

## Join the Fight to Stop GPO/WEP

Repeal of the Government Pension Offset/Windfall Elimination Provision (GPO/WEP) may finally be possible under the current Congress and administration, but not if those affected by it (namely, you!) fail to make their voices heard right now.

GPO/WEP punishes federal workers and public employees in many states by cutting or completely eliminating the Social Security benefits they or their spouse have earned. (See the August 2008 FEA Journal – available at [www.feaonline.org/journal.htm](http://www.feaonline.org/journal.htm) – for a thorough explanation of GPO/WEP and how it impacts FEA members.)

Repeal of GPO/WEP has been a priority for groups like FEA/NEA for years. Numerous repeal bills have been introduced in Congress, and large majorities of congresspeople from both parties have signed onto these bills as co-sponsors in recent years, but these bills have never come to the floor of Congress.

Why not? Because the party leaders who were running Congress until recently, as well as the past administration in the White House, were opposed to repealing GPO/WEP and would not allow these measures out of committee for a vote.

President Obama, however, was a supporter of GPO/WEP repeal while in the Senate. Furthermore, most of those in Congress who signed on as co-sponsors for GPO/WEP repeal efforts in the past were reelected to the new Congress; many even serve in

leadership positions on the committees that will decide whether to finally allow a repeal bill to be voted on.

A new bill, H.R. 235, has already been introduced in the House of Representatives to repeal GPO/WEP. As of early February, 100 co-sponsors have signed on. Many more are needed, however, in order to move this bill forward and finally end this unfair penalization of public-sector employees.

### “What Can I Do?”

Visit the NEA Legislative Action Center’s GPO/WEP page at [www.nea.org/home/16491.htm](http://www.nea.org/home/16491.htm) to learn more about the issue and to sign NEA’s electronic petition to eliminate the GPO/WEP. Tell your friends, family and co-workers to do the same.

**IMPORTANT NOTICE:** As a federal employee you should never use government computers or other equipment – including government e-mail – to urge such action on legislation, nor should you urge others to do so during duty time or on government property.

Congress and the new administration are already wrestling with massive financial difficulties; they will not act on GPO/WEP unless we make it clear that we demand such action.

The time is now! Sign the electronic petition and help to secure a better retirement for yourself and your fellow members.



**Tell Congress to Stop  
Dismantling Your Social  
Security Benefits**

# Notes from the President

Michael Priser

## • Educational Excellence—More than a Test Score

• As your Association President, I have been honored to visit almost every school in DoDEA. I am impressed with the excellent educational programs that I have seen, not only in the classroom, but in the hallways, communities and the numerous partnerships that educators have created. In this climate, with its unrealistic reliance on test scores, such efforts clearly demonstrate that true excellence is found in ways not measured by norm-referenced tests.

• A recent issue of NEA Today had an excellent article challenging the assumption of “scientifically-based answers” to educational excellence. The author points out that the No Child Left Behind law uses “scientifically based” 115 times to emphasize that schools should use proven methods—not hunches or educated guesses or ideological beliefs. The article cites the work of Harvard University professor Daniel Koretz, whose work was also noted in the Washington Post. Dr. Koretz has done extensive research in showing the problems of an overreliance on standardized tests. His work shows that one may not get a true picture of excellence or improvement by teaching students to correctly answer problems that use a particular question-format and only cover a narrow range of skills.

• DoDEA students have done well on standardized tests, whether they are the repetitive ones given annually (e.g., Terra Nova), or ones that are fairly unique like the National Assessment of Educational Progress (NAEP). Fortunately, our standing on both measures attests to the outstanding work our members do. Dr. Koretz fears putting too much emphasis on the same annual test gives a false sense of excellence.

• FEA members should be proud of the work that they have done with children of our military personnel. Not only have they scored, overall, well above average, but they have kept those scores high. When scores are skewed so far above the mean, one does not expect the same higher rate of growth annually. Because DoDEA scores are clustered in the upper quartiles, they can be easily misinterpreted. An average standardized test score at the 70th percentile one year, and again at the 70th percentile

**Michael Priser sends out electronic updates twice a month on issues of concern to FEA members.**

**You can sign up to have these updates sent directly to your personal Email address by going to the FEA Passport/ Information Updates section on [www.feaonline.org](http://www.feaonline.org)**



**Michael Priser checks in with DDESS local leaders at Fort Jackson (from left) Melanie Mingay, Wanda Beatty, and FJAE President Cynthia Francis.**

the next year is a good sign. This indicates two things, often left out in interpretation: 1) those students not only made a year’s progress in a year’s time; they did so at a very high level; and 2) while group test scores over time regress to the mean (meaning high scores tend to fall), these students continued to excel.

I also believe that this push on standardized test scores misses another key contribution of our members. My observations in the nearly 200 schools that I have visited show that educators do more than prepare students for standardized tests. They sponsor school debates, host multicultural activities, involve the military parents, publish books, keep journals, teach civic responsibility, foster community service, solve problems, explore the arts, encourage physical education, reinforce self esteem, model decision making, allow for independent research, perform on stage, sing songs, produce paintings, practice good health, and share with others. When were any of these attributes measured on a standardized test? Our students benefit from all of these efforts—and maintain high test scores!

As a school psychologist, I was often tasked with implementing DoDEA initiatives in classrooms (such as dealing with bullying, teen violence, or suicide prevention). All of these were excellent programs, but I always had to work them into the instructional day. I was always amazed at how well DoDEA educators would accommodate these add-on programs, and still teach the standards, cover the curricula, keep up with all the logistics, and maintain high achievement for all. You earn my deepest appreciation and respect, every day. Thank you.

# Association Business

H.T. Nguyen  
FEA Executive Director



## Learning from Each Other is Key to Success

Regardless of our individual political beliefs, the success of the Obama campaign offers a number of lessons our association should take to heart, particularly in how different generations can work together to achieve a common goal and build upon the strengths each group brings to the table.

The Obama campaign created excitement and enthusiasm among young people unlike anything we have seen before. The younger generation, not hindered by “the way things have always been,” focused on the possibilities of Obama’s campaign, not the difficulties. They also bought a new way of communicating – social networking, via text messages, Facebook and Twitter – that has revolutionized politics and society.

It would be easy to say that it was these young people who got Obama elected. But that would be overlooking the decades of sacrifice and hard work endured by the older generations. Those who fought for civil rights and who took the millions of small steps that led to Barack Obama becoming our nation’s first African-American president. The success of Obama’s campaign was truly built upon years of progress that started long before MySpace.

Some groups are too homogenous to enjoy such synergy of ideas, or they are simply too

closed-minded to take advantage of them.

We must all work to ensure that FEA is not one of them.

FEA’s veteran members have seen decades of success and progress as a result of association action: higher salaries with more pay lanes and salary steps, better housing allowances, conversion to permanent status for many NTEs, a strong Master Labor Agreement for DDESS teachers, fighting back efforts to impose NSPS and to turn many DDESS schools over to county systems, and hundreds of successful litigations, arbitrations and negotiations over the years – these are the countless small steps that our association has taken over the years to create the highly-respected professional work environment we enjoy today.

Our older members and leaders have an obligation to pass on these stories and the lessons they have learned; to bare your scars and make sure the generations of faculty and staff who succeed you know and understand the history that brought them to today.

But, equally important, our more experienced members must listen to and learn from our newer association members at the same time. They have much to teach us as well: new ways of communicating, new practices and philosophies for how we do our jobs, and new

attitudes and expectations for how we interact with management and our communities.

We must make every effort to welcome these new members and encourage them to bring their ideas and their passion to our association.

Tried-and-true methods such as mentoring programs for new staff members are a great place to start (a Google search for “teacher mentoring” will yield thousands of resources). Take the time to show new staff around and to explain their professional association, the FEA, to them.

Look for ways to immediately involve new members and take advantage of their skills. Ask them to help your local create a Web site or Facebook page; seek their opinions on how to resolve issues with management; ask them to suggest new social activities for your members.

If you are a new member yourself – or someone who has been around awhile but has not been heavily involved in your local – step forward with your ideas and your offer to pitch in. Don’t wait for an invitation: it’s your association, too!

Any association is only as strong as its members. Let’s involve ALL of our members to ensure our professional association stays strong now and in the future.



**Get all the latest news on issues affecting FEA members by regularly visiting FEA’s Web site at [www.feaonline.org](http://www.feaonline.org)**



# 2011-2012



FEA member Barbara Yamaguchi and her kindergarten class joined the rest of the faculty and student body at Ikego Elementary in Japan to sing holiday carols to the students' moms and dads and other sailors at Yokosuka. The students sang carols in Spanish, English and Japanese. For some students, it was the first time to see where their parents worked.



FEA members at Wiesbaden Middle School in Germany celebrate American Education Week and achieving 100 percent membership in the local association. Congratulations!!



Wanda Robinson-Caton, FEA's Human and Civil Rights Coordinator for Japan, stops to catch up with NEA Executive Committee member Princess Moss during the NEA Minority Leadership Conference, held in January.

Let us know what's going on at your school. Send a picture or story idea to [fea@feasonline.org](mailto:fea@feasonline.org)

# Learning About Equal Employment Opportunity (EEO) Complaints

by Linda Callender, FEA European Area Human and Civil Rights Coordinator



**Attendees at the Europe HCR session on EEO issues included, from left: David Cox, Isles-Continent HCR; Alex Veto, Bavaria District Representative; Terese Sarno, Kaiserslautern Area Education Association President; Alina Rozanski, Bavaria District HCR; Linda Callender, European Area HCR Coordinator; Wanda Gardner, Isles-UK District HCR; Linda Ware-Brown, Kaiserslautern District HCR; Rossy Maruffo, Mannheim Elementary FRS; Nancy Almendras, Heidelberg District Representative.**

On Saturday, January 10, 2009, European Human and Civil Rights (HCR) District Coordinators met in Wiesbaden, Germany, with the DoDDS Europe EEO (Equal Employment Opportunity) Coordinator, William Suddeth, and the DoDDS Europe EEO Counselor, Luis Agosto, to learn about procedures and services offered by the DoDDS EEO Europe office.

The EEO procedures Suddeth discussed apply to DoDEA worldwide.

One concern Suddeth addressed involved the independence of EEO coun-

selors since they are technically DoDEA employees. He stated that EEO counselors function independently of DoDEA administration. Supervision for EEO officers is located at DoDEA headquarters in Arlington, not in the local district or area.

EEO claims must be anchored around a protected class. Those classes are race, sex, national origin, age (40 and over), disability, color, religion, and reprisal for having previously filed an EEO complaint. At this time, sexual orientation is not a protected class, but there is pending federal legislation to add sexual orientation as a

protected category. It is also important to note that EEO is available to probationary teachers who do not have rights to redress problems in the federal civil service system.

There are two stages to the EEO process for federal employees: informal and formal.

At the informal stage, the complainant must file with a DoDEA EEO counselor. If a military base EEO is contacted, they will transfer all information to the local DoDEA EEO office. Base EEO offices will not process EEO claims from DoDEA employees. At the informal stage, Alter-

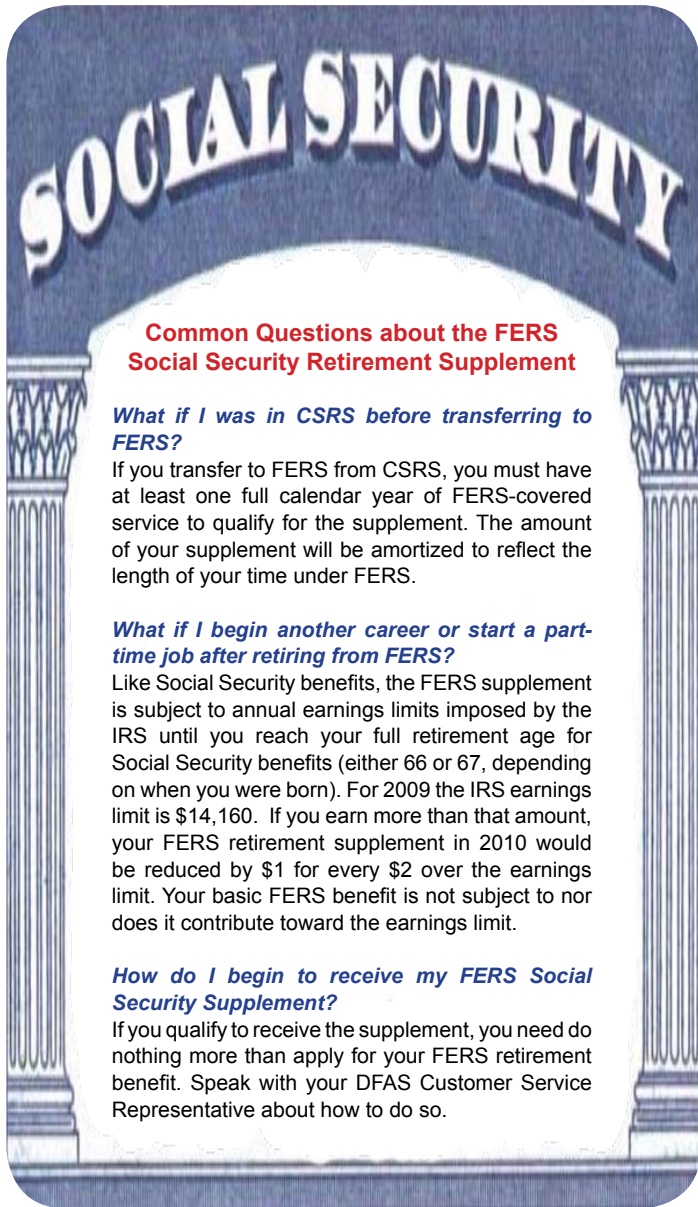
native Dispute Resolution (ADR) is an option. ADR is a mediation process that allows the complainant and administration to try to settle a claim to the satisfaction of both parties.

The formal stage is very involved and can take several years for a final decision to be made. After investigating the EEO complaint, management issues a decision. That decision, of course, can be appealed.

One complaint often heard from teachers in DoDEA is of rude and abusive behaviors on the part of supervisors who create a hostile work environment in the school setting. These behaviors alone are not a basis for an EEO complaint. Always keep in mind that the basis of an EEO complaint rests on discrimination toward a protected class. If you believe that rude and abusive behaviors are evident because of your race, age, sex, color, national origin, disability, religion, or reprisal for a former EEO complaint, EEO is an appropriate route.

Even though a protected class may not be part of the equation, hostile working conditions need to be addressed. EEO counselors are skilled in mediation and may be available to assist with working condition issues.

# The FERS Social Security Supplement: What



**SOCIAL SECURITY**

**Common Questions about the FERS Social Security Retirement Supplement**

**What if I was in CSRS before transferring to FERS?**  
 If you transfer to FERS from CSRS, you must have at least one full calendar year of FERS-covered service to qualify for the supplement. The amount of your supplement will be amortized to reflect the length of your time under FERS.

**What if I begin another career or start a part-time job after retiring from FERS?**  
 Like Social Security benefits, the FERS supplement is subject to annual earnings limits imposed by the IRS until you reach your full retirement age for Social Security benefits (either 66 or 67, depending on when you were born). For 2009 the IRS earnings limit is \$14,160. If you earn more than that amount, your FERS retirement supplement in 2010 would be reduced by \$1 for every \$2 over the earnings limit. Your basic FERS benefit is not subject to nor does it contribute toward the earnings limit.

**How do I begin to receive my FERS Social Security Supplement?**  
 If you qualify to receive the supplement, you need do nothing more than apply for your FERS retirement benefit. Speak with your DFAS Customer Service Representative about how to do so.

If you will be retiring from DoDEA under the FERS system, be aware that you may qualify for a special retirement supplement in addition to your other FERS benefits.

This supplement is paid as an annuity until you reach age 62 and become eligible to start collecting your Social Security benefits accrued under FERS. The supplement approximates the Social Security benefit you have earned as a FERS employee.

**To qualify for the supplement, you must meet one or more of these conditions:**

- Retiring after your Minimum Retirement Age (see table) with 30 years of service; or
- Retiring at age 60 with 20 years of service; or
- Retiring under involuntary or early voluntary retirement (age 50 with 20 years of service, or at any age with 25 years of service) after the U.S. Office of Personnel Management determines that your agency is undergoing a major reorganization, reduction-in-force (RIF) of transfer of function. You will not, however, begin to receive the special retirement supplement until you reach your Minimum Retirement Age.

Think of this FERS retirement supplement as a bridge between the time of your retirement under FERS (potentially as early as 55) and the minimum age at which you will qualify for Social Security benefits (62 is currently the minimum). It is temporary income until your Social Security benefits kick in.

The FERS supplement is paid as part of the FERS basic retirement benefit from OPM. Receiving the supplement will not impact the amount of Social Security you will be eligible for starting at age 62.



**What is my Minimum Retirement Age for FERS?**

<u>If you were born</u>	<u>Your MRA is</u>
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953 - 1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 9 months
1969	56 and 10 months
1970 and after	57

# It Is and What It Means to Your Retirement

## ESTIMATE YOUR FERS SOCIAL SECURITY SUPPLEMENT

By plugging your unique information into the formula below, you can calculate a rough estimate of the FERS Social Security Supplement you can expect (assuming you meet all eligibility requirements). Keep in mind, other factors, such as exceeding the IRS annual earnings limit, can reduce or entirely eliminate the amount of your supplement. As always, FEA recommends you speak with your DFAS Customer Service Representative or a financial advisor when making any plans or decisions about your retirement.

<p><b>A</b> Enter your total number of years of FERS civilian service:</p> <p>_____</p> <p>years of service under FERS</p>	<p><b>B</b> Divide your answer to Part A by 40 (the length of a "full career," as defined by the Social Security Administration is 40 years):</p> <p><math>\div 40 =</math> _____</p> <p>multiplier</p>	<p><b>C</b> Using the Social Security statement sent to you each year, enter the estimated monthly Social Security benefit you would receive at age 62:</p> <p><math>\times</math> _____</p> <p>estimated SS benefit at age 62</p>	<p><b>D</b> Multiply Part C by Part B. The answer will be a rough estimate of your FERS supplement.</p> <p><math>=</math> _____</p> <p>estimated FERS supplement</p>
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**EXAMPLE:** Susan is a DoDEA employee retiring at her Minimum Retirement Age with 25 years of FERS service. Because she is not yet 62, she is eligible to receive the FERS Supplement until she becomes eligible to collect Social Security. The annual Social Security Statement Susan recently received estimated her monthly Social Security benefit upon reaching age 62 at \$1,100. Here's how Susan would estimate the amount of her FERS Supplement:

<p><b>A</b> Enter Susan's total number of years of FERS civilian service:</p> <p><b>25</b></p> <p>_____</p> <p>years of service under FERS</p>	<p><b>B</b> Divide Susan's 25 years by 40 (the length of a "full career," as defined by the Social Security Administration is 40 years):</p> <p><math>\div 40 = 0.625</math></p> <p>_____</p> <p>multiplier</p>	<p><b>C</b> Enter the estimated monthly Social Security benefit Susan would receive at age 62:</p> <p><math>\times</math> <b>\$1,100</b></p> <p>_____</p> <p>estimated SS benefit at age 62</p>	<p><b>D</b> Multiply Part C by Part B. The answer will be a rough estimate of Susan's FERS supplement per month.</p> <p><math>=</math> <b>\$687.50</b></p> <p>_____</p> <p>estimated FERS supplement</p>
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## Another Great Membership Idea



Kay Bennett, from Brewster Middle School at Camp Lejeune, is presented with a gift certificate she won as part of the Lejeune Education Support Association's membership drive. Presenting the certificate is FEA President Michael Priser, who was visiting Lejeune during ESP Day last November. Though not a member of the association at the time she won – the drawing was open to all LESA current and potential members – Kay joined soon after. Thanks LESA for another great membership idea!

Do *you* have a great membership idea? Send it to [fea@feasonline.org](mailto:fea@feasonline.org)

## Share Your Read Across America Event with the Rest of FEA



Don't forget to send photos and a description of your school's Read Across America event to FEA for inclusion on our Web site and in the May FEA Journal.

Send your best 2 or 3 photos and a paragraph describing your event to [fea@feasonline.org](mailto:fea@feasonline.org)

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## NEA Professional Library

The NEA Professional Library offers books on various topics – including classroom management, student testing, bullying and harassment – that busy teachers and support professionals face every day. The books are offered at discounted prices to FEA/NEA members. Go to <http://store.nea.org>



## Works4Me

Take advantage of the knowledge and expertise of your 3.2 million fellow association members by subscribing to NEA's Works4Me service. Search the Works4Me archives by keyword or subject area to find inspiring ideas and subscribe to have the latest tips sent directly to you each week via e-mail. <http://www.nea.org/tools/Works4Me.html>



# What's Up with Texting? A Teacher Asks Her Students to Clue Her In

Provided by the NEA Health Information Network's BNetSavvy Program ([www.bnetsavvy.org](http://www.bnetsavvy.org))

We see letters like “*tyl*” and wonder what in the world these kids are saying (“*talk to you later*”). Teachers see kids who have become so adept at texting that they can send messages from the pocket of their pants to avoid detection, and we wonder what they are up to.

I recently had a conversation with about 90 of my students (all high school juniors and seniors) and asked them to give me the heads up on current texting practices.

## About the Author:

Allison Cohen teaches Advanced Placement Government, Introduction to Philosophy, and World Religions at Langley High School in Fairfax County, VA. She is a graduate of The College of William and Mary where she received her Masters in Education.

## Do students use texting to cheat?

As a teacher, I have always been concerned that students would use this technology to cheat on a test by texting answers to classmates. My students informed me, “Please, that was so two years ago.” (Yes, we adults will never keep up with students’ use of technology; if we know about it, then it’s already passé to them.)

It turns out that students are generally too afraid of getting caught to cheat using text messages. Only 13 percent of my students reported that they witnessed or knew of someone who cheated using a text message. They said it was too difficult to send the information, and the likelihood of getting caught was way too high to run the risk.

## Who's texting during the school day? (Hint: It's not the kids)

The vast majority of students said that most of the text messages they receive during a school day were from their parents. Parents remind them of appointments, make travel arrangements for after-school activities, or just check in to see how a test went.

Many school districts forbid wireless phone use during the school day and require that wireless phones be turned off during school hours. My school requires that violators’ phones be confiscated and turned in to the main office where parents must personally come by the school and pick up the phone.

Students said that most parents don't see the rationale behind such a rule and will continue to text their children anyway. This puts students in a bind: if they don't respond to parental texts, they upset their parents; but if students do respond to parental texts, they violate school policy.

## Will texting affect a student's writing skills?

I'm sure which might worry English teachers more: accepted use of poor grammar and abbreviations used in texts, or a predictive text program, such as T9, that automatically completes the spelling of a word as you type.

Yet most of the English teachers with whom I spoke don't see a cause for alarm. Just as teachers preach the dangers of relying on spell check, we must now make sure students recognize the difference between a message and a well-constructed paragraph. Anecdotally, I notice that my students seem to be much more adept at capturing tone in electronic communication than adults, even if it is sometimes accomplished through the use of emoticons. :-/



## What's the current text speak lingo?

Probably one of the least understood aspects of texting are the foreign—to adults, anyway—abbreviations teenagers use to communicate with one another. While some teens are using such shorthand less frequently (thanks to software that completes words for you as you type), many have entered the vernacular for our students.

## Test Your Knowledge: What are they saying?



1. **bff** - best friends forever
2. **rofl** - rolling on the floor laughing
3. **gtg** - got to go
4. **idk** - i don't know
5. **omg** - oh my god
6. **cya** - see you (see you later)
7. **oic** - oh, I see
8. **pc** - peace (used as a parting salutation)
9. **wtf** - what the (you can fill in the “f” yourself)
10. **gtfo** - get the “f” out - translation: “no way”
11. **jmo** - just my opinion
12. **jmho** - just my humble opinion
13. **lmao** - laugh my (fill in the “a” yourself) off, used to poke fun at
14. **brb** - (I'll) be right back
15. **pos** - parent over shoulder
16. **thx** - thanks

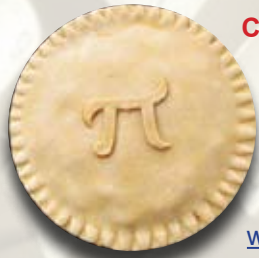


### Educational Online Destination for Children

Speakaboos is a new Web site offering a teacher's corner with resources, story guides, worksheets and activities that help students develop reading, writing, speaking and listening abilities. Become a member at no cost and enjoy benefits such as downloading stories and videos free, recording stories and songs, and entering contests. [www.speakaboos.com/teachers](http://www.speakaboos.com/teachers)

### Indoor Air Quality Tools for Schools

The IAQ Tools for Schools Program is a comprehensive resource to help schools maintain a healthy environment in school buildings by identifying, correcting, and preventing IAQ problems. Learn more at [www.epa.gov/iaq/schools](http://www.epa.gov/iaq/schools)



### Celebrate Pi Day

Each year on March 14th, classrooms break from their usual routines to observe the festivities of "Pi Day" -- so called because the digits in the date correspond with the first three digits of pi (3.14). An added bonus -- Albert Einstein was born on March 14 (in 1879). Get resources at [www.nea.org/grants/16814.htm](http://www.nea.org/grants/16814.htm)

### Global Youth Service Day

In April 2009, young people around the world will perform community service projects for the Global Youth Service Day, the largest service event in the world. Spanning three days - April 24, 25 and 26, 2009 - millions of young people across the world, with the help of mentors, parents, teachers, and volunteers, will organize community service projects to address local needs. Projects will include climate change, education, child obesity, and urban decay. Learn more about Global Youth Service Day at the Youth Service America Web site, [www.ysa.org](http://www.ysa.org)

### Libraries Honor Children and Diversity

Libraries across the country host celebrations with family programs on April 30, Children's Day/Book Day. Also known as Dia, this national celebration brings together children, books, languages, and cultures. It is an annual celebration of the joys and wonders of childhood and the importance of literacy in the lives of families. Visit the American Library Association's Web site for a toolkit for educators and librarians, suggested activities, a fact sheet, and more. [www.ala.org](http://www.ala.org)

## Economic Resources for Classroom Planning

The worldwide economic downturn we are enduring is on everyone's mind, so why not use it as a way to incorporate some economic lessons into your classroom planning? These resources are a good place to start.

[www.bankingonourfuture.org](http://www.bankingonourfuture.org) - covers the basics of banking, checking, savings, and investing.

[www.EconEdLink.org](http://www.EconEdLink.org) -sponsored by the National Council on Economic Education

[www2.scholastic.com/browse/collection.jsp?id=453](http://www2.scholastic.com/browse/collection.jsp?id=453) – Scholastic.com article "Help Kids Understand the Financial Crisis"

[www.jumpstart.org](http://www.jumpstart.org) - Jumpstart Coalition for Personal Financial Literacy

[www.rethinkingschools.org/archive/21\\_04/wage214.shtml](http://www.rethinkingschools.org/archive/21_04/wage214.shtml) - Rethinking Schools Online article "Living Algebra, Living Wage"

[www.nefe.org](http://www.nefe.org) - National Endowment for Financial Education

[www.pbs.org/newshour/extra/teachers/lessonplans/economics/july-dec08/moralhazard.html](http://www.pbs.org/newshour/extra/teachers/lessonplans/economics/july-dec08/moralhazard.html) -News Hour Extra: Lesson Plan/Financial Crisis/PBS

[www.brighthub.com/education/k-12/articles/13491.aspx](http://www.brighthub.com/education/k-12/articles/13491.aspx) - "Stock Market Crashes: Today and Yesterday"



*Complimentary Life*  
~~NEA DUES-TAB~~  
 is the no-cost  
 insurance benefit  
 every member  
 enjoys.

*(Hope that clears up any confusion.)*

### NEA Complimentary Life Insurance<sup>SM</sup>

*NEA DUES-TAB has a new name, but still provides the same benefits:*

- Up to \$1,000 life insurance and \$5,000 accidental death and dismemberment coverage
- \$50,000 AD&D insurance for any covered accident that occurs while on the job or serving as an Association Leader
- \$150,000 life insurance for unlawful homicide while on the job

We're devoted to helping every member get adequate coverage affordably. Because it's so important that your family is financially secure, we provide this insurance benefit at no cost to all eligible members.

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*A policy of caring*

NEA Complimentary Life Insurance is provided at no cost to all Active, Staff, Reserve and Life members.

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## Call NEA Member Benefits Toll Free Around the World

The NEA Member Benefits program provides many programs and services to FEA members. Please contact Member Benefits with questions about any of their services using the following toll-free numbers in applicable areas:

### Stateside

**1-800-637-4636**

### Overseas

First dial the AT&T Direct Access Code

In **Germany** and **UK**

**0800-2255288**

In **Japan**

**00539-111**

Then dial Member Benefits at

**800-893-0396**

And don't forget the Member Benefits Web site. You can access information on all of NEA-MB's programs, get current rates on CDs and investment funds, and sign up for other services.

**[www.neamb.com](http://www.neamb.com)**

The **JOURNAL** is a quarterly publication of the Federal Education Association. Contributions, letters, photographs and other submissions to the **JOURNAL** are welcome and should be sent to the address below.

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## Calendar of Events

### February

**27-28**  
FEA Stateside Area Council Meeting  
Wilmington, NC

### March

**2**  
NEA's Read Across America

**9-13**  
FEA Board of Directors Meeting  
Washington, DC

## That's A Lot of Leadership!



Over a dozen FEA members traveled to North Carolina in January to attend the annual NEA Mid-Atlantic Region's Leadership Conference and Minority Leadership Conference. Each year, these meetings present workshops on issues and practices that help members and local association leaders do their jobs better. FEA thanks each of these members for attending the leadership conferences and for working to continually improve our association.