



Retired Chapter

N-MFT RETIRED

NOVEMBER 2015

2900 BRISTOL STREET - SUITE C-107 COSTA MESA, CA 92626 (714) 754-6638

EXECUTIVE BOARD

Chapter Chairperson

Richard Spehar (714) 679-4104
rjspehar@aol.com

Vice Chairperson, Health & Benefits

Dave Brees (714) 865-5809
davebrees@aol.com

Vice Chairperson, Membership / Treasurer

Bernie Neil (714) 979-2996
bernie1339@sbcglobal.net

Vice Chairperson, Hospitality / Board Watch

JoAnn Copp (714) 325-7615
jvcopp@aol.com

Vice Chairperson, Communications Email moderator / Newsletter Editor

Donna Ewing (714) 334-7398
fvdewing@gmail.com

Vice Chairperson, Outreach

Bob Kelly (949) 642-1160
bkelly711@earthlink.net

Secretary

Gina Stewart (714) 323-9417
geobina@me.com

Fall General Meeting



2196 Harbor Blvd. CM
Tues. Nov. 17 @ 11:00
Baby Back Ribs
Banquet \$20
Guests Welcome

Are You On Our Email List?

by Donna Ewing Vice Chairperson, Communications

This quarterly newsletter helps keep you informed, but if you are not also in one of our email groups, you are missing Chapter and Health Benefit updates, meeting reminders, and news about N-MUSD friends and colleagues. The identical info is posted to both Yahoo and Google, so take your pick. Email comes directly to your inbox, or you may view it on the web, while browsing archived messages.

Please advise, and I will add you to the email group of your choice. fvdewing@gmail.com

From My Desk
Richard Spehar, Chapter Chairperson



It is hard to believe we are beginning another fiscal year as our Fall newsletter goes to press. Our annual meeting and kickoff at the Hacienda in August was a spectacular success. We had over 80 members in attendance sharing the ambiance of our newest venue enjoying our wonderful luncheon. Unfortunately our friend and colleague, Marilyn Kates, had a mishap when she tripped on a step. Marilyn has reported in and says she is doing well. Thank goodness. Our best wishes also go out to Scott Paulsen who had major surgery with complications. Listen to your doctors, Scott!

The 2015-2016 year promises to be our best yet. We have three more General Meetings lined up, so be sure to reserve these dates on your calendar: November 17 – Newport Rib Company; February 24 – Costa Mesa Country Club, and May 17 – the Claim Jumper in Fountain Valley. We are only as good as our members, and we welcome each and every one of you to join us for these fun and informative luncheons. We urge our members to get to our venues by 11:00 a.m., so that we are out and on our way earlier in the day. JoAnn will have all the details in her column.

Your Board has met twice already to plan this year's activities and events. As you read through this issue, you will learn of the many things your Board members have planned. Welcome to another year at NMFT-R !

Rich

Patriots and Paws

Did you know that most charitable organizations have such high administrative costs that little of your donation reaches those in need? I find that daunting. Recently, I was introduced to an all-volunteer organization whose sole purpose is to provide our Veterans/Active Military/Reservists and their families with items donated at no cost to them. They are seeking help from the community.

A representative from Patriots and Paws will be at our November 17th General Meeting to give a short 10 minute introduction into their organization. If this is a cause that interests you, please consider checking out their website: www.PatriotsandPaws.org.

JoAnn Copp

N-MFT Retired Chapter



Our highly successful August Kick-Off with 84 in attendance!



Insurance Report

by Dave Brees, Vice Chairperson
Health & Benefits



Open enrollment has ended, the Anthem POS plan is history, sixty-two retirees signed the “One Time, Opt Out Form prior to the September 15 deadline, and CIGNA has become the new PPO health insurance carrier for N-MUSD as of October 1, 2015. If you use a mail order pharmacy for your maintenance drugs, you will need to register with CIGNA Home Delivery Pharmacy and get your doctor(s) to send your prescription(s) for refills, because CIGNA doesn’t use Express Scripts.

I have not been given any firm statistics regarding migration among the various health care plans offered by the District. Kaiser HMO is a new option that was added this year along with the two very popular SCAN HMO plans and CIGNA PPO.

After consulting with my health insurance broker, Nora Kandy, we seriously considered switching to an Anthem PPO (Plan F) with Part D but found that all of the savings in making the switch were offset by the bottom line drug expenses, after considering the premiums, co-pays and the donut hole. At this point in time, I only know of one retired couple who was able to leave the District CIGNA PPO for alternate PPO plan on October first. This remarkable couple enjoys very good health with minimal medications, resulting in significant savings by leaving the District health insurance plan. They had done their homework in searching for alternative health plans, signed the “One Time, Opt Out Form, and worked with the Risk Management Office to coordinate the change in insurance carriers. They did this without a break in Medicare Part D coverage that would have triggered a lifetime penalty from Medicare. In a recent conversation a couple of days ago, I was informed that they had just received their open enrollment forms for the 2016 calendar year, and that their premium for their replacement plan will go up substantially. There will still be savings but not nearly as substantial as the last quarter of this year compared to CIGNA PPO. They were exceedingly thankful for having the option to return to N-MUSD to participate in open enrollment next year. I would appreciate hearing from any other retirees who have signed the “opt out form” on your progress searching for an alternative health plan. I realize that it is a very personal journey with potential savings, largely dependent upon your current medical condition and the medications that you are using. As

you know, N-MUSD uses the school year, October 1 thru September 30, for insurance purposes with open enrollment occurring during August and September. Medicare annual open enrollment always occurs from October 15 thru December 7 for the following calendar year. You have probably noticed that your mailbox is stuffed with mailers soliciting your enrollment in a variety of health care plans. The insurance companies get your contact information from CMS, the Medicare Administrator. If you sign up for one of these plans, it will automatically cancel any previous open enrollment declarations that you have previously made, including N-MUSD in August. CMS always uses the last dated enrollment form signed by you.

Dave Brees

Do You Have a Living Will / Advance Directive?

Given the realities of the stage of life that our members must face, each of us must consider how we wish to deal with this final phase of our life. Many of us have had to deal personally with the ramifications of medically heroic efforts to prolong life that ultimately only prolonged needless suffering for our loved ones. As the next of kin, from my personal experience, I know how difficult it is to make these decisions. Having an advance directive in place makes these decisions so much easier, because we know what we and our loved one would want done. I have posted an excellent article written by T. Jared Bunch, MD, "Living Wills: The Best Death Possible" on our Yahoo & Google groups. If you have not seen it, let me know and I'll send it to you via email. Dave



**Our August Kick-Off
at the Hacienda**

Reporting In

JoAnn Copp, Vice Chairperson
Hospitality & Board Watch



Hospitality: Newport Rib Co.

MARK YOUR CALENDARS
TUESDAY, NOVEMBER 17, 2015 at 11:00!

N-MFT Retired's Fall Fest will again be hosted by the Ursini family at their restaurant, "The Newport Rib Company," 2196 Harbor Blvd., Costa Mesa 949-631-2110. The doors open at 11:00 for us. The festivities will include a sumptuous lunch banquet featuring the restaurant's renowned baby back ribs, boneless chicken breasts, Rib Company coleslaw, barbecued baked beans, green salad, honey cornbread, and non-alcoholic beverages. All for \$20 a person. There will be raffle prizes, two door prizes, lively conversation with friends and fellow retired teachers. A special guest speaker, author Chris Epting, will delight us with "Orange County, Then and Now." Please see page 9 for his bio. A short business meeting will bring everyone up to date on issues that affect retired teachers.

Sunshine Club

You can help

Know someone who is sick, hospitalized, lost a family member or just needs cheering up? Let me know. We are still trying to get together members who need a ride, assistance with personal matters, or just company with those members who would love to help fill that need. Is this you or someone you know? Please let me know. Call 714-754-1048 or email me at jvcopp@aol.com. Our special thoughts are with Scott Paulsen, chapter member and beloved principal and friend, who is recovering from heart surgery.

Board Watch

What's New with the N-MUSD School Board?

The 2015 -2016 school year saw the introduction of five new administrators. Paul Reed presented the 2015-16 district budget. We have a 3.8% reserve. He deemed us solvent and prudent.

Most of the schools now have the structures that support the solar panels and provide some shelter for the cars in the parking lots or for the tots having lunch on the blacktop. The panels should be up and running soon, but it will take seven years for the electricity to reach cost avoidance.

continued on next page

Air conditioning for all schools is in the works and really needed this time of the year, especially with the climate changing. However, a sudden downpour in September left three schools, California, Killybrooke, and TeWinkle with damaged administrative buildings and classrooms. In many cases, years of personally-provided teacher supplies, as well as, district-supplied materials, including computers, were destroyed. It is estimated that several weeks will be needed to repair or replace the damage, so that the displaced students, teachers and staff can return to their rooms. This group of people have shown that they are outstanding in a crisis.

On Wednesday, September 29, at Estancia High School, there was a video presentation of the State of our Schools. Breakfast was provided and all seemed pleased with the presentation and attendance. Bob Kelly, Donna Ewing and I represented our Chapter.

JoAnn



In Memoriam

Maureen Boyle 1937 - 2015

Harbor View and Sonora Elementary Schools

Joel “Annette” Cooper 1936 - 2015

Preschool Intervention and Autistic Programs

Roberta “Robbie” Stickler 1945 - 2015

Lifelong NB resident, graduate of NHHS
Sonora, Pomona and Rea Elementary Schools

Forrest Werner 1929 - 2015

N-MUSD Board of Education
Newport Mesa Schools Foundation



Community Outreach

by Bob Kelly, V.C. Community Outreach

This is the time of the year that tugs at my emotions when it comes to our purpose and strength as an organization. We have the Veterans Day Celebration at the OC Fairgrounds coming up next month, the Holiday Adopt-a-Family service activity, and the Grants for Teachers event. All of these take place in the next few months.



You all received the Call to Action email and flyer from Donna and me a few weeks ago. If you are available, we still need help to assist children writing notes to our veterans and active duty military at the Fairgrounds event on Wednesday, November 11, anytime you can give from 10:00 to 3:00. We currently have 10 volunteers, but we need more to cover the event. This is such a fulfilling activity and the children are very enthusiastic about sharing their thanks to our soldiers.

I will be receiving soon the families in need from Share Our Selves and also the Fairview Community Church. We will be getting presents for approximately 15 people this holiday and we will need help with wrapping the gifts. We'll send out an email when we get closer to the date.

I have joined the Schools Foundation Grant Readers group along with Gina Stewart, JoAnn Copp, Rich Spehar, Jim Rogers and, I believe, several other members of our organization, and will soon be receiving my Grant binder to read and score. It is so gratifying to see that teachers are continuing to reach out and develop creative ways to help the children in our schools learn and think more effectively. We will be doubling our contribution this year to the Foundation in memory of our wonderful Phyllis Pipes.

Like many of you I continue to volunteer my time by going in and helping out my former teammates in the classroom. They have so much more on their shoulders with new requirements, curriculum, higher class sizes and all the other changes in the past few years that I know my few minutes each day in helping them is really appreciated (and I don't have to worry about report cards or discipline).

I have recently joined The Newport Balboa Rotary club and am assisting them on their many worthwhile philanthropic activities. I am also helping them to be aware of the many local school needs that they can contribute to. I continue to serve the Environmental Nature Center on their E-Board and with their many student activities. We just had another successful Fall Faire (the 41st). So this is a very busy time of year, but also very fulfilling.

20 years later and all of these things fit in your pocket.



General Meetings

2015-16

Kick Off: August 19 - The Hacienda, Santa Ana

Fall: Nov. 17 - Newport Rib Co., Costa Mesa

Winter: Feb. 24 - Costa Mesa Country Club

Spring: May 19 - Claim Jumper, Fountain Valley



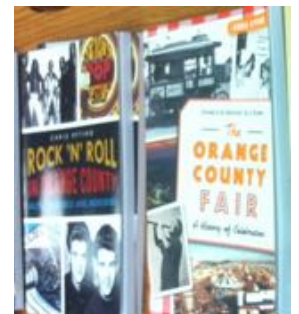
“No, Grandma. Listen! Double-click on the Internet Explorer icon.”

Day Trip Interest

A recent informal survey indicated some interest in day trips. Here are a few to consider: Bowers Museum, Sherman Gardens, Lyon Air Museum, and the Environmental Nature Center. Let us hear your suggestions.

Guest Speaker, Chris Epting Fall General Meeting, Nov. 17

Chris Epting is the author/photographer of twenty-five travel/history books, including James Dean Died Here-The Locations of America’s Pop Culture Landmarks (Santa Monica Press), Roadside Baseball (McGraw Hill), Marilyn Monroe Dyed Here - More Locations of America’s Pop Culture Landmarks (Santa Monica Press), The Birthplace Book (Stackpole Books) and many others. He is also an award-winning travel writer, music journalist and has contributed articles for such publications as the Los Angeles Times, Westways and Travel + Leisure magazine. For six years he hosted the PBS-TV series “Forgotten Orange County” and for nine years he had a weekly newspaper column called “In the Pipeline” for the Huntington Beach Independent. He has also focused his writing efforts in Orange County, authoring the books Vanishing Orange County, The Baseball History of Orange County, The Rock and Roll History of Orange County and Orange County Then & Now. Originally from New York, Chris now lives in Huntington Beach.





We are off to a great start this year. The Early-Bird Membership Drive helped to boost our numbers very early in the 2015-16 fiscal year. We are just twelve members short of meeting our goal of 200. Our “Kick-Off“ luncheon in August at the Hacienda, a historic ranch estate that was built in 1901, was a huge success with 84 members and guests attending. Everyone seemed to enjoy dining in the beautiful, air-conditioned Taos room, not to mention the chance to tour the lush gardens and the original adobe house that surrounds the inner courtyard. **If you haven’t already joined** N-MFT Retired, please consider doing so. Our newsletters and email groups help keep our valued retirees informed about upcoming events and the exciting things that many of our colleagues are doing. **If you have joined**, welcome to another year as a member of a great organization!

Bernie Neil, Vice Chairperson Membership



**N-MFT RETIRED CHAPTER
2015-16 MEMBERSHIP APPLICATION / RENEWAL**
Mail to: Bernie Neil, 2899 Baker Street, Costa Mesa, CA 92626
Membership: \$40 or \$60 per couple

_____ New Member _____ Returning Member (Data has changed.)
_____ Returning Member (Data has not changed.)

Name (Please print): _____

Address _____

City _____ State _____ Zip _____


Home Phone _____ Mobile _____

Year Retired _____ Home school or last assignment: _____

E-Mail _____

To conserve paper & postage, I opt for electronic delivery of newsletters. Yes No

Chapter Chatter



Hallelujah! He is here
 Christmas Worship Festival 2015
 Dec 5 and 6, 4 pm
 Laguna Niguel Presbyterian Church
Gina Stewart and Diana Hensley are in the choir!
 Pre-sale \$15 through Nov. 15. \$20 at the door.
<http://lnpc.org/christmas-worship-festival-2015>

Thank you, N-MFT Retired!

Thank you so very much for your generous donation. We are very excited to start taking photos and documenting our learning. Mrs. Peacock and her kindergarten class.

I would like to say “Thank You” for my grant. I already purchased the Spanish/Spanish dictionaries and the Spanish Thesaurus for my classroom. This will definitely impact my students’ writing skills and reinforce their development on academic vocabulary. I am truly grateful for your consideration and for your donation. I am excited to have these items as an educational resource for my students. All my students in my Spanish classes will benefit from them. “Thank you” once again for making this possible. Sincerely, Mayra Figueroa, Estancia HS



Aría Elliana. born 9/20/15

Thank you so much for the baby gift. It’s adorable and I can’t wait to put it on her. The gift card we will be buying diapers 😊 Very thoughtful of you to think of my baby. Thank you, Blanca & Raul



Thank You

Thank you, thank you, Dave, for all of the very hard work that you have put into dealing with this difficult transition and the necessary care of communicating it clearly to our N-MFT retirees. I am so impressed and so proud of all of you. In case you are wondering, the Broad-billed Hummingbird on the front of this card is just one of the 15 different species that come to my feeders as they migrate through the seasons. Much grateful affection, Maya Decker

**N-MFT RETIRED
CHAPTER**

**2900 Bristol St.
Suite C-107
Costa Mesa, CA 92626**

Phone: (714) 754-6638

FAX: (714) 754-1514

2015-16 Fall General Meeting

When: 11:00 a.m. Nov. 17

Where: Newport Rib Co.

2196 Harbor Blvd., Costa Mesa

\$20 for a delicious barbecue banquet

Guests welcome! Special Speaker
Business Meeting * Renew Friendships
Prizes * Fun



Retired Chapter

2900 Bristol St C-107
Costa Mesa, CA 92626