

## In this issue

State-Paid Insurance  
Tops Harrison's List  
*Page 3*

Speaker Adair  
Prepares For His Final  
Legislative Session  
*Page 4*

RAA Poster  
*Pages 8-9*

Western Region  
Conference Invades  
OKC  
*Page 10*

OEA Members Win  
Career Tech Awards  
*Page 12*

New Benefits in Action  
Column  
*Page 16*

Periodical  
Post Paid at  
Okla. City, OK

**The Education Focus**  
OEA's all-member publication

## OEA Sets Visionary Agenda for 2004 Legislative Session

By Stacy Martin

The Oklahoma Education Association has forged a visionary 2004 common school legislative agenda that will promote public school excellence and long-term economic prosperity, according to Roy Bishop, OEA president.

The OEA recommends investing an additional \$416 million in common education to help Oklahoma schools excel and compete with other states. The plan includes raising teacher pay to the regional average, funding fully paid health insurance, increase pay for support professionals, and refunding programs and services cut during the budget crisis.

The proposal embraces three core values linked to educational excellence: teacher quality, high standards and respect for educators.

"This is a blueprint for our future,"

said Bishop. "By design, this proposal is ambitious. Does Oklahoma want to continue struggling or do we want to build strong schools, a well-educated workforce and a robust economy?"

"It takes great commitment to make great progress. Oklahoma has had tough economic times – we know that better than anyone. The cure is to invest in our state and in ourselves. Things won't change until we do."

Bishop added that the key to educational excellence is providing adequate resources to schools.

The proposal outlines how budget items satisfy the OEA's core values.

### Respect

The most important variable in student achievement is teacher quality. Yet the state cannot expect to attract and retain top teaching talent unless it

can offer professional compensation.

Oklahoma teachers are consistently ranked among the five lowest paid in the nation. This has led to a mass exodus of teachers from the state. Oklahoma must offer competitive wages and benefits. The OEA proposal allocates \$240 million to raise teacher salaries to the regional average by 2004-2005. The regional average for this year is projected to be \$41,024.

"This will enable us to match other states, stop the teacher exodus and demonstrate respect for the teaching profession," Bishop said.

The plan also calls for \$52 million to fully fund teachers' individual health insurance premiums. In a recent study of 44 states, Oklahoma ranked dead last in the employer-paid portion of teacher health insurance premiums.

See "Teacher Quality" on Page 3

## Districts Given Arts Assessment Options

By Doug Folks

What if they gave a test and nobody took it?

Until this year, testing the fine arts knowledge of third, fifth and eighth grade Oklahoma students has been all but a phantom assessment. Oh sure, fine arts have been part of the criterion-reference tests (CRTs), but two big problems persist:

1) Many students performed poorly on the arts portion of the test because they were not exposed to art after grade school, unless they enrolled in an elective in middle school; and

2) Many teachers believe a pencil and paper test is a bad way to assess



### Is it Math or Art?

Mikayla Baird holds a structure built of magnets, which are materials Wynnewood Middle School math teacher Christina Whitefield uses in her classes. A new state law that changes how students are assessed in fine arts will mean schools must find ways to incorporate arts throughout the curriculum.

art knowledge.

All that changed with the passage last spring of HB 1414, known as "the testing bill" and written by Rep. Barbara Staggs (D, Muskogee). Within the bill was a section that completely revamped how students would be assessed in fine arts.

First off, fine arts was removed from the CRTs beginning with this school year. Starting in 2004-05, arts assessment will have

See "Task Force" on Page 5

# The Power Of One

By Roy Bishop  
OEA President

The legislature will soon be in session and it's time for us to make sure that our voices are heard and that education becomes the most important issue on this year's agenda. In the past, the legislature has tried to pit education groups against each other to ensure that the legislature wouldn't have to make tough decisions on funding schools.

In order to combat the divide-and-conquer mindset, we helped form the Oklahoma Education Coalition. The Coalition is made up of 12 education groups whose mission is to "lead the effort to create, improve and support quality public education for all students." The OEC has been instrumental in doing that over the last few years and will continue to be the leader when it comes to that educational mission.

Despite the fact that the Oklahoma Parent Teachers Association is

part of the Coalition, members of the legislature are starting to say that we don't represent the true interests of Oklahomans. While you and I know that poll after poll shows that the public supports us in our attempts to make education our top priority in Oklahoma, it's now time to let the legislature know just how much the public supports us.

Today we are unveiling the OEA's "Power of One" program. I am asking each of you to identify one person – a parent, a volunteer, a retired person in your community – one person who will help you move Oklahoma education forward.

When you make a phone call to your legislative member, your recruit makes a phone call. When you write an e-mail, he or she writes an e-mail. When you lobby at the Capitol, he or she lobbies with you. When you meet with your legislator back home, your recruit goes with you, too.

Education is the issue that makes the difference in the lives of everyone.

Our community's stature can only be enhanced by a quality education system. Good schools produce productive citizens. They become employees, not criminals. They pay taxes instead of being tax burdens. A quality school system and community go hand in hand.

It is time that we move Oklahoma forward by understanding the role education plays in economic development. Investing in our children gives them an opportunity to be successful. Companies willing to come to Oklahoma understand that an educated workforce makes a difference in their companies. They also want quality schools for their workers as well.

The Power of One will work but it requires you to get more involved in the process. We must find the people who will help us all make a difference. They are out there. We see them every day in our communities. We have to make them active. It's time to get them involved in the process like never



Roy Bishop

before. The lives of their children, the safety of their communities, and the economic success for all Oklahoma depends on our accomplishing our mission.

We make a difference each and every day in our classrooms. It's time for us to go out and make a difference for Oklahoma by calling on all of our supporters – many of whom will be our former students – to help change the culture of education in Oklahoma. Together we are going to make history.

## Twelve Past Presidents Attend Unveiling

OEA's December board meeting took on a definite air of nostalgia when a dozen past presidents attended and took part in a special plaque unveiling.

When the Association moved into its current location, it left behind an area in the old building that included photos of all former presidents. That display wasn't recreated in the move, but it has become increasingly apparent that some kind of recognition was needed in the current headquarters site, said David DuVall, executive director.

A large plaque was commissioned that includes the names and years of service of all past presidents. To help



*Twelve past presidents joined current president Roy Bishop at the December board meeting for the unveiling of a plaque that lists every former president and his or her years of service. The plaque will reside in the entryway of OEA Headquarters. Former leaders participating in the day's events, along with their years of service, were (from left) Charles Holleyman, 1968; Barbara Smith, 1990-97; Nancy Jewell, 1978; Juanita Kidd, 1963; Garland Godfrey, 1950; Weldon Davis, 1980-86; Bishop, 2003-present; Kyle Dahlem, 1986-90; Carolyn Crowder, 1997-2003; Betty Ward, 1971; Barbara Ware, 1973; Velma Avery, 1976; and Tommy Fulton, 1974.*

make its unveiling more special, every living past president was invited to attend the December Board meeting.

"We expected four or five of our past presidents to attend – people who lived in the Oklahoma City area and probably still knew some of our current board members," DuVall said.

But DuVall and the board were pleasantly surprised when 12 former

leaders called to say they would attend, and others called or wrote with disappointing regrets.

Each former leader was introduced during lunch and given a chance to share memories of his or her tenure in office.

The new plaque will be hung in the entryway of the OEA Headquarters in Oklahoma City.

# OEA

*The Education Focus*

Volume 21, No. 4  
A production of OEA's  
Communications Center

Roy Bishop, President  
Becky Felts, Vice President  
David DuVall, Executive Director  
Lela Odom, Associate Executive Director

Doug Folks, Editor  
Contributing Editors  
Marty Bull  
Stacy Martin  
Jeff Savage  
Bruce Treadaway  
Patti Razien  
Pam Westbrook, Proofing  
Marty Hart, Graphic Artist  
Maureen Peters, Center Assistant

*The Education Focus* (ISSN 1542-1678) is published nine times annually with issues in September/October, November, December/January, February, March, April, May, June/July and August for \$5 by the Oklahoma Education Association, 323 E. Madison, Oklahoma City, OK 73105. Periodicals postage paid at Okla. City, OK, and additional mailing offices.

POSTMASTER:  
Send address changes to  
*The Education Focus*  
PO Box 18485  
Oklahoma City, OK 73154

# Harrison Working to Uphold His Promise

By Stacy Martin

When McAlester lawmaker Terry Harrison was a young boy, he experienced a pivotal moment with his mother that changed him forever.

Harrison's mother was a single parent and a McAlester schoolteacher. Her son had come home from school with the paperwork showing that he and his sister qualified for free and reduced school lunches.

Upon seeing this, his mother, Charla Fey Harrison, was stunned and upset. The longtime OEA member fled the dining room table in tears.

Moved to say or do something that would make her feel better, her son followed her into the other room.

"On that day, I promised her that if I could ever make a difference, I would," said the 31-year-old Democrat. "After that, I knew that I would some day go into public service."

Harrison grew up to become a successful McAlester attorney and rancher. He is also in his first term as a state representative.

Now, Harrison has an opportunity to fulfill his promise for thousands of teachers and he intends to seize it. Harrison plans to author the 2004 educator's health insurance bill providing 100 percent state payment of individual insurance pre-

miums. He also intends to author a bill calling for Oklahoma teacher salaries to be raised significantly.

A similar health insurance bill several years ago wasn't fully realized after it became mired in the state's economic crisis. Teachers and Oklahomans generally need better career opportunities, he said.

"I'm very tired of my friends, family members and constituents having to leave Oklahoma to find good jobs," Harrison said. "Education is the engine that drives economic development. Investing in education pays huge dividends."

Harrison believes health insurance and salaries are both critical issues facing educators right now and must be addressed without further delay.

"It is clear that Rep. Harrison's heart is in this issue," said Roy Bishop, Oklahoma Education Association president.

"He understands like few others do that teachers deserve the kind of pay and benefits enjoyed by other professionals.

"In particular, he is keenly aware of the critical need to improve educator health insurance. Beyond that, we believe he will work tirelessly to better the quality of life for all Oklahoma teachers."



Rep. Terry Harrison will sponsor a bill this session calling for 100 percent state-paid individual insurance for teachers.

## Teacher Quality is Important Plank of Legislative Agenda

Continued from Page 1

### Teacher Quality

Oklahoma teacher preparation programs are recognized nationally for meeting or exceeding the highest professional standards. To maintain that level, OEA recommends allocating an additional \$20 million to restore budget cuts. Teacher training, preparation and certification programs improve quality.

Excellent teachers depend on great

support personnel. To that end, OEA proposes an additional \$42 million for support personnel to cover a 5 percent raise, improve insurance benefits and restore positions lost to budget cuts.

### High Standards

The best schools have quality teaching, smaller class sizes and adequate resources such as books, supplies and technology.

Great schools use numerous tools, not just standardized tests, to assess students.

Students need individual attention from their teachers to maximize their learning opportunities. Unfortunately, the state's teaching force has been cut to the bone and beyond due to budget reductions.

So, the OEA plan recommends reinstating 1,000 education jobs to lower

class sizes as mandated under previous education reform legislation. In addition, restoring teaching jobs will help Oklahoma to meet the student achievement standards of the so-called No Child Left Behind Act. This item will require \$35 million.

Bishop said OEA's legislative agenda is a budget blueprint of how

Oklahoma can begin building a premier public school system. It will be up to the state's elected leaders to take the appropriate action.

"This holds the potential to do great things for Oklahoma," said Bishop. "We now look to our elected leaders to demonstrate the courage, leadership and foresight to make it happen."

### Staying in the Loop

During the session, the OEA provides a weekly legislative hotline message and publishes a weekly legislative update on its Web site. Both messages are normally changed every Friday by 4 p.m.

Visit [www.okea.org](http://www.okea.org) for the weekly legislative update, and call 800/522-8092 for the weekly hotline message.

### Let Them Know What You Think

The OEA Web site includes a number of links to local, state and national elected leaders. You can even find out who your state representative or senator is by typing in your nine-digit zip code or your street address and zip code to find out who represents you.

From [www.okea.org/LPO/index.htm](http://www.okea.org/LPO/index.htm), you can access Web sites for the state House of Representatives or Senate and send e-mail to legislators and the governor as well as other state elected officials.

### Phone Numbers

#### Senate

405/524-0126

#### House of Representatives

405/521-2711, or 800/522-8502

#### E-mail

Go to [www.okea.org/LPO/index.htm](http://www.okea.org/LPO/index.htm) and click on "Contact your legislators and the governor" for access to the directory.

#### Web Sites

[www.okea.org](http://www.okea.org)

House – [www.lsb.state.ok.us/house/ohorpage.htm](http://www.lsb.state.ok.us/house/ohorpage.htm)

Senate – [www.oksenate.gov/](http://www.oksenate.gov/)

Governor Henry – [www.governor.state.ok.us](http://www.governor.state.ok.us)

# Speaker Adair Prepares for One Last Session

By Stacy Martin

If you were to ask Oklahoma House Speaker Larry Adair what his occupation is, he would have a ready answer.

"I'm an educator," the longtime state lawmaker would say.

"Education is my first love," Adair said. "That's what I tell people when they ask what I do."

Adair has had a distinguished, 21-year career in state government. He is best known as the Speaker of the House. In that role, the Stilwell Democrat is its presiding officer, clearly giving him one of the most powerful roles in state government.

His many duties include serving on a review board that can approve changes in the state budget during the interim between sessions, speaking out on critical issues facing the Legislature, and as evidence of his influence, appointing all standing, conference and special committees, among other responsibilities.



Speaker of the House Larry Adair visits with Lynda Crittenden, member of the Stilwell Education Association. Adair is entering his last session before term limits end his 21-year career in state government.

Due to term limits, this experienced educator/legislator leaves the state Legislature at the end of the 2004 ses-

sion after more than two decades of helping guide our state.

Prior to his legislative career, Adair served as an administrator in several rural Oklahoma school districts, mostly in northeastern Oklahoma. He also served on the OEA board of directors.

"I'm looking forward to doing something else," Adair said. "I'm going to move on. I'm still reviewing my options."

Adair said the education field might one day lure him back.

He has been either an architect or a prime mover behind several key public

school initiatives during his tenure. The one he is probably most proud of is HB 1017, the sweeping, 1990 education re-

form law that profoundly changed education. He has also served in a leadership capacity on the influential education subcommittee.

More recently, Adair was House author of HB 1767, a comprehensive bill passed in 2003 that dealt with several critical education issues. One of that bill's most important effects was preventing school districts from lowering teacher pay and benefits. Cutting teacher compensation became a hot topic during the budget crisis of the last three years.

Looking ahead to the 2004 Legislative session, there are several challenges, he said.

"The outlook is better than last year – we were in a very critical decline. I think everyone was shocked. This year revenues are up. They're not where they need to be, but not like last year.

"Education is the top priority for us in the Democratic caucus in the house. (Democrats) support trying to get health insurance (for teachers) to 100 percent (of single coverage)," he said emphatically. "We're going to try to take the lead on this. As far as salaries, that may be difficult to do without a new source of revenue."

## PTA Evolves Into More Proactive Organization

By Marty Bull

During her 23 years of active Parent Teachers Association (PTA) involvement, Oklahoma PTA President Lois Breedlove has seen the role of the local PTA evolve from an organization that conducts fund raisers for "extras" to an organization that often subsidizes basic school supplies.

"We used to hold bake sales to fund playground equipment," said Breedlove. "Now we have local PTA's that not only buy the equipment, but the sod in the playground and pay for the upkeep. And more often than not, they are buying school supplies including books so that teachers have up to date information."

Breedlove is also concerned that teachers are having, in some cases, to

perform janitorial duties.

"It's a throw back to the pioneer days when the teacher took care of the whole school. Teachers shouldn't have to perform these types of tasks," she said.

As one of the first groups to join the Oklahoma Education Coalition, the Oklahoma PTA applauded the Coalition's efforts to bring parents and school officials together to help improve school funding. However, the former high school business teacher sees an empty chair at the table.

"We need legislators who are willing to sit down with us, find funding solutions, and then take a leadership role in passing legislation that really makes a difference."

This past October, the PTA began a



***"We need legislators who are willing to sit down with us, find funding solutions, and then take a leadership role in passing legislation that really makes a difference."***

Lois Breedlove,  
Oklahoma PTA President

proactive approach to lobbying by offering Advocacy Training in all of its regions.

"We wanted to help parents feel comfortable about approaching their legislator about the impact of this crisis on our schools," said Breedlove. "We've got to let them know that we can't continue to let our kids pay the price."

As programs are cut and teachers leave for other states, and with no funding solutions in the works, Breedlove sees more and more parents considering private schools.

"Many parents are disheartened by the continued lack of funding for public education," said Breedlove. "It is difficult to watch our schools being streamlined to the point that our children are not receiving the well-rounded education they need to contribute to the community."

# Task Force Preparing Assessment Samples

*Continued from Page 1*

a new look and feel as school districts will have the option of assessing art through a form of grading, a portfolio or a performance. Each district will then submit to the State Department of Education (SDOE) an annual report on its arts assessments. A task force appointed by State Superintendent Sandy Garrett is developing sample assessments and will help the SDOE provide technical assistance to districts as they develop pilot assessments and plan their assessments and reporting mechanism for next year. The task force findings will eventually be posted on the SDOE Web site.

As with any change, people find good and bad. Removing pencil and paper testing and giving districts their choice of assessments is positive.

On the other hand, the new law requires assessing “each student ... in grades three through eight ... in the fine arts area in which the student has received instruction.” Some teachers are asking how can they take on another teaching responsibility, and smaller districts are wondering how they’ll meet the standards without add-



*State Teacher of the Year Cindy Ball says teachers shouldn't be intimidated by incorporating arts throughout the curriculum. It makes the teaching experience more enjoyable.*

ing new programs or lengthening the school day.

Wynnewood Schools in Garvin County are a perfect example. The district offers band to middle and high school students, but there is no visual art or drama in the district (except for a combined studies class for all fifth graders). And, budget cuts forced the reduction in force of the district's only two music teachers last year.

Christina Whitefield teaches fifth and sixth grade math and pre-algebra at Wynnewood Middle School, and

she's a member of the state arts assessment task force. She agrees that art is an important subject for students, but she admits she needs more knowledge to be able to incorporate it into her day-to-day curriculum.

“It's scary,” she says of the thought of teaching art with her math. “I want to be a good teacher and fulfill what the state wants. My knowledge (of art) just isn't there. There are kids that are more talented in art and music (than math). If I could incorporate that into my math lessons, maybe I could

get them more excited about math.”

While it's understandable that some teachers are worried about having additional teaching responsibilities, State Teacher of the Year Cindy Ball says not to worry. Incorporating art in the classroom will make for better teachers and students.

Ball teaches fourth grade at Sadler Arts Academy in Muskogee. Eight years ago, Sadler became a magnet school that weaves the arts throughout every class.

“What is so exciting about incorporating arts in every subject is that it opens up the world to the teacher,” Ball said. “It makes the quality of your instruction better. And in the long run, I'm confident test scores will go up.”

She admits that teachers and administrators will need a good deal of professional development to learn how to add art to every classroom. But the new responsibility need not be considered overwhelming.

“It's a mind set. Art should be part of the day,” Ball said. While it wasn't easy, and change didn't happen overnight, incorporating the arts has transformed the inner-city Sadler.

“We've seen night-and-day difference in attitude and academic success,” she said.

## *How To Incorporate Fine Arts Into Every Class*

Cindy Ball, Oklahoma teacher of the year and a fourth grade teacher at Muskogee's Sadler Arts Academy, says adding arts to every class makes the teaching experience more enjoyable. Here are examples of how she brings the arts into her fourth grade core classes:



**Math (geometry with visual art)** – Students are asked to draw a variety of geometric shapes on a sheet of paper. The white spaces between the figures are then colored in, resulting in a vibrant piece of modern art that also allows the teacher to assess each student on the unit's objectives.

**English (writing, spelling, and language with visual art and drama)** – Students create a sculpture from gum drops and toothpicks. The sculpture then serves as the subject of a story they must write, and creative movement can be used to act out the story.

**Science (biology with visual art)** – Students draw pictures of plant and animal cells, labeling different features in each drawing, which are then used to compare and contrast the two different cells.

**Social Studies (geography with music)** – Students create a musical rap to learn all 50 state capitals. For more information on incorporating the arts, visit [artswork.asu.edu](http://artswork.asu.edu). Also, as part of her duties as State Teacher of the Year, Ball will provide free workshops on integrating the arts throughout your school. To schedule Ball, call the State Department of Education at 405/521-4527.

## Arts Task Force Includes OEA Members, Staff

Seven OEA members and one staffer are part of the State Arts Assessment Task Force:

Cindy Ball, Muskogee  
Kathleen Blake, Edmond  
LaDonna Flowers, Coalgate  
Marcellus Hankins, Mid-Del  
Roxy Merklin, Woodward  
Steve Tomlin, Tulsa  
Christina Whitefield, Wynnewood  
Lela Odom, OEA associate executive director

# Overtime: *Separating Fact from Fiction*

By Heath Merchen, Associate General Counsel

*Over the course of the past year, the OEA Legal Services office has received a large number of questions regarding overtime pay and the laws relating to wage payment and record keeping. The concerns range from whether time clocks can be required to the impact of having two different jobs within the same district. Hence, we've put together the following overview to answer a few questions and to dispel some existing myths.*



*Heath Merchen*

The federal statute governing overtime and record keeping for hours worked is known as the Fair Labor Standards Act (FLSA) and was signed in 1938 by Franklin D. Roosevelt while our nation was in the throes of the Great Depression. Its purpose was to end oppressive hours and improve

record keeping requirements have led to numerous disputes over how time is tracked, the most contentious of which is the time clock. While employers are not specifically required to keep a time clock, many opt to do so and it is important for employees to realize that the employer can require clocking in,

even if it wasn't required in past years.

While employers can require clocking

in, it is important to remember that the employer cannot modify the employee's time sheet to reduce hours, even if the employee wasn't authorized to work the extra time. Rather, an employer must pay the employee for the hours worked, though the employee may face discipline if he or she works additional hours after being instructed not to do so. Along those same lines, it is important for employees and employers alike to realize there is no such thing as "volunteering" extra time on the job: hourly workers are entitled to pay for all time worked.

Hence, any hourly worker who stays late to finish a project is entitled to payment for that time, especially when the supervisor has reason to know it is happening.

As most people know, employees are entitled to time and a half pay for hours exceeding forty per week. However, many mistakenly believe that any time over eight hours per day requires overtime pay. While this may be true

under a local negotiated agreement, the FLSA only applies to those hours exceeding 40 per week. Additionally, an employee and employer can mutually agree to what is called compensatory time in lieu of overtime, i.e. for every hour of overtime, an employee earns an hour and a half of leave time. However, contrary to many existing practices, an employer can neither force compensatory time on an employee nor unreasonably deny a request to use earned compensatory time.

Another common misconception is that employers can avoid paying overtime if the employee has two different

***An employer can neither force compensatory time on an employee nor unreasonably deny a request to use earned compensatory time.***

jobs with the same employer. To the contrary, if an employee works more than a combined 40 hours per week for all different contracts with the same employer, he or she is entitled to overtime. For example, presume an employee drives a bus for \$12 per hour 20 hours per week and is also a teacher's assistant for \$10 per hour for 20 hours per week. If the employee works an additional five hours as a teacher's assistant, putting her total hours worked for that employer at 45, the employee would be entitled to five hours of overtime under the FLSA. The rate used to calculate the overtime would be a composite/average rate of the two jobs, in this case \$11 per hour.

Hence, overtime would be paid at 1.5 times \$11, or \$16.50 per hour.

The upside of this rule is that employers can't get away from overtime requirements by assigning individuals to two different jobs. The downside of asserting this right, however, is that many employers will then award the second contract to a different party at the end of its term. Unfortunately, the FLSA does not prohibit this practice and new guidelines from the department of labor even go so far as to encourage it.

While the FLSA offers broad protection for overtime payment, contrary to popular belief, it does not set an overall limit on the number of hours an employee can be required to work, nor does it set a specific workday. Unless a local contract states otherwise, an employer can assign employees mandatory overtime and can set a work schedule that is different than the traditional day or that varies from day to day, i.e. a flex schedule. Similarly, the FLSA does not require overtime pay for weekend or holiday work. If they exist, those requirements generally stem from local negotiated agreements.

The FLSA and the cases interpreting it are extremely complex and it is impossible in the limited space of this article to address it in its entirety. If you are experiencing problems related to overtime, compensatory time, or other wage related issues, be sure to contact your regional advocacy specialist immediately.

***An employer must pay the employee for hours worked.***

working conditions by setting minimum working standards for private sector employers. Its effectiveness was, and still is, a subject of great debate and it initially did not provide any protection to public sector employees. While Congress later amended the law in 1966 to apply to public employers, that provision was largely ineffectual until 1985 when the Supreme Court ruled that the FLSA fully applied to state agencies, including school districts.

As it now stands, the law applies to school support employees and sets minimum wage rates and overtime standards, among other things, though teachers are specifically exempted from the overtime requirements of the act. It is important to note, however, that the act may still apply to any non-teaching contracts the teacher holds (e.g. teachers who also drive a bus or perform other services that are traditionally nonexempt in nature).

For those positions which are considered "nonexempt," employers must keep track of a variety of records, including the employee's hours worked, rates of pay, overtime pay and payment date, among other items. These

# Seussentennial Promises to be Biggest RAA Event Ever

By Bruce Treadaway

OEA's Read Across America program, recognized as one of the best in the country, has once again undertaken an ambitious schedule. Last year, a record 41,000 students, teachers and parents were encouraged to read by the OEA Catavans as the state was covered by Dr. Seuss characters. This year should be even more



February 13-14 at the OKC Saturn location on I-240 and Shields in south Oklahoma City, their names will be put into a drawing for a new car three times. The drawing will be held at 6 p.m. on the 14<sup>th</sup>.

OEA's RAA characters will once again be at the Oklahoma Kids World of Fun, which is scheduled for February

productive. Once again the OEA's North and South teams will make "Major Stops" during the week leading up to the "Seussentennial," Dr. Seuss's 100<sup>th</sup> birthday on March 2.

OEA's RAA activities are numerous and assorted this year. February 8-14, the RAA characters will be assisting Saturn of Oklahoma City with its annual blood drive. Last year's drive was the biggest blood drive in the nation, and this year should be even bigger. Teachers can donate blood at any of the Oklahoma Blood Institute locations in Oklahoma, but if they donate on

20-22 at the Oklahoma State Fairgrounds. Student OEA members are always very helpful with this activity, and last year over 16,000 children saw the OEA RAA program at this event.

Crossroads (Oklahoma City), Heritage Park (Midwest City) and Shawnee Malls will host RAA activities on February 28. OKC's Quail Springs Mall event is set for February 29. This project, begun by the Mid-Del ACT three years ago, has proven to be a popular activity and a great booster to the OEA cause marketing effort with businesses in Oklahoma.

And finally, Dr. Seuss's 100<sup>th</sup> birthday will be celebrated at the Governor's Mansion on March 2 with over 300 "top readers" selected from Moore, Mid-Del and Edmond during the "Fall Challenge." OEA's honorary RAA chairs, Governor Brad and First Lady Kim Henry, will host the party that will be filled with reading and special activities.

In addition to all these activities, OEA locals will be conducting RAA activities and the individual characters will be making stops around the state consistently during the year. Make plans now to join the OEA in the largest reading celebration in America.

## Special thanks to our 2004 Read Across America Sponsors

- Blunck's Studio
- Christmas Connection
- Dillards Dept. Stores
- Johnnie's Charbroiler Restaurants
- Saturn of Oklahoma City
- Staples

## 2004 OEA Catavan (tentative dates and stops)

- Monday, February 23**  
Erick, Hinton, Meeker, Sayre, and Woodward
- Tuesday, February 24**  
Healdton, Jay, Muskogee, Ninnekah, Rush Springs, Bilingual presentation at Tulsa County Library
- Wednesday, February 25**  
Lone Star, Mounds, Moyers and Valliant
- Thursday, February 26**  
Shawnee and Western Heights
- Friday, February 27**  
Strother and Wetumka
- Saturday, February 28**  
Crossroads Mall, Okla. City; Heritage Park Mall, Midwest City; and Shawnee Mall
- Sunday, February 29**  
Quail Springs Mall, Okla. City;
- Monday, March 1**  
Okla. Museum of Natural History
- Tuesday, March 2**  
Governor's Mansion in Okla. City

*OEA's 2004 Read Across America Poster appears on pages 8-9. Pull it out and hang it in your room or the teacher's lounge. A few glossy copies of the poster are available. Contact Bruce Treadaway at [btreadaway@okea.org](mailto:btreadaway@okea.org), 800/522-8091 or 405/528-7785 to get copies.*

## Grant Will Help TCTA Focus On Bettering Inner City Schools

By Marty Bull

The Tulsa Classroom Teachers Association (TCTA) has won a \$5,000 grant from the National Council of Urban Education Associations (NCUEA).

With help from the grant, TCTA will create the Tulsa Schools Coalition (TSC), which will focus on increasing public, parental and business support in urging legislators to support public education through appropriate funding. Forums, workshops, and electronic networking will be used as tools to meet the objectives of this project.

The Coalition will focus on the

need for quality inner city schools and the economic damage caused by flight to the suburbs.

"The need for this project stems from a lack of support from the Tulsa Community," said TCTA President Steve Stockley. "Tulsa suffers from a shrinking local economy and an aging, conservative population that does not always see the need for investment in public schools."

The TSC Project will enlist the participation of various community groups such as the Parent Teacher Association, Tulsa Chamber of Commerce, police and fire unions, Tulsa



TCTA's Steve Stockley and Patti Ferguson

Labor-Religion Council, Tulsa Interfaith Alliance, retired and senior citizen groups and high school alumni groups.

"Our goal is to unite these groups with information and education, and then to mobilize them to help increase community support for improved public education funding," said Stockley. "We believe better served students are better achieving students."

Project coordinator Patti Ferguson

first became interested in applying for the grant after attending a NCUEA meeting.

"I heard what other urban locals from across the country were doing to improve community support and saw it as an opportunity for TCTA to expand our programs," said Ferguson, who is a TCTA board member. "We believe the Tulsa Schools Coalition Project will expand support for increased legislative funding of public education"

The NEA Urban Grants program annually funds 25 grassroots projects initiated by local affiliates of NEA and are part of a larger NEA effort to make public schools great for every child.

# Leadership Conference Energizes Local Leaders from Nine States

By Doug Folks

More than 600 local leaders converged on Oklahoma City in mid-January, and walked away armed with a renewed sense of purpose and tons of great organizing ideas.

They were part of the Western Region Leadership Conference (WRLC), which rotates annually between Oklahoma, Arizona, Colorado, Kansas, Nebraska, New Mexico, Texas, Utah and Wyoming. Next year's conference will be in Denver.

The Oklahoma City conference took a new approach to this leadership training opportunity, basing the entire

cited about being in Oklahoma City and about the content of this conference."

Oklahoma had more than 150 delegates, which was one of the largest state delegations ever to attend a WRLC.

Rick Moulton is a junior high teacher and coach who also drives a regular bus route. He is president of the Enid Education Association and a member of its bargaining team who was attending his first WRLC. After attending the "Use of Power" breakout, he came away with a new appreciation of leadership.

"The session

helped me to define what power is and how to use it," he said. "It made me realize how fortunate all of the members of OEA/NEA are to have the leadership we have, people like Reg Weaver and Roy Bishop and

Becky Felts."

Sabra Tucker is a third grade teacher in Shawnee and president of the Shawnee ACT who was attending her second WRLC.

"It's a spiritual experience to hear Reg Weaver speak," she said. "The conference gave me a shot of energy about how we have so much going for us. The younger teachers are unaware of the leadership our national organization provides. We've got to really focus on all aspects of our membership, even our student members."

Lisa Yahola, a fifth year biology and zoology teacher from Tahlequah, was attending her first WRLC, and she also attended the Minority Leadership Conference (MLC) which preceded the



First-time WRLC attendees Lisa Yahola, Tahlequah (left), and Rick Moulton, Enid (right), get tips on which sessions to attend from Shawnee's Sabra Tucker.



Lawton's Dorothy Bradley sends a message to one of her elected officials at the WRLC's Cyber Cafe.

three-day program around the common thread of organizing. A keynote address on organizing around critical issues was followed by organizing skill sessions and then skill application sessions. Energizing, keynote presentations were provided by NEA President Reg Weaver; Oklahoma's own Frosty Troy, editor of *The Oklahoma Observer*; Tim McCluskey, executive director of the Arizona Education Association; and Deb Erickson, CEO of the ICAN Institute.

OEA President Roy Bishop called Oklahoma City's WRLC one of the best ever.

"We had a number of new participants from Oklahoma and throughout the region," he said. "They were ex-

WRLC. She attended an application session led by OEA teaching and learning specialists Floyd Cox and Bonnie Hammock who explained the OEA training, "Why I Belong."

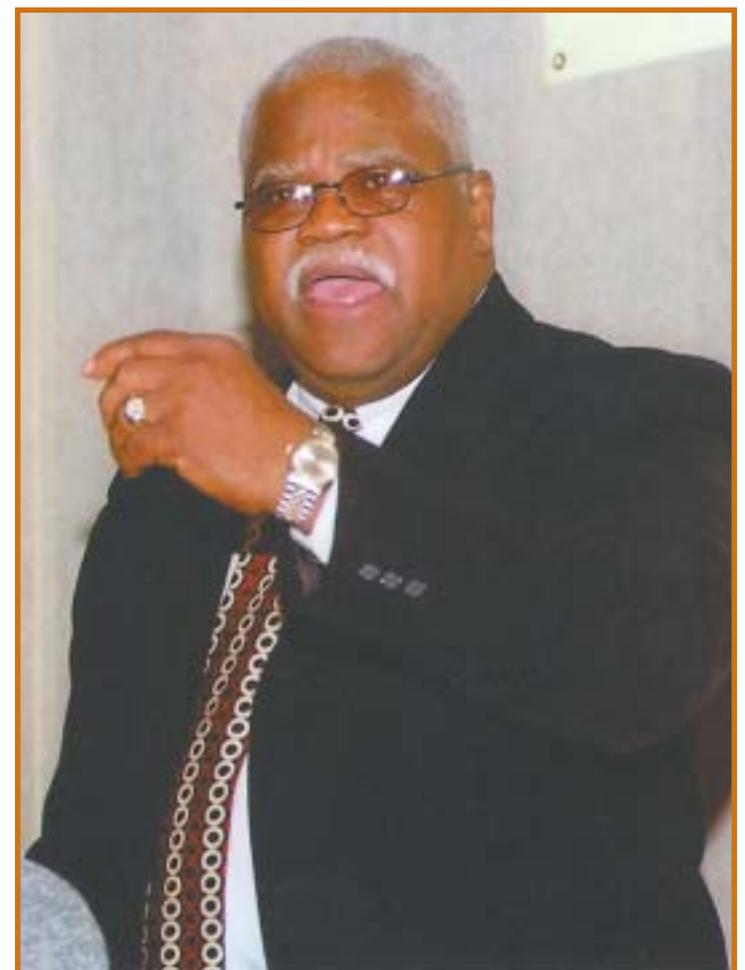
"The session was geared to other states as an example, but it gave me information (about OEA benefits and policies) that I didn't have as a new leader," she said. "Floyd and Bonnie gave me answers to questions I get in my local."

Yahola, co-president of the Tahlequah EA and a member of the

Cherokee tribe, was encouraged to discover a unity with all teachers at the MLC.

"I saw a statistic about 4 years ago that said only .03 percent of all teachers are Native American women," she said. "Even though I'm in such a small percentage of teachers, we all fight the same fight. It's good to know you're not the only one fighting the battle."

NEA President Reg Weaver opened the Western Region Leadership Conference with his usual enthusiasm for teachers and public education, setting the stage for an energizing event for more than 600 local leaders from nine western states.



# Gunsaulis Earns National Social Studies Honor

By Patti Razien

The National Council for the Social Studies recently chose Arnett's Linda Gunsaulis as the nation's Outstanding Elementary Social Studies Teacher of the Year during its 83<sup>rd</sup> annual conference held recently in Chicago.

Gunsaulis teaches fourth grade Oklahoma history, fifth grade American history, and sixth grade world history, and then spends the remainder of the day in the fourth grade classroom.

The criteria for nomination of the national award require documentation that demonstrates exceptional abilities in at least six of seven specific categories. Some of these abilities include incorporating innovative instructional strategies and techniques, developing or using instructional materials cre-

atively and effectively, demonstrating the ability to foster a spirit of inquiry, and fostering the development of democratic beliefs and values, and the skills needed for the students to become effective citizens.

Gunsaulis was previously recognized by the Oklahoma Council for Social Studies as the 2002 Outstanding Oklahoma Elementary Social Studies Teacher of the Year. She is a National Board Certified teacher who is known for her dedication and enthusiasm. She works actively with educators in Oklahoma to promote academic excellence by aligning creative classroom teaching strategies to curriculum standards.

She has served in leadership positions for many various professional development projects, as well as

## Student OEA Convention Set for March 5-6

Professional development and the naming of this year's outstanding chapter will highlight the 2004 Student OEA Convention, March 5-6.

The conference opens at 1 p.m., March 5, and runs through the 6th at the Holiday Inn Hotel and Suites, 63rd and Broadway Extension in Okla. City.

Professional development work-

shops will include "Getting That First Job," "Teacher Time Saver Tips," and a session on building a portfolio.

Local presidents and advisors will have convention materials. There is no registration fee for members. For more information, contact Floyd Cox, SOEA state organizer, at fcox@okea.org, 800/522-8091 or 405/528-7785.

presenting in-service workshops for social studies and reading.

Gunsaulis is president of the Oklahoma Reading Association and second vice president of Gamma State, Delta Kappa Gamma Society, International. She is also the professional development chair at Arnett Schools where she has taught since 1990. She also taught at Fargo Elementary and High Schools.

Gunsaulis is a graduate of Southwestern Oklahoma State University where she received both her bachelor's and master's degrees in education.



Linda Gunsaulis, Outstanding Elementary Social Studies Teacher of the Year.

## 4 Questions With Linda Gunsaulis

### What is your favorite unit?

"I love to teach about the time leading up to the Revolutionary War. We have lots of fun activities, including a game called "King's M&M's" that teaches about taxation, scarcity and the fairness of it all."

### When did you know that teaching Social Studies was your favorite subject to teach?

"Actually, the first year I taught fifth grade at Fargo Elementary I fell in love with it."

### Do you find time for outside interests and hobbies?

"My husband, Darrell, and I have seven grandchildren ranging in ages from 9 months to 13 years that we love to spend time with. We also have a farm by Fairview that keeps us very busy. In my 'spare' time I also love to read."

### What's the best advice you can share with other teachers?

"My husband once told me that none of us would be here if it weren't for the students so we need to always put them first. What makes the school I teach in so great is that we can always depend on each other for anything. We work as a team. Any time one of us needs help, we do not hesitate to ask any of our other teachers for it. It's that feeling of camaraderie that allows us to be the best teachers we can be for our students."

## Home Financing Designed with NEA Members in Mind

If you're a National Education Association (NEA) member with plans to purchase or refinance a home, consider the advantages of the NEA Home Financing Program<sup>®</sup> provided by Wells Fargo Home Mortgage. NEA Members receive competitive rates, superior service and a 3-day/2-night NEA Getaway<sup>SM</sup> vacation.<sup>1</sup> (Transportation not included. See below for details.) Plus, our comprehensive selection of mortgage products includes flexible down payment and closing options, allowing us to personalize a home financing solution just for you.

Contact your Home Mortgage Consultant today to learn more.



Call today!  
Kay Gray Jennifer Ellis  
2114 S. Main Street • Grove, OK 74344  
1-877-787-6028

BRANCHES: Enter DM# DMCNEAHOTEL in LIS. Refer to Affinity Programs At-a-Glance for details.

<sup>1</sup>Transportation not included with the getaway. Offer valid for new purchase or refinance mortgage loan applications taken and closed through June 30, 2004 through this program. This offer is available for first mortgages through Wells Fargo Home Mortgage and not available on home equity loans and lines of credit and cannot be combined with any other program or offer. Contact your mortgage consultant for additional details, terms and conditions. The offer is administered by BI, which is not affiliated with Wells Fargo Home Mortgage and is subject to change without notice.

The special benefits of the NEA Home Financing Program cannot be combined with any other offer. NEA Home Financing Program is a registered mark and NEA Getaway is a service mark of NEA's Member Benefits Corp. The NEA is not offering or originating any loans in connection with this program and does not approve or deny loans. Information is accurate as of the date of printing and is subject to change without notice.

Wells Fargo Home Mortgage, Inc. originates mortgage loans in New Hampshire under License No. 5757 MB for first mortgages and License No. 5768 MHL for second mortgages and is a New Jersey Department of Banking Licensed Mortgage Banker.

© 2003 Wells Fargo Home Mortgage, Inc. All Rights Reserved. NEA HMCAD 6/03 #9575



# Habbershaw, Kirtley Win Statewide CareerTech Honors

By Patti Razien

When you walk in to the Northwest Technology Center campus at Fairview there is a sense that something wonderful goes on in the building. It begins with the warm greetings from the office staff and continues throughout the building, from students to the faculty.

Two teachers who are the embodiment of that warmth and professionalism are Glenace Habbershaw and Judy Kirtley. The two longtime OEA members were recently selected as state winners from the Oklahoma Association of Career and Technology Education (OKACTE) in their individual fields of expertise.

Kirtley was the Business and Information Technology Education division winner, while Habbershaw was selected for her work in the Trade and Industrial Education division.

Habbershaw went on to be chosen from a very prestigious field as the overall OKACTE Teacher of the Year for 2003.

Glenace is currently the Education Enhancement Coordinator and testing liaison for the Northwest Technology Center-Fairview Campus. At the time

of the awards, Habbershaw was teaching Occupational Services there. This course offered students an opportunity to develop entry level skills in a wide variety of occupational areas such as flower beds, home laundry, car detailing, furniture refinishing, food and service preparation, hospital bed-making and customer services. All students participated in all units, making this a unique course taught by a uniquely gifted teacher. Not only did students benefit from the academic lessons, but they also learned tolerance, patience and teamwork.

“What I love about working here is that all students that walk through the doors bring with them volumes of experiences and fresh ideas and I get to help them mold those experiences and ideas into what will make them produc-

tive citizens of their communities,” Habbershaw said. “Glenace always goes above the call. She is compassionate to all students and has such a high level of energy,” says Jane Bowen, assistant superintendent at NW Technology Center. “We feel so fortunate

to have had her selected as the OKACTE Teacher of the Year.”

Judy Kirtley teaches Interactive Media students who choose a career in e-commerce, digital media or techni-



Glenace Habbershaw helps Tyrone Little Coyote with a class assignment. A longtime OEA member, Habbershaw was recently named CareerTech Teacher of the Year for her work in the Trade and Industrial Education division. Habbershaw teaches at the Northwest Technology Center in Fairview.

cal support. She also manages the class on-line and utilizes work-based projects from business and industry.

“Judy works about 14 hours a day,” Bowen said. “Both of these ladies are such an asset to our school.”

“I love being the catalyst for change in a person’s life,” said Kirtley. “Seeing them grow and learn skills they put to good use is such a rewarding experience.”

Both teachers will compete nationally in the Region IV contest held in San Antonio in April. The Oklahoma ACTE awards program promotes excellence in career and technology education by recognizing individuals who have made extraordinary contributions to the field, programs that exemplify the highest standards, and organizations that have conducted activities to promote and expand career and technology education programs.



Judy Kirtley works with Lacey Roquemore, historian for the State Business Professionals of America. Kirtley was recently named Business and Information Technology Education division Teacher of the Year by the Oklahoma Association of Career and Technology Education.

**MONSTER TRUCKS**  
THE SCIENCE OF EXTREME MACHINES

10.4.03  
THROUGH  
4.4.04

**CRASH COURSE IN CRUSH!**

**EXHIBIT MATERIAL COVERS:**

- SIMPLE MACHINES
- COMBUSTION
- TECHNOLOGY & ART
- NEWTON & HIS FUNKY LAWS OF MOTION!

**OMNIPLEX**  
2100 NE 52nd Street  
Oklahoma City, OK  
405.602.3760  
www.omniplex.org

# February is Filing Month for OEA Positions

Filing opens February 1 for five zone director positions on the OEA Board of Directors as well as six statewide offices, President Roy Bishop has announced.

Only official filing forms will be accepted, and the forms must be at OEA Headquarters in Oklahoma City by 5 p.m. Friday, February 27. Voting for all positions will take place during March.

Each local president or primary contact will receive a packet in late January announcing the positions and including official filing forms. Candidates for the offices may download blank filing forms at [www.oeka.org](http://www.oeka.org), or contact Janice Dealy at OEA Headquarters at 800/522-8091 or 528-7785 in central Oklahoma. Completed filing forms should be mailed to the OEA Headquarters, PO Box 18485, Oklahoma City, OK, 73154, or fax them to 405/523-4324. Detailed instructions can be found on the filing forms.

Board positions are open to active members who work at a school within the geographic region of the board seat.

Each geographic region except the Oklahoma City Metro has a board position open this year. They are:

- Northeast D, which includes Osage, Pawnee, Rogers and Washington Counties;
- Northwest C, which includes Blaine, Canadian and Kingfisher Counties;
- Southeast A, which includes Pontotoc, Pottawatomie and Seminole Counties;
- Southwest C, which includes Grady, Stephens and Jefferson Counties, and the Professional Educators' Association of Lawton and the Lawton Education Support Professionals Association locals in Comanche County;
- Tulsa Metro C, which includes all of Creek County as well as Collinsville,

Keystone, Owasso, Sand Springs, Skiatook and Sperry School Districts in Tulsa County.

Statewide offices are open for OEA Delegate Assembly and NEA Representative Assembly delegates. Candidates must be members in good standing and meet the specific criteria for the position. Delegate openings for the 2004 Delegate Assembly (April 23-24 in Oklahoma City) are:

- OEA/NEA Retired Delegate(s) At-Large;
- OEA Administrator Delegate(s) At-Large; and
- OEA Ethnic Minority Delegate(s) At-Large.

Positions open for the 2004 NEA-RA, scheduled for July 1-7 in Washington, D.C., are:

- Category I Delegate(s) At-Large (Active teachers and support professionals);
- Category II Delegate(s) At-Large

(Active administrators or supervisors, retired OEA/NEA Life members and non-unified NEA Life members), and;

- NEA Retired Delegate(s) At-Large (NEA-Retired).

The OEA Constitution requires local affiliates to elect ethnic minorities and administrator delegates to the OEA Delegate Assembly in proportion to the membership of those demographics in the local. The number of At-Large delegates elected at the state level to be seated at the OEA Delegate Assembly will be determined after local election results are reported.

A major goal of the OEA is to increase minority participation at all levels of the Association. The NEA Constitution/Bylaws 3-1 (G) states, "It is the policy of the Association to achieve ethnic-minority delegate representation at least equal to the proportion of ethnic-minority population in the state."



## SPRINT PCS TEACHER EMPLOYEE DISCOUNT

<b>No Activation Fee</b>	<b>\$31.50/300 Minutes</b> 300 Anytime + Unlimited Nights & Weekends	<b>Free Long Distance</b>
	<b>\$40.50/500 Minutes</b> 500 Anytime + Unlimited Nights & Weekends, Add 2nd line for \$20	
	<b>\$45.00/700 Minutes</b> 700 Anytime + Unlimited Nights and Weekends, Add 2nd line for \$20	
	<b>\$58.50/1100 Minutes</b> 1100 Anytime + Unlimited Nights & Weekends, Add 2nd line for \$20	
	<b>\$90.00/2000 Minutes</b> 2000 Anytime + Unlimited Nights and Weekends, Add 2nd line for \$20 and Unlimited Vision (Data)	

Includes Real Nationwide Long Distance, Voicemail with Numeric Paging, Caller ID, Call Waiting and Three-Way Calling.

For more information or to order your phone,  
**Casey Short 800/310-7379**

**Sprint – The clear alternative to cellular.<sup>SM</sup>**  
Offer subject to change at any time.



developed by:



**SEAS | SEAS Web | Administration Module | Evaluation Report Writer**

**SEAS** is a computer automated IEP program that is currently being used in over 1,250 school districts in 15 states with an estimated 40,000 users accessing the program daily.

The **SEAS** program features:

- € Faster IEP's
- € Measurable Goals & Objectives
- € Oklahoma Child Count
- € On Site In-Service Training
- € Customizable Form Groupings
- € Electronic Student Transfer Feature
- € District specific forms capability
- € Timeline Tracking
- € Free Unlimited Technical Support
- € Always Current State Mandated Forms



*Save up to 2 hours per IEP!*

**SEAS Web offers all of the above and more...**

- € Access the **SEAS** program from any computer via the Internet
- € The latest and greatest web security features
- € Assign security levels to staff



*Call today for a free web demo or demo CD!*

For more information contact:  
**Computer Automation Systems, Inc.**  
Toll Free: (877) 221-7327 Fax: (870) 425-6968 E-mail: [seas@computerautomation.com](mailto:seas@computerautomation.com)  
Web: [www.computerautomation.com](http://www.computerautomation.com)

# Strategy for a Successful Retirement

When it comes to preparing financially for retirement, many people have the same question: “Where do I begin?”

The more important question is, “Where do I want to be financially in retirement?”

Setting goals for retirement is the first step in building a successful investment strategy. Consider the following to define your long-term financial objectives:

## What level of income will I need?

What type of lifestyle do you want in retirement? What other sources of income will you have? What current expenses will decrease and which ones may increase? Answers to these questions will help you determine the size of the nest egg you will need.

## What impact will inflation have on my savings?

Even moderate inflation erodes the buying power of your income. When you think of the level of income you would like to have, take into account the impact of inflation during the remainder of your work life as well as over the course of your retirement.

## Is it important to have a death benefit?

If you are saving for more than just your own retirement, it may be beneficial to put your money in an investment that provides a guaranteed death benefit to survivors.

## Is there a way my retirement program can help me save on taxes?

The power of many retirement programs is that they can be funded with pre-tax dollars and the earnings grow tax-deferred. Every dollar you put in goes to work earning returns rather than paying taxes. By using pre-tax in-

come before retirement, you can actually contribute at a higher level than if you were using after-tax income and still maintain your take-home pay.

## How do I invest my money?

Choosing your mix of investments is known as asset allocation. The investments you choose relate to how comfortable you are with risk and how long you have to save before retirement. Taking a risk-tolerance quiz can be a good start in determining what type of an investor you are – conservative, moderate or aggressive.

## Where can I get help in answering all of my questions?

One of your greatest resources for retirement planning is your local NEA Valuebuilder Financial Counselor. You can depend on his or her financial knowledge and willingness to help you craft a plan designed to meet your unique needs.

To speak with an NEA Valuebuilder Financial Counselor, e-mail

Lpicone@neamb.com with your name, school district, home phone and/or e-mail address.

## Portion of Dues Are Tax Deductible

Members who itemize their tax returns can deduct most of their membership dues when they file income taxes.

All but that portion of membership dues spent on lobbying are deductible. Members should also check with their local Association to determine how much of their local dues are tax deductible.

### Tax Deductible Portion of 2002-03 Dues

Full-time Active Certified	\$338.82
Halftime Active Certified	\$169.41
Full-Time Active Support	\$174.91
Halftime Active Support	\$87.46
Substitute	\$119.41
Reserve Certified	\$166.91
Reserve Support	\$84.95

## Check this out!

Studying up on homeowners insurance? Check out the program that’s received the NEA stamp of approval since 1968.

Horace Mann knows that educators have special needs when it comes to insuring their home and personal property. That’s why we designed the NEA Homeowners® Insurance Program.

Make a call that’s long overdue. Contact your local Horace Mann representative today, visit us on-line at [www.horacemann.com](http://www.horacemann.com) or call 1-800-999-1030 (7 a.m. to 7 p.m. CST Monday through Friday; 8 a.m. to 4:30 p.m. CST Saturday).

The NEA Homeowners® Insurance Program is underwritten by Horace Mann Insurance Company, Teachers Insurance Company, Horace Mann Property & Casualty Insurance Company, and Horace Mann Lloyds.



**Horace Mann**  
Educated Financial Solutions

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





## Help stamp out your debt with the NEA Personal Loan.

With rates as low as 6.99% APR<sup>†</sup> your debt<sup>††</sup> could be gone before you know it. By making a modest monthly payment of \$317 at our lowest APR of 6.99%, you could stamp out \$10,000 of debt after just 36 months. It's that simple with the NEA Personal Loan<sup>®</sup>. So why not apply today?

The NEA Personal Loan offers you plenty of options. You can apply for the loan amount that works for you – from \$3,000 to \$25,000.\* And, you can choose how much time you'd like to repay the loan – from 24 months to 84 months.

Unlike other loans, this one requires no collateral, allows you to defer payments for 90 days,\*\* (finance charges will accrue, repayment term starts after deferral period) and has no pre-payment penalties.

How much time does it take to apply to help stamp out your debt? Just ten minutes. Call MBNA at 1-800-545-4094 and mention priority code A9IQ for a loan decision right over the phone. Why live with the uneasy feeling of being in debt? Call this number today to apply and you could start making your debt disappear with the NEA Personal Loan.

Call now to apply to help stamp out your debt:

# 1-800-545-4094

(TDD users, call 1-800-833-6262)

Priority code: **A9IQ** Monday-Thursday, 8am-10pm; Friday, 8am-8pm; and Saturday, 8am-5pm ET

Loan Amount	Term:					
	24 months	36 months	48 months	60 months	72 months	84 months
\$3,000	\$139	\$96	\$74	\$62	N/A	N/A
\$10,000	\$460	\$317	\$246	\$204	\$176	N/A
\$15,000	\$690	\$476	\$369	\$305	\$263	\$233
\$25,000	N/A	\$792	\$615	\$508	\$438	\$388

All payment amounts and terms are estimates based on an APR of 6.99%.<sup>†</sup> Your APR may be higher. See below for important APR disclosures.



www.neamb.com



# Accessing Member Benefits Programs Is a Simple Process

By *Lesleigh Lynes*  
Sterling Public Schools

Most recently, my husband Ryan and I have used Personal Legal Services to have a simple will written for us. This was a very easy process. I called the OKC office and they forwarded my information to the White Law Firm located in OKC. We received a short letter and questionnaire from them about two



*Lesleigh Lynes*

weeks after my request. We filled out the forms and sent them back.

In about 3 weeks we received a copy of the will to look over. It was correct, so all we had to do was sign it and have it witnessed and notarized before sending a copy back to keep on file for us. That was it and it was very short and simple. It was something I would have done sooner if I had known it was going to be so easy. Best of all, it was free!

The first time I used any OEA member benefit was about a year ago. I was paying bills and going through the mail one night at about 10 p.m. I got a

flyer from NEA about a low interest loan. I decided to call and just see about the process. I figured out the amount I needed to consolidate all of the bills that I could and pay everything off.

I called and could not believe that someone answered the phone that late. I was expecting an automated system, but I actually got a real person. He was very polite and answered all of my questions in a professional manner. He figured my interest rate for me. There is not a set rate for everyone. We actually

got 9 percent.

Although it was not the lowest it was a lot lower than what I was paying in interest on the credit cards. In a matter of about 30 minutes I had my "loan," which is actually a line of credit that I may access at any time by calling or using checks that are issued periodically. He direct deposited the amount I requested in my bank account in just a matter of days.

I was very pleased with the quick service I received. I have even

called one time since then to have my line increased, and that also only took a matter of minutes.

I was very pleased with both of the OEA member services that I have used. I have and will continue to recommend either one to any other member.

Do you have a story of how you used OEA/NEA benefits? Stories can be from any time during your membership with the OEA. If we print your column, you will receive a \$25 gift certificate.

Columns should be from 200-300 words long. E-mail your stories to Patti Razien at [prazien@okea.org](mailto:prazien@okea.org).

### Benefits in Action

"I was very pleased with the quick service I received."

*Lesleigh Lynes, Sterling*

<sup>†</sup>MBNA will set your Annual Percentage Rate (APR) between 6.99% and 17.99% based on your creditworthiness. The APR is not guaranteed and may change; however, any APR change will not affect any balance on your account at the time of the change. In most cases, a change in the APR will restart your repayment term and change your minimum monthly payment. There is a 1% transaction fee for all advances on the account, including access checks, direct deposits and balance transfers (fee: min \$2; max \$10).

<sup>††</sup>MBNA may prohibit use of an NEA Personal Loan account to pay off or pay down another MBNA account.

\*Receipt of maximum credit line is subject to creditworthiness standards.

\*\*This account offers a 3-month payment deferral feature if you take an advance within the first three months. During the deferral period, no payment will be due. Finance charges will accrue. Your repayment term will start after the deferral period. You may pre-pay at any time without penalty.

The NEA is not involved in the credit decision process. All applications will be subject to a confidential standard review by MBNA America. The account is issued and administered by MBNA America Bank, N.A.

The NEA Personal Loan program has been developed for NEA members and their families only. Eligible NEA family members include parents, spouse (or domestic partner) and children. If a member decides not to renew membership, that person and his/her family will no longer be eligible to receive the preferred rates and fees offered through the NEA Personal Loan program. If eligible, a replacement loan may be offered.

MBNA and MBNA America are federally registered service marks of MBNA America Bank, N.A., PO Box 15133, Wilmington, DE 19885-5133.

The NEA Personal Loan is a federally registered service mark of NEA's Member Benefits Corporation and is a financial service provided by MBNA America, used pursuant to license.

**Absolutely NO membership dues are used to market this program.**

© 2004 MBNA America Bank, N.A.

PL390204