### WREA SPRING NEWSLETTER

### **APRIL 2024**



As you can see, I've included a photo which typically shows what Spring is like here in the Truckee Meadows: a bit of sunshine, a few flowers peeking through the cold and snowy ground, and the hope for warmer weather in the future. We can get it all in one day here so whatever your preference, enjoy our beautiful Spring.

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# President's Message

by Susan Kaiser

The success of the WREA is directly related to the number of active, engaged members in our group. Today I'd like to recognize the folks that are the engine of WREA - the Officers and Board of Directors. They



share their time and talents to create fun activities, raise scholarship money and keep you



informed. We work together to advocate for retired educator benefits and keep our members engaged in life. We are ALL volunteers! The WREA election cycle begins soon. Among the open seats is one long held by Gordy McGregor who will complete his final term this July. His leadership of the scholarship committee has been steadfast. Although he won't be attending board meetings, I know he will continue his support. The election opens the door for our newest and long-time members to join this team. You can read more about changes coming in this newsletter.

Don't be shy! There is a place to volunteer your skills in the WREA – and we will all be better for it.



## Spring Walking Group Resumes

by Susan Kaiser

Mark your calendars now! Our walking group resumes on Wednesday, May 1<sup>st</sup>. We meet at 9:45am and walk in a different location each week.

Afterwards we gather at a nearby restaurant for lunch. All walk details will be posted on the WREA website after April 20<sup>th</sup> so you can plan your spring exercise calendar. Check out the schedule at: https://washoeretirededucation.weebly.com

Come join us!

## **New Retiree Elected!**

By Susan Kaiser

Phil Kaiser, a lifetime member of the WREA, was recently elected to the NSEA Board of Directors. He will attend state meetings to represent retiree issues and perspectives. Phil taught in Washoe County for over 20 years and is a past President of the WEA. His term is for 3 years. Congratulations Phil!



# Call to Action! By Susan Kaiser

At the NEA-Retired Leadership Conference in Chicago in March I attended an informative session on the repeal WEP-GPO efforts. There is slow steady progress being made as the number of co-signers to the Social Security Fairness Act of 2023 (S. 597 and H.R. 82) has continued to grow.



We need 7 more Senators to sign on to this legislation to make it filibuster proof. Meanwhile in the House we now have 311 cosigners, but the legislation is stuck in committee. **This repeal MUST BE PASSED during this Congress.** To do that we must PUSH now using our best tool – our VOICES and our stories! During the upcoming Delegate Assembly delegates will be writing postcards pressing for repeal. In addition, WREA will be hosting a postcard writing session on Friday, April 26<sup>th</sup>, 10 A.M.– Noon at the WEA Building at 1890 Donald Street These cards will be hand delivered to elected officials in Washing D.C. on May 2<sup>nd</sup>. Can't make the session? Not a problem! Contact me at <a href="wrea.nevada@gmail.com">wrea.nevada@gmail.com</a> I will meet you with postcards during the week of April 22. We have never been so close to making this change. Stay tuned for more details which will be posted on Facebook, our website, and in your email boxes. Fire up your pens!

You can purchase a "Repeal the Steal" t-shirt and inform others at https://nevada-state-education-associ.myspreadshop.co

# **Bernie Anderson WREA Scholarship**

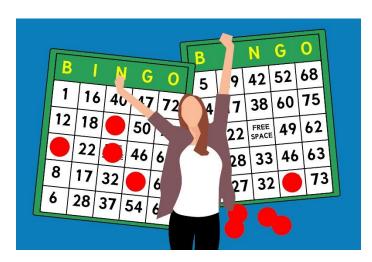
By Gordy McGregor, BAWREA Scholarship Chair

Thank all of you who supported the BAWREA Scholarship by attending WREA events throughout the year. Many of these events, such as the Octoberfest and Bingo, are popular with our membership. The proceeds from these events go into our scholarship fund.

The deadline for applying for the scholarship is Friday, April 26. We are hoping to have another nice group of applicants. Last year we had ten excellent applicants. We hope to have a similar group and we are looking forward to the challenge of picking the most deserving person for the \$1500 scholarship again this year. The recipient is allowed to spend the money on any expenses they have incurred. We especially like the idea of them using it to set up their first classroom.

The committee is made up of Marlene Hansen, Janet Carnes, and me.

### IT'S TIME FOR BINGO- YAY!



Join us on Wednesday, April 24

4:30 PM-6:30 PM

**WEA office upstairs** 

Fun, games, snacks, and lively conversations

Prizes to be won

RSVP by Friday, April 20<sup>th</sup> on our FB page or on our website so we can better plan the snacks. www.washoeretirededuction.weebly.com

### **WREA Elections**

By Melissa Sewell

It's that time again! Time to elect WREA officers of President, Vice President, and Secretary plus two seats of the Board of Directors.

A little history first: WREA began holding electronic elections a few years ago with the help of NSEA. While this process has not been 100% perfect, it has led to more participation in voting for officers and for delegates to NSEA DA. There were some issues with email addresses in the last election and I want to stress that the issues were on NSEA's end, not WREA. Paper ballots are available to those who prefer. It is crucial that these be received in the WEA office on time.

The election process is pretty easy for one person or a committee. Nomination forms need to be filled out and emailed to the election chair. The committee makes sure that the nominees want to run and the election begins. Nominees send a bio to the chair and these bios are printed/sent to NSEA. NSEA sends out the electronic ballot. It is the responsibility of those who want paper ballots to request them. Once the voting closes, the committee counts the votes and notifies the winners. It may sound like a lot, but it isn't.

If you have ever thought of being involved in WREA's activities, or have ideas for how things can be improved, I invite you to get involved. Run for a Board seat or officer.

And if you are interested in serving on the Election Committee, please email Melissa at msewell903@gmail.com.

### **NEVADA RETIREE LICENSE**

By Michele DeLano

Several of our members have asked about obtaining a retiree license in the state. I contacted the DOE and here is what I learned.

In order to obtain a retiree license in Nevada you will need to submit the retiree renewal application from your Opal accounts. You are <u>not</u> required to submit any renewal credits at the time of renewal; instead you will need to submit a letter from PERS stating your date of retirement and number of years in services; a minimum of 15 years in services is required for the retiree license. Once the application is complete and the fee is paid you will receive an email with fingerprinting instructions as you must be fingerprinted again for renewal. This will give you a 10 year retiree license.

Thanks to:

### **Jason Dye Administrative Assistant II**

Office of Educator Development, Licensure and Family Engagement | EDLiFE State of Nevada | Department of Education

### Saint Patrick's Day luncheon

### By Stacey Clark

We celebrated an early St. Patrick's Day with the WREA at the Coney Island Bar. It was a great time socializing and getting together with others; seeing old friends and making new friends, and having some laughs. The food was fantastic as usual (even bread pudding for dessert). Although I thought the horseradish was a bit on the strong side!

Additionally, some lucky people won some wonderful prizes and Fran McGregor even amused us with an Irish toast! All in all, it was a great turnout.



Kathy Peltier was the grand prize winner of the day. Congratulations, Kathy.

































# WREA Celebrates Cinco de Mayo!

# All WREA members and potential members are invited!

Enjoy complimentary appetizers!

Bring a potential member and receive an extra ticket for a drawing!

Tuesday, May 7, 2024, 4:00-6:00 PM

Tacos Tijuana, 7499 Longley Lane

**RSVP:** washoeretirededucation.weebly.com (go to "events" tab)

# WREA Celebrates Cinco de Mayo!

## HOLA!

Join WREA to celebrate Cinco de Mayo with many of your retired friends! WREA has reserved space at a local Mexican restaurant, Tacos Tijuana (7499 Longley Lane) on Tuesday, May 7 from 4:00 PM - 6:00 PM. WREA will provide appetizers and you are responsible for your beverage.

As part of our membership drive, we encourage you to bring a non-member who might be interested in joining us. If you do, you will receive an additional ticket for our drawings.

To assist us, please RSVP on our website: washoeretirededucation.weebly.com Go to the "events" tab.

See you all on May 7<sup>th</sup>!

## ADIOS!

# WREA Book Club News

by Fran McGregor

The WREA Book Club is currently reading **Small Mercies** by Dennis Lehane. The novel is set in the hot summer of 1974 in Boston. Mary Pat Fennessy has lived her entire life in the housing projects of Southie, an Irish American enclave that stubbornly adheres to old traditions and stands proudly apart. Residents are not happy the courts have ordered their local schools to be desegregated. One night, Mary Pat's daughter, Jules, does not come home. That same evening, a young Black man is found dead under mysterious circumstances struck by a subway train. Propelled by a desperate search for her missing daughter, Mary Pat begins turning over stones best left untouched – asking questions that bother members of the

local Irish mob. **Small Mercies** is a brutal depiction of criminality and power, and an unflinching portrait of the dark heart of American racism.

Black Cake by Charmaine Wilkerson is May's selection. In present-day California, Eleanor Bennett's death leaves behind a puzzling inheritance for her two children, Byron and Benny: a traditional Caribbean black cake, made from a family recipe with a long history, and a voice recording. In her message, Eleanor shares a tumultuous story about a headstrong young swimmer who escapes her island home under suspicion of murder. The heartbreaking tale Eleanor unfolds, the secrets she still holds back, and the mystery of a long-lost child challenge everything the siblings thought they knew about their identities, and themselves.

June will find the book club reading **The Heaven and Earth Grocery Store** by James McBride. In 1972, when workers in Pottstown, Pennsylvania, were digging the foundations for a new housing development, the last thing they expected to uncover was a human skeleton. Who the skeleton was and how it got buried there were just two of the long-held secrets that had been kept for decades by the residents of Chicken Hill, the dilapidated neighborhood where immigrant Jews and African Americans lived side by side, sharing ambitions and sorrow. When the state came looking for a deaf black child, claiming that the boy needed to be institutionalized, Chicken Hill's residents banded together to keep the boy safe. When the truth is finally revealed about the skeleton, the boy, and the part the town's establishment played in both, McBride shows that it is love and community heaven and earth - that ultimately sustain us.

The WREA Book Club meets the last Tuesday of each month at the WEA office from 10:00 AM - 11:30 AM. For more information, contact Fran McGregor at 775-544-3644.

# **Member Spotlight**



**Melodye Cumings** taught for 28 years in Washoe County at Pine MS and McQueen HS. She has taught K-12 grades and was highly qualified in English, Math, Science, and Social Studies. She enjoys gardening, reading, music, crafting and traveling. Melodye appreciates her WREA membership because it allows her to stay connected with colleagues as well as providing opportunities for socializing. Something you may not know about Melodye – she used to be a surfer! She has been to 39 of the USA states and has traveled coast to coast in Canada.

**Marlene Hansen** taught for a total of 32 years, 14 years in New Mexico and 18 years in Washoe County. She has taught in kindergarten as well as special education. Marlene enjoys the many activities WREA offers as well as the chance to get together with relaxed (retired!) teachers. And you may not know this – Marlene hails from Boston, MA.

Martha Damon O'Neill did not intend to be a teacher. She wanted to be a social worker, but after 4 days in college, she changed her major to Music Education and never looked back! Martha taught for a total of 35 years, 2 years in New Hampshire and the remainder in Washoe County at Incline MS and HS, Sparks MS, and Shaw MS. She also ran the Arts Integration grant for 4 years. Martha enjoys the WREA themed dinners/luncheons and bingo. She even likes writing postcards for candidates! With her free time, Martha enjoys crafts and needlework and also playing the piano and flute.

### Tribute to Gordy McGregor By Fred Dailey



I recently got word through the grapevine that a very old and dear friend of mine, Gordon McGregor, was going off the WREA Board of Directors and I just wanted to make a few comments about Gordy. I first met Gordy and his wife when they came to Washoe in the early eighties from North Dakota. I believe it was the early eighties but dates to an old duffer like me don't seem so important anymore. Gordon subbed at Sparks Middle and I believe

Fran, his wife, taught at the old Brown School. In those days it was hard for a P.E. teacher to find a job because someone who taught P.E. had to either die or retire before there was an opening. Anyhow, Gordy eventually got the P.E. job at Sparks Middle School and that turned out to be very fortunate for all concerned, because he was so very good at what he did. I know that teaching P.E is teaching the fine arts today and it really is especially true in a Middle School. Handling six classes of one hundred and twenty students a day really is an art. Gordy fit right in and what's more both Gordy and his wife Fran were strong Union people.

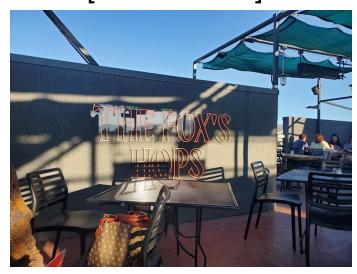
Well so much for a brief History Lesson but the point is the amount of work this man has done for WREA, WEA, WCTA, NSEA, NEA, NRSEA over the years is phenomenal. He's interviewed political candidates ,walked for Bond Issues and spent countless hours on campaign trails in support of public education. He's been on the Boards and an officer of so many NEA sponsored organizations and most recently he has been the President of the Washoe NRSEA Chapter. He's the chairman of the WREA Bernie Anderson Scholarship Committee. He and his wife Fran also babysit their grandson while the grandson's parents are at work. During track season Gordy is responsible for putting on track meets around the area. It's not uncommon for him to do seven or even eight track meets each week. Again he contributes to his community and the youth of our area. If Gordy is going off the Board it's because he puts his family and his calling first. He's paid his dues and he needs a little rest and I'm sure Fran feels the same way.

As the WREA goes along the old work horses need to step aside and make room for the newly retired and we must encourage them to step up and carry the baton. Gordon, you've done a great job. I'm happy you're still going to be around and I certainly understand. If I am ever asked to put up names for Sainthood your name will be right at the top of my list right next to Bernie Anderson.

Gratefully and always your old friend,

Fred Dailey

# "End of [School Year]" Luncheon



It's that time of year when we welcome to the group all of our new retirees at our annual 'End of the [school] Year' luncheon! School is in brackets since none of us have to go by that calendar anymore to plan our daily lives.

This year our luncheon will be held at:

**FOXES** (formerly Silver Peak) on 124 Wonder St in mid-town on June 12 at 11:30-1:30

We've got a fun menu planned with salad, 5 different kinds of chicken wings, and while Foxes is not a 'pizza' restaurant, we assure you that you won't be disappointed at the variety of pies that will be a part of our lunch. [That comment about the pizza comes from the girl who was raised on NYC pies and owned a restaurant.] Of course, we will have beverages and dessert too. We'll be on the upper deck for this luncheon where we will be welcoming to the group our most recent retirees, celebrate our scholarship winners, exchange books for summer reading, and all-in-all have a great time visiting and sharing.

Cost is \$25/person in advance for WREA members, and \$30 for non-members. Please send your check made out to 'WREA" to

Ellen Townsend PO Box 5063 Sparks, NV 89432

RSVP by 6/10 appreciated. See you on the 12th!



# Your Money Matters

An informational Newsletter from PlanMember

# Required Minimum Distributions What you need to know

You cannot keep retirement funds in your accounts indefinitely. You generally must start taking required minimum distributions (RMDs) from your traditional IRA, 401(k), 403(b), 457(b), or other employer defined contribution retirement plan account when you reach age 73.

### The calculation

An RMD for any year is the account balance as of the end of the preceding



calendar year divided by a distribution period from the IRS's "Uniform Lifetime Table." A separate table is used if the sole beneficiary is the owner's spouse who is ten or more years younger than the owner. To access an IRS RMD worksheet that contains the Uniform Lifetime Table, go to irs.gov/pub/irs-tege/uniform\_rmd\_wksht.pdf.

### Reaching age 73

The beginning date for first RMDs from IRAs (including SEP and SIMPLE IRAs) is January 1 of the year in which you reach age 73. For 401(k), 403(b), 457(b), or other defined contribution plans, the first RMD date is generally January 1 of the year following the year you reach age 73 or retire. The terms of your employer's plan may allow you to wait until the January 1 of the year you actually retire to take your first RMD (unless you are a 5% or more owner).

#### More about RMDs

**Inherited IRAs** - Generally, non-spousal beneficiaries must begin taking RMDs from their Inherited IRAs by December 31 of the year after the year of the original owner's death.

Spousal beneficiaries - If the spouse rolls over the deceased's assets to his/her own IRA, RMDs can begin at age 73 as long as the spouse attained age 70½ in 2020 or later. If assets are rolled over to an inherited IRA, RMDs must begin when the deceased would have reached age 32.

This communication is not intended to be tax, legal, or accounting advice, Issues could exist that can affect the tax treatment of a transaction. Therefore, taxpayers should seek advice from an independent tax, legal or accounting advisor before acting on any information presented. This information cannot be used to avoid tax penalties.

Roth IRAs - No RMDs for original account owner. Inherited Roth IRAs generally require RMDs that are tax-free as long as the assets have been in the account for five or more years.

**Taxation** - Non-Roth RMDs subjected to ordinary income taxes.

Charitable giving - You may be able to avoid RMDs included in your taxable income by making a qualified charitable distribution (QCD).

### Failure to take a RMD

If you do not take any RMD, or if a distribution is less than the calculated requirement, you may have to pay a 25% excise tax on the amount not distributed as required.

If you need assistance navigating your RMDs, I'm here to help.



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