

## Is Your List of Beneficiaries Up to Date?

Times change. Relationships change. People get married. People get divorced. People have children. People establish trust funds. People write wills. Lost in the mix of life's changes can be the fact that one doesn't always keep their list of beneficiaries in order should something happen. It is pretty hard to change a will or list of beneficiaries from the grave unless you have a starring role in a Stephen King movie.



When you enrolled/renewed your benefits in the fall via LPS, you had the opportunity to change beneficiaries on-line for many of your LPS benefits. **However**, there are several other beneficiary forms that were not made available to you on-line that you do not receive benefits from LPS directly that you need to consider whether or not they are up to date and conform to your current wishes. They include:

1. **Your State Retirement Benefits.** Everyone should maintain an up to date Beneficiary Designation Form with the Nebraska Public Employees Retirement System. The form can be assessed on-line at: [www.npers.ne.gov](http://www.npers.ne.gov), specifically at:

<http://www.npers.ne.gov/public/forms/membershipForms/beneficiary.pdf> Any new form you sign and send to the Retirement office will automatically replace anything previously had on file. Before mailing it in, the form needs to be notarized. *As a service to members, both Teresa Greve and Elaine Koch in the LEA office are official notaries and they will notarize your form free of charge.*

2. **NEA Dues-Tab.** Every LEA/NSEA/NEA member is automatically covered by FREE group term life and accidental death and dismemberment insurance. The benefit is determined by the amount of NEA dues an eligible member has paid to the NEA, maintaining continuous membership in the NEA, the cause of death or dismemberment, and membership classification. To read about the program benefits or to change your beneficiary, go to: <http://www.neamb.com/lifeplan/lifecycle/TextDocs/text-duestabretired.jsp>

3. **Optional Life Insurance purchased from Assurity Life Insurance through LEA.** LEA members are eligible for this \$25,000 term life insurance at a group rate. If you are enrolled in this program, it would have been noted on your breakdown of LEA dues that you received in the fall (it is not noted separately on your monthly paycheck, but makes up a part of the line listed for your total LEA dues each month). For information to enroll in the program or to change your beneficiary, go to the LEA web at: <http://www.lincolneducationassociation.org/LEAMemberBenefits.html>

## Did You Know...?

...In Nebraska less than half of teachers who received a teaching certificate in 2005 were teaching in Nebraska schools in 2007-08.

...There were 97 unfilled teaching positions, impacting a quarter of Nebraska school districts, the most reported since the 2000-01 school year (Source: Nebraska Department of Education, February, 2008).

...Nationally, 46 percent of new teachers leave teaching within five years. Among school teachers younger than 30, fifteen percent move to another school and another nine percent left teaching. Twenty

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percent of new teachers left teaching after one year (2004 National Center for Education Statistics survey).

## COPING WITH DIFFICULT PEOPLE: Part Seven



Remember the **SHERMAN TANKS** from the first article in this series? Here's a close cousin of theirs, the **BULLDOZERS**. This article has been revised from information from Robert M. Branson from the homepages of [wmich.edu](http://wmich.edu).

**BULLDOZERS** have in common with experts in any field (who aren't necessarily a problem) a strong sense that the accumulation and ordering of facts and knowledge can provide stability in a relative whimsical world. Because **BULLDOZERS** believe that most of the power to affect their own lives resides in them, *they tend to see the ideas and formulations of others as irrelevant to their own purposes*. The "know-it-all" quality that seemed appropriate and that was equated with strength in their parents has become associated with both *superiority* and *certainty of knowledge* in their lives. If your ideas and beliefs aren't the same as theirs, you will often find yourself quickly dismissed or bound for confrontation because they are always right.

### So how do you cope with BULLDOZERS?

1. Make sure you have done a thorough job of preparing yourself; carefully review all pertinent materials and facts, and check them for accuracy.
2. Listen carefully and paraphrase back the main points of the **BULLDOZER'S** proposals to you, thus avoiding over explanation from them.
3. Avoid making rigid, dogmatic statements.
4. To disagree, be tentative and diplomatic, yet don't equivocate. Best of all, raise questions.
5. Watch out for any **BULLDOZING** tendencies you might adopt yourself when dealing with a **BULLDOZER** by:
  - ✚ Listening for "know-it-all" behavior in yourself.
  - ✚ Conveying your appreciation of the **BULLDOZER'S** knowledge.
  - ✚ Proposing delays in action to gain time so that each person may review and evaluate the other's proposals.
6. Only as a last resort, choose to subordinate yourself to avoid static and perhaps to build a relationship of *equality* in the future.



*If nothing else, invite the **BULLDOZER** over to help level off that slope in your back yard where you are tired of having to push the lawn mower uphill when you mow the lawn!*

