital “I” for the number “1”; zero (0) for the letter “o”
8. Report the scam to the Federal Trade Commission if you have been a victim of a scam, fraud, or identity theft. Go to: www.ftc.gov/complaints or www.ReportFraud.ftc.gov to file your report.

OEA Foundation marks its 60th year!

By Liz Rea, OEA Foundation President

The OEA Foundation Board of Trustees met on Tuesday, April 16, to select the 2024 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 2024 Scholarship honorees marks the 60th 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 \$250, awarded in 1966. Thanks to generous contributions to the Foundation over time, in 2024 we will award 93 scholarships to

graduating seniors, with scholarship amounts ranging from \$1,000 to \$15,000 each. This year, a grand total of \$387,800 will be awarded to graduating metro seniors – the majority of the scholarships will be awarded during their school’s honors night.

We are thrilled to honor very qualified and deserving 2024 graduates in this way! Watch for a ½ page ad in the Mother’s Day **Sunday, May 12th 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. A complete listing of the Foundation

scholarships can be found on the OEA website, **www.omahaoea.org**. Click on the “*OEA Foundation Scholarships*” link in the upper right corner of the page. Scroll down the page to find details about the various scholarships awarded each year. Generally, students can begin to apply for scholarships in November or December 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 57th 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**. All contributions are welcome and greatly appreciated.

Forgot to claim your Nebraska Property Tax Credit? You’re not alone!

By: Roger Rea, NSEA-Retired Vice President

Property tax relief has been a focus of the Unicameral for many years. Senators have offered several types of property tax relief (including an expanded Homestead Exemption) in an effort to offset the local property tax burden. Since the State does not directly levy a property tax, some creative ways to provide property tax relief have been passed.

For the 2020 tax year, Senators appropriated \$130 million for homeowners who paid taxes to K-12 schools. Senators wanted to be sure that homeowners knew that this relief was coming from the State. Instead of providing a direct payment to taxpayers, taxpayers have to claim a tax credit on their tax return to get their money. State tax commissioner James Kamm described the program this way: “*What the State of Nebraska is doing is they’re giving them a credit against their state income taxes for the property taxes paid at the local level.*” If you claim your credit, the money gets added to your refund or deducted from what you owe.

The money appropriated by the state legislature and formula for tax relief has increased over the years. Unfortunately, so has the amount that has not been claimed! A total of \$561 million was set aside for tax year 2023 to provide income tax credits for taxes paid to K-12 schools. According to the Nebraska Department of Revenue, only 46% of the amount set aside was actually claimed in 2022. Here’s a summary for the past three tax years:

Tax Year 2020: \$82 million claimed of \$130 million possible (\$48 million unclaimed)

Tax Year 2021: \$418 million claimed of \$578 million possible (\$160 million unclaimed)

Tax Year 2022: \$549.5 million claimed of \$763 million possible (\$213.5 million unclaimed)

Nebraska now provides refundable tax credits for both K-12 schools and community college property taxes paid. Each credit is equal to a distinct percentage multiplied by either the school district or community college tax paid. For the 2023 tax year, the credit is 30% of the taxes paid for K-12 school district and community college taxes. How much money is that?

Omaha (OPS)	65% unclaimed
Grand Island	60% unclaimed
Bellevue	59% unclaimed
Papillion-La Vista	57% unclaimed
Lincoln	51% unclaimed
Westside	51% unclaimed
Millard	50% unclaimed
Gretna	40% unclaimed
Bennington	35% unclaimed
Elkhorn	35% unclaimed

For a home in Douglas County valued at \$230,000 the property tax credit is about \$900.

Taxpayers across the state are not claiming the money that has been appropriated for property tax relief. The table displays how taxpayers in some of the larger school districts fared for the 2022

tax year:

If you did not claim the tax credit, it’s not too late! You can file an amended Nebraska Property Tax Credit Form PTCX for unclaimed credits for the past three years. Details can be found by consulting your tax advisor and by visiting the Nebraska Department of Revenue website,

www.revenue.nebraska.gov/about/nebraska-property-tax-credits. You can call Nebraska Taxpayer Assistance at 800-742-7474 for more information.

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 2024) for the 2024-25 school year.

If your address will change for next year, be sure to contact the OEA office at 402.346.0400 with your new mailing address. You can also update your contact information on our website, www.oeretired.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. 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.

OEA-Retired

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Wanted: Volunteer Webmaster – no experience required!

By: Roger Rea, OEA-Retired Webmaster Pro tem

The website for OEA-Retired has been completely revised! The web address is the same as before, www.oeretired.org, but the content and the look are entirely new. The new website has tabs with specific content. The tabs are:

- **Home**, with our new OEA-Retired logo, our Core Values and a link to become a member
- **About**, with The our vision, mission, meeting dates, and pictures of the Board of Directors members
- **Become a member**, with links to a downloadable paper membership form and an on-line enrollment form as well as Frequently Asked Questions (FAQ) about membership
- **Insurance**, with information about options for health insurance prior to age 65, tips on making the transition to Medicare, and a description of Educators’ Medicare Supplement (underwritten by BCBS and endorsed by NSEA-Retired) with optional dental coverage
- **OSERS Information**, with links to the NPERS website, FAQs on your OSERS benefit, and a complete description of the six payment options offered by OSERS
- **Documents**, with downloadable files with our Bylaws, Policy Statements, and PDF versions of our newsletter, *Voices of Experience*
- **Contact**, with a link to update your mailing address, phone number, and email address or to ask a question
- **Resources**, with clickable links to various sources

of information for retirees

- **In Memory**, lists OEA-Retired members we know about who have died
- **Other**. Depending on how wide your browser window is, you may need to click on this link to find some of the links listed above. There are also temporary links to information about specific activities (like our Historical tour and the recent NSEA-Retired Spring Conference)

We are proud of the new website. The website tracks how often it is accessed, and how visitors found the website. About 70% of visitors used the direct web address – the rest used Google (or some other search engine). Various devices are used to access the website: 53% used a computer, 45% used a smart phone, and 2% used a tablet.

While the website is up-and-running, there are still things that can be added or tweaked to make the website more useful. I am looking for a volunteer to help maintain the website and eventually take over responsibility for keeping it up to date. If you have experience managing a website, or if you just want to learn more so you can evaluate your interest in diving in completely, please send me an email at rrea68154@yahoo.com, or call me on my landline at 402.330.6870. The consultant we used to help develop the website will offer training for the rest of this calendar year to those who are interested in learning more. Become involved in *YOUR* retired organization!

Consider volunteering your services as webmaster.

OEA-Retired will hold officer elections in May 2025 for the positions of President, Vice President, and two At-Large Directors. More details will be printed in the October 2024 Newsletter.