

April 2024



Utah Retired School Employees Association

BULLETIN

President's Message



Dr. Larry Dean

Our Board is thankful for those willing to support our organization monetarily and with donated time and effort in helping to protect the retirement benefits of our retired educators, classified employees, and administrators. It is a comforting feeling to know that people in our profession continue to be dedicated in preserving the right and benefits of not only those retired, but those who are still in the trenches.

Our distinguished former principal of Jordan High School Fred Ash has been filling the position of Legislative Vice President faithfully for many years. He has been vigilant in reporting on actions by our Legislature year after year. Fred's expertise has kept us very well informed. Mr. Fred Ash will now be serving as the Historian of our organization.

We are so excited for our new Board Members that have recently joined our Board. Mr. Thomas Nedreberg has accepted the position of President Elect. He will take over as President this coming September 2024. LaiLoni Elggren has accepted the position as Secretary. She is already functioning in this position admirably. Dean Miller is filling the position as Chair of Health Services. Dean has some excellent information and ideas on helping us all to maintain a happy and healthy life.

Thank you to all of you that have served our profession so admirably. I read recently that helping our children to find purpose by teaching and nurturing them, does help them to develop necessary skills and talents to lead productive and meaningful lives.

Just a reminder, if you would like to receive your bulletin via email, simply, Send a request to URSEA2025@gmail.com

Regards,
Dr. Larry Dean
URSEA President



In This Issue

President's Message
Executive Director
Scholarship Donations
Legislative Update
State Of The Units
Local Unit Presidents
Tom Nedreberg
URSEA Scholarship News
Guide To Your URSEA Member
Benefits ~ AMBA
Elder Care (Long-Term Care)
Foods You Can Eat Without Gaining Weight
6 Surprising Reasons You Can't Lose Weight
URSEA Executive Board
Volunteer Hours
Renewal Form



FROM THE DESK OF THE EXECUTIVE DIRECTOR

Arthur Cox



After a long cold winter, spring is finally here. Many are turning their thoughts to summer get-a-ways or summer vacations. We at the URSEA are also beginning work on our scholarship programs for educators who wish to return to college to enhance their educational skills. We have sent out letters to every school in the state of Utah providing information about our educator scholarship programs and how interested educators can apply. Last year the URSEA provided eight scholarships of \$1250.00 each to educators who planned on returning to college to work on advanced skills and degrees. Last year we received close to one hundred applications for our scholarships. We anticipate close to that number again this year. If you would like to donate to the teacher-URSEA program there is an application that you can fill out in this bulletin.

We are pleased to announce that Tom Nedreberg is the new President elect for URSEA. Tom lives in Eureka, Utah and is very excited to begin volunteering and providing new ideas to our organization. Tom will officially take over as president in September. We have a few spots on the executive board that need to be filled. If you would like to volunteer to serve on our board please contact Dr. Larry Dean or Arthur Cox.

We have a few articles that may be of interest to our members. We have articles on improving your health and how to avoid scammers that are after your money. Also we have Information concerning the legislative programs that were passed this year by the Utah State Legislature.

Many members have been switching to Continuous Membership concerning paying their URSEA dues. A Continuous Member has one dollar taken out of their monthly pension check each month and that dollar is sent to URSEA. This method of paying your dues saves you time and money. You are never late on dues payments. If you want to stop the Continuous Membership all you have to do is notify Utah Retirement Services that you wish to stop such payments. An application is provided in this bulletin that can help you switch to Continuous Membership.

We appreciate all of our members and hope that this bulletin finds you healthy and happy. If you would like to contact Dr. Larry Dean President of URSEA his email address is dlarrydean28@gmail.com or Arthur Cox, Executive Director, acecox49@gmail.com.

YOU CAN HELP TEACHERS ADVANCE THEIR EDUCATION

If you would like to donate to the URSEA TEACHER SCHOLARSHIP FUND please fill out the information below, with your donation and mail it to URSEA TEACHER SCHOLARSHIP FUND, Arthur Cox, Executive Director, 8931 Shady Meadow Drive, Sandy Utah, 84093 or to Sarah Voigt, Past President, 401 East 500 North, Kaysville, Utah, 84037

URSEA TEACHER SCHOLARSHIP FUND

Name _____

Address _____

Would you like your name listed as a donor? _____

Would you rather remain anonymous _____

Amount of Donation Check _____

Make check payable to The URSEA Scholarship Fund. This donation will only be used to promote URSEA scholarships for Utah Teachers that are going to advance their education.

LEGISLATIVE UPDATE

Tom Nedreberg, URSEA Legislative Chair

The 2024 Utah Legislative session was a hurried and very busy session. Over a thousand bills were introduced, with 591 bills passing both houses. They have either been signed or are awaiting a signature or veto from the Governor. The total budget for next year after everything will be in excess of 29 billion dollars, with Education's part being over 7 billion dollars.

In years past, the end of the session was very chaotic with controversial bills being heard and voted upon. In the past two years these kinds of bills have been front-loaded and taken care of in the first week or two of the session, thus freeing the rest of the session to pass more bills. It seems to have worked, but the controversial bills still get short-changed when it comes to public input or a robust debate. Last year, the "Utah Fits All Scholarship" bill was passed in spite of it being a voucher bill after Vouchers were roundly defeated in a state referendum in 2007. The bill was paired with a big increase in teacher salaries and putting into code that the Weighed Pupil Unit, WPU, which is used to fund schools, would be funded every year at least at inflation rate index.

So why am I mentioning what happened last year? Well, it's because nothing happens in isolation. The Scholarship was funded with 50 million dollars to establish the program but this year another 150 million was asked to be added to it without it even starting until 2025. The legislature did not fund the 150 million but did include another 40 million.

When it came to funding the WPU, inflation was 3.8% so that meant a 161 million dollar increase to public education. The legislature added 43 million to make it an even 5%, 202 million. The legislature also cut .1% from the state income tax, or about 170 million. The state income tax goes 100% to public schools and universities. The average teacher will see about a \$40 tax cut, while 25% of the tax cut will go to the top 1%. This was in addition to a 400 million dollar income tax cut in 2023. No one likes high taxes, but when they are used for our schools and we cut there, it hurts our schools. Also, let me mention that some other taxes were raised by one billion dollars to support the building of a baseball stadium and hockey arena in the hopes of attracting a Major League Baseball team and a National Hockey League team to Utah.

There was an investment in teachers that I wished would have been around when I was doing my student teaching. HB221 provide a \$8300 stipend to students during their student teaching. Hopefully this will have a beneficial effect on our current teacher shortage.

Other bills set up a procedure to "ban" books from school libraries and classrooms if 3 districts or 2 districts and 5 charter schools found the books "pornographic" or "explicit." On the other hand, the 10 Commandments and Magna Carta are now included in a list of optional materials that teachers can include in their curriculum. A bill to prohibit specific flags being displayed in the classroom was defeated, as was a bill to permit volunteer chaplains to assist students and staff. A bill that prohibited the deduction of employee association dues failed. It passed the House, but was never heard in the Senate.

In conclusion, I'd like to mention that there are many groups that advocate and lobby for our public schools. Some of them have registered lobbyist like the School Boards Association, the Superintendents Association, the Utah Education Association, and the PTA, but there are many other groups like the Elementary or Secondary Principal's Association or various Curriculum Associations that also lobby and interact with the legislature about bills being discussed. Within Utah, there is a strong working relationship between these organizations to advocate for students and strong public schools.

If you want to find out about the legislature, legislators, or bills being debated or proposed you can find information at <https://le.utah.gov/>. You can also contact any of the afore mentioned organizations to get information and talking points. It's important to express your own opinions to your own legislators as a retired educator by either writing, emailing, phoning or texting them via the contact information found on the legislature's website. Which is one of the best in the nation for gaining access to a legislature. Finally, it's important to remember to vote. This is important not only in the general election but in primary elections and off year elections.

STATE OF THE UNITS

Mary Ann Bundy



Many thanks to the retiring officers Annette VanWagener and Garn LeBarron for their years of service in the Alpine group. Also, thank you to Nancy Hayes for more than ten years with Davis RSEA. Your dedication is appreciated.

ALPINE RSEA RSEA The next quarterly lunch will be the first Monday, 6th of May; the following quarterly lunch is August 5th at the Golden Coral on University Parkway at 1:15. New Secretary is Julia Stanger and Karen Schlosser will be planning programs. Welcome and thanks for agreeing to serve.

BOX ELDER RSEA Calvin Hunsaker reported a fun post-holiday social at the Grille Restaurant in Tremonton. Their next luncheon is planned for April 29th at the “Old Grist Mill” (1075 S. 50 W., Brigham City) at 3:00PM. Retirees are encouraged to bring friends and Calvin would like you to RSVP by texting him at: 435-730-3278.

CACHE VALLEY RSEA Members helped Rodell celebrate her 90th Birthday in February. Also, retiree, Claire Hammond, turned one hundred. Regular luncheons will resume when DeLoy secures a room at one of the new restaurants in Logan. No more meetings at the Country Club. Luncheons are held the first Monday each month at 1:30 PM. DeLoy will notify all..

CARBON RSEA Friends are invited to attend the “Wednesday Crochet Group” in town Wed. mornings at ten AM. Come learn how to crochet or get help with a project you want to finish. Call Kristine Story for information: 435-748-2809.

COLOR COUNTRY RSEA Still working on organizing a group. In the meantime, Alpine RSEA would love you to take a road trip to Orem and join with them for lunch.

DAVIS RSEA We took a field trip to the Davis Central Kitchen at Freeport Bldg. 4G in March. It’s always amazing to see how much food for school lunches is prepared and shipped to schools in multiple districts. We also enjoyed lunch in the café after our tour. Our next excursion will be to the Weber Basin Water Conservancy either the 1st or 2nd Monday in May.

GREATER SALT LAKE/WASATCH FRONT RSEA Members enjoy luncheons at Midvale’s Golden Coral the first Tuesday each month at 1 pm; and book club meets the 3rd Wed. each month. “The Indigo Girl” is the book to read for more history of how Southern women bargained with their slaves for the recipe for Indigo dye. Members still participate with the food bank at their local elementary.

OGDEN RSEA Friends meet for lunch at noon the last Monday of each odd month at the “Golden Coral” at 988 Washington Blvd. at noon in Ogden. Bring a little extra change to donate to a small scholarship or gift card for supplies for new teachers. Meetings coming up are May 27th and July 29th. And maybe you’ll be a lucky winner of a door prize.

UINTA/DUCHESNE RSEA Cheryl Grammer welcomes retired friends to get together whenever possible.

WEBER RSEA The Prairie Schooner’s the place to meet at noon for a fun lunch with friends each 3rd Monday of the month. Invite all your retired friends.

URSEA LOCAL UNIT PRESIDENTS, 2023-2024

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TOM NEDREBERG

URSEA PRESIDENT ELECT

I just wanted to introduce myself since I was just chosen to be the President Elect of URSEA. I retired after 43 years in education two years ago. I feel like I am now starting on the finally journey in my career as an education advocate.

I was born the oldest of eight children in Hornell, NY while my dad was a student at Alfred University, in Ceramic Engineering. It was a good career for him, but the family moved around quite a bit as he was transferred around the country by his company, Mosaic Tile. We lived in Zanesville, OH, where I started Kindergarten. I didn't finish because we moved a couple of months to Jackson, MS. In 1959, there was no kindergarten in Mississippi so I didn't get back to school until the next year in first grade. I spent first through third grade at Span Elementary, the same school mentioned in the book, "The Help." It was a different time. Besides missing a lot of school because of measles and chicken pox, I was left-handed and stubborn driving my teacher crazy because I wouldn't write with my right hand. I also had dyslexia but nothing was known about that so I was labeled "slow" and spent a lot of time in the corner or in the hall instead of in my reading groups. I was blessed though, with parents who took an interest in their child, and they spent hours with me "playing" flash cards and reading hundreds of books to me.

I was also very lucky to have a great second grade teacher, Mrs. Carter, who took an interest in me, so while I wasn't a great reader, I didn't get years behind. My third grade teacher, Mrs. Thigpen, was very frustrated with my left handed penmanship. Again, I was relegated to the corner or to afterschool sessions of writing on the board hundreds of times, "I will write neat."

We left Jackson at the end of my third grade year. It happened to be the day that Medgar Evers was shot in his front yard. In those days you could leave children in cars so, as my parents were paying their bills leaving town, they left us kids in the car. By then there were four of us, and they would leave the car radio playing. All we heard about was the "riots" on the other side of town which was pretty scary for an eight year old. All of this left a big impression on me which I didn't understand at the time but came to understand over the years when I learned about segregation and the Civil Rights Movements.

We then moved back to the Zanesville area, living in a rural area before moving into town a year later. We also moved to New Jersey for my 8th grade year but came back to Zanesville where I ended up graduating from High School. I then went to Ohio State, served an LDS Mission in Southern California, came back and graduated from Ohio State, and got a Master Degree at New Mexico State. I got my first job in Mesa, AZ, 1979 as a fourth grade teacher.

As sometimes happens when you are young, I got divorced after my first daughter was born. This changed the trajectory of my entire life. I remarried, moved to Utah, first teaching in the Garfield County School District in Ticaboo and then in the Tintic School District in Eureka. I taught sixth grade, but over time and after another Master's Degree from Brigham Young, I became a principal, Special Education Director, Title One Director and eventually Technology Director in Tintic. I even got my CDL and helped as a bus driver, driving on field trips, athletics events, and even substituting on the regular daily bus runs when needed. I was in Tintic for 32 years. Even though I had these administrative positions, because it was such a small district, I also taught half time and eventually ended up at Tintic High School, a 7-12 school. As an elementary certified teacher, I could teach any subject in grades 7-8. Over the years, I taught math, science, Utah History, Art, and Computer Tech.

In 2009, I "retired." Looking back it was my first practice retirement. I didn't really want to but at that time, districts were taking away district post retirement benefits like insurance or a portion of salary so I decided it was time to retire. It was horrible. I didn't like thinking of myself as something other than a teacher. The district I retired from still needed a technology director, so I was able to come back to the district half time to

do that. This was before the change in the URS rules where you had to have a year of separation before rehiring. For the next eight years, I worked as the technology director half time and was lucky enough to be elected to be the UEA vice president for six years which I did the other days of the week. This was a tremendous opportunity to meet and work with great educators all over the state and advocate for strong public schools with them. In 2016, I retired for a second time from the Tintic School District and began to work for the High Desert UniServ, a part of UEA, as a UniServ Director, I worked with teachers in 10 districts in Central and Southeastern Utah. Again, this was a wonderful experience. I was able to meet and work with great teachers and administrators, advocating for teachers. I also worked with teacher leaders to make their schools better places to learn, which was very rewarding. I finally retired “for good” in 2022.

This brings me to being President Elect of URSEA. Being retired is great but after you’ve been to 49 of the 50 states and watched most of the movies on Netflix, it feels empty unless you find purpose. I have hobbies like photography and playing the guitar but working with retired teachers gives me purpose.

I look forward to working with the URSEA board and hope that in the future that I can work to help you as a retired school employee.

URSEA 2024 SCHOLARSHIP NEWS

Spring is coming! Springtime is the time we begin thinking about our Scholarship Project. Soon we will send out our scholarship applications to the schools in the State of Utah.

Volunteers are needed to serve on our Elementary and Secondary Committees. It requires reading the applications in your own time – in your own home and selecting your top choices. Then we will get together to discuss and decide whom the winners will be. Four elementary and four secondary winners will be selected. Email or text Sarah Voigt if you desire to help. (Cell: 801-552-1713) Contact information is also available on the back of this Bulletin.

Donations are appreciated for this project – both large and small. Recently, Gail Wariner sent her donation that is very much appreciated. Thank you in advance for your donations. Larry Millward, our treasurer, will accept all donations. His contact information is at the back of this Bulletin.

Sarah Voigt, Scholarship Chair

*HAVE A
WONDERFUL*



GUIDE TO YOUR URSEA MEMBER BENEFITS



Dental & Vision Plans

Flexibility and Freedom are the words best described when it comes to your Dental and Vision plans. Easy-to-use, broad coverage and discounts with a wide range of providers.



Long-Term Care

A Long-Term Care insurance policy can ease the financial burden on your loved ones helping to protect your life savings and reduce the stress on your spouse and children.



Cancer, Heart, Stroke, and Accident Insurance

Benefits paid directly to you. You select the benefit level that best suits your needs.



Emergency Air and Ground Transportation

Medical Air Services Association (MASA) provides plans for lifesaving emergency transportation services. Services are paid in full, with no deductibles, co-pays, or dollar limits.



Hospital Indemnity

A supplemental hospital indemnity insurance policy could be a smart financial decision for other hospital expenses including extended hospital stays, emergency room visits, ambulance transportation and more.



Short-Term Care/Home Health Care

A Home Care policy can allow you to choose where you recover and offset the costs of care not covered by traditional health care. The choice of your home, assisted living facility, or the nursing home should be yours.



Medicare Solutions

Medicare Supplement plans not only help pay for additional eligible expenses not paid by Original Medicare, they provide the freedom for you to use your own physician, specialist, and medical facility.



Whole Life

With no premium increases, or reduced coverage due to age or health once issued, this policy can help protect your family from the high cost of final expenses.



Tax-Deferred Asset Protection

Tax-deferred accumulation of interest for qualified or non-qualified funds with the ability to participate in market gains. No underwriting required.

GET YOUR BENEFITS NOW!

With Utah Retired School Employees Association (URSEA), you have access to exceptional member benefits. Are you wondering if certain benefits are right for you?

Contact us for a free benefits review!

866.619.6463 | myAMBAbenefits.info/URSEA

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Connect America Medical Alert Service

Cell phones are good for keeping connected to family and friends but they're no substitute for a medical alert service. Connect America offers significant discounts on small, discreet medical alert devices that give you access to emergency response 24/7 with just the press of one help button.

For more information, contact Connect America at 800.404.5869 or visit www.connectamerica.com/amba.

BENEFITS MADE AVAILABLE THROUGH



Some benefits not available in all states. Association membership required to obtain benefits. Some associations have made a special benefits website available to their members. Register at myAMBAbenefits.info.

Updated 03/2024

ELDER CARE (LONG-TERM CARE):

First, contrary to what many people believe, Medicare and private health insurance programs don't pay for most long-term care services that most people eventually need, such as help with personal care such as dressing or using the bathroom independently. Second, when asked to estimate how much costs would increase by 2030, the average estimate put the figure at 56%. Based on historical data, by contrast, the costs are estimated to rise 123 %.

So planning is essential for you to be able to get the care you might need. Yet despite the obvious need, LTCI is often overlooked as a crucial planning tool. It's estimated that perhaps only about 10% of the over 70 million baby-boomers have a policy that will cover the costs of long-term care. Without incorporating the potential need for long-term care into a plan, individuals and families may unfortunately face the need for long-term care without the necessary tools, resources, or knowledge.

Why People Fail to Plan

There are many reasons why people fail to plan for long-term care. For example:

1. The natural tendency to avoid thinking about becoming dependent on others for your care
2. Misinformation about the risks of needing care
3. Ignorance regarding the cost of care and of payment options

In addition, most people don't like to think about getting older, developing a disability, becoming less independent, or needing help with personal care. Unfortunately, there is a reason that the following adage is so often cited: "Those that fail to plan, plan to fail."

Understanding the Product

LTCI can provide for personal and custodial care for an extended period. The trigger for this is the help with or loss of at least two activities of daily living (ADLs). These include six categories: bathing, dressing, eating, transferring, toileting, and continence.

The "loss of ADLs" could be the need for substantial assistance, whether it's hands-on, standby, or supervisory. Any cognitive impairment, such as Alzheimer's and dementia, are automatically covered whether the two-ADL trigger is met.

A common misperception of long-term care is that it's the same thing as nursing home care. While care may be received at a nursing home, it can also be used at an assisted living facility, adult day care, with respite services or for home-based care.

Care can be defined in two ways:

1. Care for custodial (personal) needs - Care provided to assist with ADLs or to meet personal needs, such as assistance with bathing, dressing, eating, or getting out of bed.
2. Care for skilled needs - Care provided by a licensed health care professional such as a registered nurse, physical therapist, or speech therapist. This care must be ordered by a physician.

LTCI is a tool that can help preserve and protect financial assets, provide flexibility to choose the type of care, offer the ability to choose where care is received, help to ensure high-quality care, and provide financial and emotional support for the family. There are six areas to consider regarding the need for a LTCI policy.

How would you like to receive your benefits?

There are two main ways for you to receive LTCI benefits:

1. Reimbursement - Reimbursement for actual expenses accrued on a monthly basis
2. Cash - Most expensive option, up to 20% additional cost

Please reach out to Jeff Kail, District Manager of AMBA to set up a call to go over your LONG-TERM CARE NEEDS. You can reach Jeff Kail at 918-777-6477 or via email at jeff.kail@amba.info.

FOODS YOU CAN EAT WITHOUT GAINING WEIGHT

By Stephanie Watson

To read full article go to: <https://www.aarp.org/health/healthy-living/info-2023/foods-you-can-eat-without-gaining-weight.html>

Cutting is critical when you're trying to lose weight. You cut calories. You cut fat. Basically, anything that's crammed with carbs, sweetened with sugar or dipped in a deep fryer is suddenly off-limits.

But dieting doesn't have to require deprivation. Many delicious (and healthy) foods can still be part of your dining repertoire. Some members of the produce family are so light in calories and fat that you can eat them with (relative) abandon.

Vegetable love

The one category of foods that you can eat loads of without suffering the consequences of weight gain are nonstarchy vegetables, says Alexis Supan, an outpatient dietitian with the Cleveland Clinic Center for Integrative & Lifestyle Medicine. "Mostly any vegetable besides potato, corn and peas, you can eat endlessly," she says.

A cup of chopped broccoli or a grilled portobello mushroom contains just 30 calories and less than 1 gram of fat. You can chow down on two entire cups of lettuce and consume less than 16 calories. Because of its high water content, a whole tomato has a mere 22 calories. Cauliflower, kale, carrots and sprouts are similarly nutrient-dense and light in calories.

These produce mainstays bring a few other things to the table. "What makes them so incredible and so beneficial for weight maintenance and weight loss is they are high in macronutrients [such as carbohydrates] and micronutrients [vitamins and minerals]. And they're rich in fiber," says Beata Rydyger, a registered nutritionist based in Los Angeles. Fiber keeps your blood sugar levels stable, which helps you avoid sudden attacks of the munchies that might otherwise make you crave junk foods.

If vegetables aren't your favorite foods, you might be thinking how unappealing this way of eating sounds. But there are ways to spice up your veggies to make them more palatable.

Roast them in olive oil spray, then add a blend of garlic and other herbs and spices, Supan suggests. If you love dip, which tends to be high in fat, use salsa instead to add even more vegetables into the mix. Or blend a ranch flavor packet into plain Greek yogurt. "Now you have a really high-protein, very healthy dip that you can use along with your vegetables," she says.

What about fruit?

Fruits are a different story. With most of them, you don't want to go overboard. "Grapes are a perfect example. A lot of people love to snack on grapes and could eat the whole bag in an afternoon without really thinking about it. But grapes are a high-sugar food," Supan cautions. "Keeping most fruits to a cup-and-a-half for the day is a good goal to have."

The exceptions are berries (strawberries, blueberries, blackberries), kiwi and grapefruit. These fruits are high in fiber and low on the glycemic index — which means they won't boost your blood sugar too much. Just be careful before eating grapefruit to make sure it doesn't interact with any medications (such as statins) you take. And don't load it up with sugar to make it taste sweeter.

Filling up the healthy way

If you're looking for all-you-can-eat foods, it may be worth revisiting your entire diet to make sure it's satisfying. "When people eat the right meals throughout the day, that tends to fill them up much more, and they don't have that constant hunger," Supan says.

Many other foods pack a powerful nutritional punch for their calorie count. Examples are healthy proteins such as fish, chicken, tofu or beans, which should be part of each meal. You also want to add healthy fats from nuts and olive oil, vegetables and whole grains such as quinoa or brown rice to your meals. "These foods will create satiety, and you can go longer without feeling that urge to snack, so you won't overindulge," Rydyger says.

Snacking on other high-protein, high-fiber foods will help to hold you over until dinnertime. A can of tuna, an apple with a tablespoon of peanut or almond butter, a handful of nuts, a cup of plain air-popped popcorn, a half-cup of cottage cheese or a hard-boiled egg all make excellent options. Though they do contain calories, they're high in protein, so you won't be tempted to overeat at your next meal.

Moving away from processed meats and toward plant-based proteins can provide benefits for your heart as well as your waistline. A November 2023 analysis of studies published in BMC Medicine found that replacing processed meats with nuts, legumes and whole grains led to a lower risk of heart disease and death.

Drinking a glass of water or having a cup of bone broth (which contains protein in the form of collagen) might also help fill you up before a meal.

6 SURPRISING REASONS YOU CAN'T LOSE WEIGHT

What's interfering with your diet — from medications to muscle mass — and how to unstick the scale

By Ginny Graves

If you're over 50, experts say that your metabolism — as it relates to changes in your physiology, medications you take and muscle loss — may be to blame. But, of course, lifestyle (sitting much, anyone?) factors in, too. Here are the six solvable problems likely standing between you and your slimmer self, according to experts.

1. Your medications are an issue.

Roughly 75 percent of people over 50 take prescription drugs regularly, and the percentage (and number of meds people take) rises steadily with age. While those medications may be necessary, they can mess with your weight. Research shows that 10 to 15 percent of the obesity epidemic is related to drug-induced weight gain. Further, "it's likely that drugs make it harder to lose weight," says Louis Aronne, M.D., director of the Comprehensive Weight Control Center at Weill Cornell Medicine. Weight-gain-promoting drugs run the gamut, from over-the-counter antihistamines that contain diphenhydramine, which increases appetite, to beta blockers, which can slow muscle contractions and thereby slow metabolism, to most selective serotonin reuptake inhibitors prescribed for depression and anxiety. "They initially cause weight loss, but over time they cause weight gain, although we don't have a clue as to why," Aronne says. If you think your medication may be interfering with your weight-loss effort, don't go off the drug; instead, talk with your doctor. "In most cases there are alternatives that don't have an effect on weight," he says.

2. You're losing muscle.

"If you don't make an effort to preserve muscle mass, you lose 3 to 8 percent per decade after age 30," says Kristen Beavers, associate professor in the department of health and exercise science at Wake Forest University. And because muscle burns more calories than fat, your metabolic rate slows and you torch fewer calories, she adds. Age-related hormone loss, in both women and men, accelerates the decline. Complicating matters further, you lose muscle when you shed weight. In some people, as much as 40 percent of their weight loss is from muscle, according to Beavers.

You can slow both age-related and weight-loss-related muscle attrition with a strength-training program. Swedish researchers reported in 2019 that 70-year-olds who did regular resistance training for 10 weeks not only increased lean muscle tissue but also lost body fat. What's more, in a study of 249 overweight people in their 60s and 70s, Beavers and her colleagues found that those who did resistance training along with a weight-loss program lost significantly less muscle than those who paired weight loss with aerobic exercise.

Aim for three days a week of strength training, Beavers suggests. Start with light handheld weights or resistance bands, or a few push-ups and crunches, and gradually add more weight or resistance (or reps) as your strength increases. Bonus: Building healthy muscle tissue creates more mitochondria — the energy-generating structures in your muscle cells — so you may notice you have more energy, and that, in turn, can help you stay active and burn more calories throughout the day, she adds.

3. You're skimping on protein.

As people age they often have more trouble digesting protein, so they eat less of it, and those who are dieting tend to cut back on protein — which is exactly the wrong thing to do, Beavers says. For one thing, protein is a vital building block of healthy muscle tissue. When Beavers and her colleagues studied 96 people in their 60s and 70s who lost weight, they found that eating one gram of protein per kilogram of body weight daily helped participants preserve healthy muscle mass. Plus, the exercise itself was (at least temporarily) satiating, she says.

4. You're eating the wrong foods.

Paleo, keto, low-fat — regardless of the diet plan, it won't be effective if you're not eating nutritious food. If you're on a low-fat regimen that includes low-fat fare like diet soda and white bread, you're going to struggle

to lose weight. The same goes for low-carb if you're eating bacon every day, says Christopher Gardner, a nutrition scientist at the Stanford Prevention Research Center. In a yearlong study of low-fat and low-carb diets, Gardner and his colleagues taught all 609 overweight participants, regardless of the plan they were following, how to cut back on added sugar, refined grains and highly processed foods, as well as how to load up on vegetables and nutrient-dense whole foods and to stop eating when they were full. People on both plans lost, on average, about 12 pounds (though some lost as much as 66) and reduced their body fat and waist circumference. "We thought we were going to find ideas for how to personalize diet programs. Instead, we discovered something more basic that works for everyone: Eat high-quality, nutritious foods, and stop eating when you're full."

5. You're not pushing your pace.

Going for a daily walk is great, but if you're moving at a speed that's comfortable (about 3 miles an hour), you're not going to see much benefit in terms of weight loss, which requires a calorie burn rate of 4 miles per hour or faster.

To achieve that, walking coaches suggest varying your pace to include short stretches at a faster stride. "One of the best ways to turn walking into a weight-loss workout is to add speed intervals," says Michele Stanten, a walking coach and author of *Walk Off Weight*. To do that, just push yourself at the fastest pace you can for 30- or 60- or 120-second intervals, followed by double the time at a normal pace. Continue alternating between fast and slow for 15 to 20 minutes. Easier yet, you can walk briskly for one block and go at your usual pace for two blocks, or walk quickly for one song and slower for two. Brazilian researchers reported in 2019 that interval-training workouts result in shedding more fat and weight than exercising at a steady pace and that these workouts may cause your body to burn more fat after you're done, as well.

6. You're eating too much at night.

Research shows that people who eat after dinner consume an average of 208 more calories than those who don't. "A lot of people are able to control what they eat during the day, but by nighttime they're tired and feel like they deserve a treat," says Kelly Allison, director of the Center for Weight and Eating Disorders at the University of Pennsylvania's Perelman School of Medicine. "When we shut down at night, there's cognitive fatigue, so we don't have as much resolve to say no to ourselves."

If you stop eating earlier in your day, however, you may experience biological weight-loss benefits, too. Allison and her colleagues recently completed a small, preliminary study in which they compared people who stopped eating at 7 p.m. with those who quit at 11 p.m. Those who stopped eating earlier burned more fat and had lower cholesterol and blood sugar — all of which can be good for weight loss — possibly because our bodies are programmed to process food more effectively during the day, Allison says. Those are good incentives to tell yourself the kitchen is closed after 7. And when you find yourself craving a nighttime snack, take a walk or call a friend.

You've Lost Weight, but How Do You Keep It Off?

Thanks to a huge trove of data on people who have maintained weight loss for at least a year (and often far longer), researchers have identified the factors that help prevent scale creep. "There are specific habits that set successful weight maintainers apart," says Danielle Ostendorf, a postdoctoral fellow at the University of Colorado Anschutz Health and Wellness Center, who has studied them. Here's what we can all learn from those who have kept the pounds off.

Get on the scale. If weighing yourself every day drives you nuts, do it once every week or two. "If you know where you are weightwise, you're less likely to let stealthy weight gain get out of control," Ostendorf observes.

Think habit, not diet. "Behaviors that are automatic take way less effort," she says. By eating meals and exercising and going to bed at the same time every day, those healthy, weight-stabilizing habits become second nature.

Move more. "People who maintain their weight get about 300 minutes a week of moderate to vigorous exercise — twice what the guidelines for minimum exercise say," Ostendorf says. They also engage in more routine light activity than most of us. "On average, they replace one hour of sitting with one hour of movement." And when it comes to maintaining a healthy weight, every minute of movement matters.

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