



Fall 2009

Missouri Association of Rural Education

"22 years of Service to Missouri Rural Schools"

Our goal is to work in cooperation with all other education organization, but our programs and effort will be designed to meet the specific needs of schools in rural Missouri.

Please copy and share this newsletter with board members and other school staff.

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MARE Calendar

October 5, 2009
Board Meeting
Jefferson City
10:00 a.m.

NREA Convention
October 9-11, 2009
Cincinnati, Ohio

December 7, 2009
Board Meeting
Jefferson City
10:00 a.m.

March 4, 2010
Board Meeting
Resort at Port Arrowhead
Lake Ozark, MO

March 5 & 6, 2010
Annual MARE Conference
Resort at Port Arrowhead
Lake Ozark, MO

May 3, 2010
Board Meeting
Jefferson City
10:00 a.m.

NREA

**101st Annual
Convention and
Research Symposium**

*"Rural Schools:
Serving All Students"*

**October 9-11, 2009
Cincinnati, OH**

*For more information
check NREA's website.*

www.nrea.net

Missouri Association of Rural Education

Officers and Board of Directors 2009-2010

Officers

- President Austin Sutton
- Vice President: Vicki Sandberg
- Secretary Philip C. Dorth
- Treasurer Mary Lue Potthast

Regional Board Members

- Region A: Vicki Sandberg (Stockton R-I)
- Region B: Michael Brown (Grandview R-II)
- Region C: Tim Crawley (Taneyville R-II)
- Region D: Eric Cooley (Stoutland R-II)
- Region E: James 'Butch' Williams (Delta C-7)
- Region F: Mary Beth Scherer (Concordia R-II)
- Region G: Kevin Sandlin (Doniphan R-I)
- Region H: Larry Flanagan (Elsberry R-II)
- Region I: John Brinkley (Linn Co. R-I)
- Region J: Jim Shultz (North Andrew R-IV)

School Board Representatives

- John Poston (North St. Francois Co. R-I)
- Austin Sutton (Taneyville R-II)

Higher Education/K-8 School Representatives

- (Position open)
- Chris Welch (K-8 Assn.)

Advisory Members

- Larry J. Hart (L.J. Hart & Company)
- Kristi Smalley (MO Distance Learning)

Executive

- Ray V. Patrick Executive Director
- Geanine Bloch Assistant Director
- Philip Dorth Associate Director

MARE Board Training Schedule

Location	Date	Time(s)
Stockton R-I 906 South St Stockton, MO 65785	September 10	6:00 p.m. - 10:00 p.m.
	September 11	6:00 p.m. - 10:00 p.m.
	September 12	8:00 a.m. - 4:00 p.m.
Tipton R-VI 305 E. Hwy 50 Tipton, MO 65081	February 4, 2010	6:00 p.m. - 10:00 p.m.
	February 5	6:00 p.m. - 10:00 p.m.
	February 6	8:00 a.m. - 4:00 p.m.
Resort at Port Arrowhead <u>Annual MARE Conference</u> 3080 Bagnell Dam Blvd. Lake Ozark, MO 65049	March 5, 2010	8:15 a.m. - 4:15 p.m.
	March 6	8:15 a.m. - 4:15 p.m.

(Reminder) Certificates are issued following completion of 16 hours of board training with the board trainers. Video instruction for certification, no longer an option.

**FOR STRAIGHT ANSWERS TO YOUR
TOUGH QUESTIONS ABOUT
LONG TERM CARE INSURANCE...**

Contact:

Mark Iglehart
Harvey Day
Sally Levitt
816-756-1060, ext 107



Forrest T. Jones & Company
3130 Broadway • P.O. Box 418131
Kansas City, MO 64141-8131
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Policy Form Series: 7035, 7042, 7042ID, 7042NC, 7042OK, 7042VT, 7044, 7044ID, 7044NC, 7044OK, 7044VT. Not all policies available in all states.

Complete details about the benefits, costs, limitations and exclusions of this valuable long term care insurance policy will be provided to you by the Agent.

GLTC 720, 01/01/06 This is a solicitation for insurance.

Consumer Driven Health Care Plans: Back to the Future

By Mark Iglehart, Assistant Vice President
Forrest T. Jones and Company

Prior to the 1980's, it was not uncommon for individuals to pay their medical providers directly. If you had insurance, you filled out a claim form and sent copies of your bills to your insurance agent or insurance company for reimbursement. After you received payment from the insurance company, you reconciled your provider bill. *My, how times have changed...*

In today's miracle driven, high dollar and very complex health care world one easy first step to lowering your own and our nation's health care costs is to purchase your health insurance through a quality carrier that already has negotiated large discounts and routinely audits provider charges. Even the best haggler would be hard pressed to negotiate deep discounts on all of their health care expenses.

More data is on the way. Some insurance carriers are starting to publish health care price and quality comparisons for consumers. This data has the potential to assist consumers with many health care purchasing decisions so they can feel more confident in choosing a consumer driven health care plan.

So what are "Consumer Driven Health Care Plans (CDHC)"? First, consumer driven health care plans require the purchase of a qualifying high-deductible major medical health insurance plan. In 2009 a qualifying plan must have a minimum deductible of at least \$1,150 for an individual and \$2,300 for a family. The maximum deductible a CDHC plan may have is \$3,000 for individual coverage and \$5,950 for family coverage in 2009.

Next and very importantly, CDHC plan participants have the option of setting up their own Health Savings Account (HSA) through a participating bank, credit union or other qualifying financial institution. The employer and/or the individual can make tax-free contributions into the HSA up to the maximum deductible amounts. The HSA balance can then be used, tax-free, to cover eligible out-of-pocket health care expenses. Unused funds can be invested in a variety of tax-deferred investments, with balances rolling over from year to year - and are owned by the individual. Most individuals keep their funds in a money-market account until they build up a large enough balance to invest in longer-term vehicles.

The growth of CDHC plans could help reshape both our health care and health insurance systems by taking us back in time to the days when everyone paid for less expensive health care and prescriptions on their own. Best of all, CDHC plan participants generally pay quite a bit less in premiums than traditional PPO plans. Yet, they still have the *piece of mind protection* of a solid major medical insurance plan for large claims.

WHAT CAUSES STUDENTS TO DROP OUT?

There are four major causes of students dropping out of school:

- a. The child him/herself
- b. The family situation
- c. The community they live in
- d. The school environment

In order to prevent students from dropping out of school, we must attack the causes listed above. Some of them are out of our control. For example, we cannot address the community they live in or in most cases, their family situation. But we can address the choices they make and the school environment.

How inviting a classroom environment is there for the student? Are the walls painted in "happy colors" or are they drab institutional gray or green? Are your bulletin boards filled with student work, left blank or with commercial advertisements?

Are all students encouraged to learn? Has the school created different classes for students—those designed to pass and those designed to fail? Those who will go on to college and those who will drop out. What role can you, as a classroom instructor, play in overcoming this paradigm?

How many students start in your school or system, graduate? Does the school track their progress through the system? Are "safety nets" built in for those who are identified as at-risk? What "pillars" support these safety nets? Are you one of these safety nets? Do you know how to get additional assistance in helping students graduate? (Is there additional counseling, mentoring, after school learning activities, service-learning projects designed to connect school to the world of work? As you track, is the largest reason for kids leaving school, "miscellaneous"?)

(Continued on page 10)



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Budget-Neutral Solutions for Creating Greener, Healthier Schools

Soaring energy prices and tightening school budgets don't mix well. In fact, millions of children across the U.S. are being educated in energy-leaking, unhealthy facilities in dire need of physical upgrade and systems modernization.

But how can a school district pay for the work - especially in today's trying economic times? A related question: do schools in aged facilities have cost-effective options to heighten energy efficiency and make environmentally-friendly decisions?

Increasing numbers of K-12 districts and institutions of higher learning are turning to performance-based contracting to effectively address these issues. It's a "budget-neutral" method of contracting that allows a building owner to pay for facility upgrades via the cost savings that are guaranteed to be achieved by making those improvements.

Additionally, it's an investment in student academic success because renovations often create a healthier and more comfortable classroom setting. Fewer teachers and students take sick days due to asthma and illness aggravated by poor indoor air quality and inconsistent temperatures.

Putting A Better Learning Environment Within Reach

Performance-based contracting is a perfect fit for projects designed to cut energy use or modernize building systems. Prime examples include mechanical system upgrades, building automation, lighting retrofits, sealing a building's envelope and water/sewer system replacements. It eliminates the need for major upfront capital investment by financing improvements over a number of years, typically 15. Since the energy and/or operating cost savings attained each year equals or exceeds the annual financing cost, the project becomes self-funding.

Currently, school administrators are especially favoring the funding strategy on projects that combine the installation of web-based building automation systems with sealing the building envelope. Small wonder! Today's advanced automation allows a facility's service infrastructure, such as mechanical and lighting systems, to be monitored and controlled off-site via the Internet. The systems can adjust lighting levels, air temperature and circulation to unerringly achieve the optimal balance between energy use and comfort - key to enhancing the learning environment and keeping students in good health.

Building automation systems can schedule regular maintenance and automatically diagnose a problem, then generate a work order, to repair the glitch. The technology even allows other essential systems such as security, access control and real time utility-metering, to be integrated. Meanwhile, the comparatively mundane process of sealing costly energy leaks by installing energy efficient windows, insulation, weather-stripping and roofing enable these sophisticated systems to optimize energy-use results.

A surprise to most is that performance-based contracting is also a pragmatic way to fund the design and installation of earth-friendly "green" technologies. Geothermal, wind and solar systems collect clean, renewable energy from the earth, wind and sun, and produce significant energy savings while reducing a carbon footprint.

Financing Attainable Because the Money Is Already In the Budget

Even in a credit-constricted economy, projects premised on a performance-based contract are comparatively easy to finance. The reason: since it is possible to accurately project future reductions in energy use, the accompanying cost savings can be conservatively forecast. And, those savings flow directly to the bottom line. In essence, money already in a school's operating budget funds the future improvements. Financing sources are abundant. Typically, contractors can refer administrators to financial institutions willing to underwrite such projects. Experienced contractors can also help institutions prepare grant applications and/or build the factual case in support of efforts to pass a public bond issue.

What to Expect

How can school officials tell when their facility is a good candidate for funding via a performance-based contract?

- Year-to-year comparative energy-use analysis shows growing inefficiency.
- Shockingly high utility bills whenever energy prices spike.
- Annual building operations budget increasingly over-stretched.
- Mechanical, electrical, plumbing and lighting systems nearing end of useful life.

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(Continued from page 4)

- Building systems frequently break down.
- Conditioned environment has 'hot spots' and 'cold spots'; not favorable for learning.
- Occupants complain about physical discomfort and/or safety.
- Maintenance staff does not have the time or expertise to properly maintain systems.
- The district or higher education institution has a carbon-reduction goal.

Here's what officials can expect if they choose to travel the performance-based path.

The process begins with a top-to-bottom facility assessment conducted by a LEED-accredited professional. The comprehensive appraisal evaluates the efficiency and life-cycle costs of building infrastructure including climate control, (boilers, chillers, piping ventilation and mechanical equipment), building envelope (windows, insulation, doors, roofs and weather stripping), lighting, life safety (fire and security), water and sewer.

The facility assessment enables the contractor to project future energy savings based on the industry-accepted guidelines of the International Performance Measurement and Verification Protocol (IPMVP). It utilizes current and best practice techniques available for measurement, projection and verification of energy use.

Engineers and developers then craft a solution that addresses the school's needs and fits its budget. Customer expectations, total cost and scheduling are finalized before any construction begins. Funding is secured at the budgeted amount.

Typically, work is completed on a turn-key basis, with the contractor serving as the single-source authority as the project progresses. The contractor hires and manages all subcontractors, oversees all aspects of construction through completion and communicates one-on-one with school officials. Work is usually completed over summer break, meaning zero or minimal disruption to students.

When construction is complete, the contractor will make certain that all newly installed mechanical equipment is fully integrated and commissioned, verify that systems are running at peak efficiency and train maintenance staff in on-going operation.

Verification: The Big Pay-Off

The most satisfying aspect of a performance-based contract comes one year after project completion when the contractor returns to the school to measure and monetize the energy-saving performance of the work. Audits of installations completed by my company, CTS, regularly find that actual savings greatly exceed projected savings.

An updated building automation system and mechanical system operating improvements at Central High School in Cape Girardeau, Mo. delivered \$73,403 in first-year energy savings - more than three times the estimated \$23,974. Additionally, the Marshall School District in Marshall, Mo. reached \$132,088 in first-year savings - almost \$27,000 more than the projected \$105,730 - thanks to HVAC and lighting retrofits paired with electrical upgrades and building automation at seven district facilities. As always, if a project does not achieve the guaranteed savings, CTS is responsible for paying the difference.

Projects completed in 2008 are on track to generate a combined first-year energy savings of \$224,658. To date, CTS has produced nearly \$2 million in first-year energy savings schools across the Midwest.

Beyond Energy Savings

As educators know, research shows that children perform better academically in clean, well-circulated and naturally-lit environments. According to a report issued by the National Clearing House for Educational Facilities in 2002, the average age of a school building in America is 50-years-old.

The report also notes that poor indoor air quality affects 20 percent of the United States K-12 student population, and that American children miss more than 10 million school days each year due to asthma problems made worse by inadequate air circulation.

In addition to air quality, room temperature and lighting also play a key role in student learning. The optimal learning temperature is between 65 and 74 degrees Fahrenheit, and children progress 26 percent faster in math and reading with natural lighting.

Shrinking school budgets are no longer an excuse to delay much-needed school building improvements. Budget-neutral, performance-based contracting gives school districts and higher education institutions the ability to upgrade facilities, save money, enhance the learning environment and reduce carbon output without breaking the bank. And, perhaps best of all, the savings are guaranteed!

Submitted by Scott Ririe and Bob Bennett

Managing Partners

Aging School Buildings

By Tom Howard, Septagon Construction Business Development

As I visit schools around the state, almost every one of them is facing the same dilemma with their facilities, too much work needed and not enough money to pay for it. Missouri's school buildings are aging. Most districts have buildings that are at least 40 years old, and one I visited recently was 100 years old. No matter how good a job you do with maintenance, there are things that will need to be fixed that go beyond maintenance and into the realm of a major overhaul. With funding so tight, most schools have to dedicate almost all of their financial resources to things that are directly connected to academics. Staff salaries and benefits, such as health insurance and retirement, are eating up larger and larger portions, dwindling available funds. The money has to come from somewhere; and in many cases, a large part of that somewhere is in the facility budget. While there will always be maintenance items that need to be paid with operating money, districts can greatly help their operating budgets by using bond issue money for large, expensive projects such as remodeling and roof replacements. With times being so tough financially, tax increases are hard to pass, not to mention the pain and stress it puts on the Board and administration. Many districts who have current debt service levies may have the option of passing a no tax increase bond issue by restructuring and adding years onto their current debt service levies. By paying for the expensive facility upgrade projects with debt service money, the district saves money in two ways. First, bond money can pay for repairs and remodeling that would normally be paid for out of operating funds. This leaves operating funds to be used for other needs of the budget that are more directly related to the quality of education. Second, most old buildings are extremely inefficient when it comes to energy costs. New windows and doors can help, as well as more insulation under new roofs. Old buildings have old electrical systems that are not equipped for the large numbers of new educational tools such as computers. Low voltage to modern equipment can cause it to run poorly and damage the circuits, shortening the life of the equipment. Electrical upgrades can create more electrical outlets and data wire connections that can make new equipment more efficient and last longer. New lighting systems save enough money that they can pay for themselves in a fairly short period of time. New HVAC systems are highly efficient and can save schools thousands of dollars a year in fuel or electricity costs that are increasing at a rapid rate. All of these items will result in more money remaining to pay for things that directly affect students.

Construction management is a great approach for getting the work done in the quickest, most efficient manner. A construction manager can help you determine the scope of your project and decide exactly what it is you need to get done. They can also help you hire the right architect for your district, determine an accurate budget, and develop material to explain the facility needs to your patrons and how you are going to address those needs. The construction manager will work with the district and the architect to establish the scope of the project, organize the work packages, determine a schedule that works within the educational constraints of your district, and maximize the amount of work completed within the district's schedule. Since much of this work will have to be done when students aren't in school, knowledge of school schedules and how schools work is critical to getting the work done in a timely manner. During the construction process, the construction manager will manage the schedule, making sure subcontractors are on the job when they need to be and completing their work in a manner that allows the whole project to work like a well-oiled machine.

Your financial advisor can analyze your bond structure and tell you how you could design a bond issue. Construction experts and architects can help you assess your buildings, determine the things that need to be done, and where you can get the most bang for your buck. With the opportunity to get 0% bonds through the federal stimulus program, already low interest rates on bonds, and current lowered construction costs, the time has never been better to take care of those major facility issues you are facing. You can fix a lot of your building issues and, at the same time, greatly help the balance in your operating budget.

SOCS Express offer more cost savings

... with the same great features as a standard SOCS license

SOCS now has a cost-saving alternative for smaller schools that want an easy-to-use web content management system. SOCS Express is designed specifically for districts with enrollment of 300 or less.

SOCS Express is a full-featured SOCS site that offers the same easy-to-use system and the same great service you'd expect from SOCS—only at a fraction of the cost. Choose from two of our most popular web page designs plus your site will go live faster.

SOCS Express will not only save your district money on the annual license fee, but it will also trim additional dollars off your budget. Here's how:

- **SOCS Express saves valuable time**

Since SOCS Express is so easy to use anyone can update content—*fast*. Plus multiple contributors relieve the constant pressure of updates falling on just one person.

- **SOCS Express saves on hosting, hardware and software costs**

Like SOCS, SOCS Express websites are hosted on clustered servers with high speed internet access equipped with state-of-the-art security, backup and disaster recovery. All of which are included in the discounted service. Plus any SOCS enhancements and updates are provided to SOCS Express clients and no additional charge.

- **SOCS Express saves on web design**

With SOCS Express, you'll choose from two of our most popular web designs. Our talented creative staff will custom design your masthead using your school colors and mascot for a distinctive look that is consistent and professional.

- **SOCS Express provides excellent training**

Because SOCS Express is so easy to use, minimal training is need. Technical skills are not required and you never need to enter a line of code. Plus, users will have full access to all web-based training.

- **SOCS Express will save on printing and mailing costs**

Information that had previously been mailed can easily be posted on your SOCS Express site. Forms and newsletters can be disseminated electronically. Even the minutes of your last board meeting can easily be posted and password protected for online viewing. This saves printing, assembly and addressing time, plus the cost of postage.



Become a SOCS Superhero with SOCS Express. Contact Stacey Musil at 800-850-8397 to find out how you can qualify for our lowest price ever and save money on your website.

SOCS. The easy choice.

School District Members

The over 17,500 members of the Missouri Retired Teachers and Public School Personnel (MRTA) are working for you. Our number one federal legislative issue is the repeal of the WEP & GPO provisions of Social Security (SS). These are the unfair provisions that penalize Missouri educators and their spouses who have earned Social Security benefits. For more information go to WWW.MORTA.ORG

It is time to start writing letters and e-mails regarding **WEP - GPO REPEAL**. **The House Bill is HR 235, The Senate Bill is S 484**. All of us must contact our own elected officials in Washington. Each of us needs to write both our US Senators McCaskill and Bond and your own Congressman asking them to support and to co-sponsor the legislation.

"IT IS TIME IN 09" to address the unfair WEP – GPO Provisions of Social Security! It looks like the Obama administration will address Social Security during this Congress. It will be up to all of us including you to put enough letters in front of these elected officials and persuade them to include the repeal of WEP/GPO and move this issue to the Presidents desk. Be sure and put your name and address at the end of the letter.

STRENGTH IN NUMBERS!!! It will take a lot of "NUMBERS" to get Washington's attention. This will have to be a nationwide effort. It affects all states in some way.

MRTA has a petition of over 5,113 names of MRTA members asking for action on WEP/GPO. These have been sent to our elected officials along with a letter from MRTA. Please join us and "Let's get to it" by contacting you elected officials ASAP. THANK YOU to all for your public service and hard work.

Sincerely yours,

Jim Kreider
Executive Director MRTA - The Professional Association of Education Retirees
Missouri Retired Teachers Association and Public School Personnel

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SECLUSION AND RESTRAINT IN MISSOURI SCHOOLS

By

Alefia E. Mithaiwala, Esq.

Mickes Goldman O'Toole, LLC

*"Missouri School Children Placed In Padded Seclusion Rooms"*¹

*"Parents of Disabled Students Say Metro District is Mistreating Their Kids"*²

These are just two of the many headlines involving the use of seclusion and/or restraint in schools that have peppered newspapers across Missouri and the country. The issue has received so much media attention in recent months that the U.S. House of Representatives Committee on Education and Labor requested that the Government Accountability Office (GAO) conduct a study examining the use of seclusion and/or restraint in public schools. The study found "hundreds of cases of alleged abuse and death due related to the use of [seclusion and/or restraint] on school children during the past two decades."³

The GAO also discovered that there are "no federal laws restricting the use of seclusion and restraints in public and private schools."⁴ The closest federal law to address the issue is the Individuals with Disabilities Education Act (IDEA), a funding statute that provides that eligible disabled children receive a free appropriate public education ("FAPE") in the least restrictive environment. A disabled student's FAPE should be delivered through an Individualized Education Program ("IEP"). The IDEA and its implementing regulations provide that if a disabled child's behavior impedes the child's learning or that of others, the IEP team must "consider the use of positive behaviors interventions and supports, and other strategies, to address that behavior."⁵ While the IDEA does not address seclusion or restraint specifically, the U.S. Department of Education has stated, "While IDEA emphasizes the use of positive behavioral interventions and supports to address behavior that impedes learning, IDEA does not flatly prohibit the use of mechanical restraints or other aversive behavioral techniques."⁶

The U.S. Department of Education also advised that state law may address the matter more specifically, but that if restraints are allowed under state law, "the critical inquiry is whether the use of such restraints or techniques can be implemented consistent with the child's IEP and the requirement that IEP Teams consider the use of positive behavioral interventions and supports when the child's behavior impedes the child's learning or that of others."⁷ Unfortunately, the GAO also noted that Missouri was one of nineteen states to have "no laws or regulations related to the use of seclusion or restraints in schools."⁸

However, late last month, the Missouri Legislature passed a comprehensive education bill that did address the issue.⁹ Specifically, the bill provides that a school district's discipline policy "shall prohibit confining a student in an unattended, locked space except for an emergency situation while awaiting the arrival of law enforcement personnel."¹⁰ It also mandated that by July 1, 2011, Missouri school districts must adopt a written policy addressing the use of "restrictive behavioral intervention as a form of discipline or behavior management technique."¹¹ The Missouri Department of Elementary and Secondary Education is mandated to issue a sample policy by July 1, 2010.

In essence, the Missouri Legislature has charged individual school districts to define the terms "seclusion" "restraint" and "time out" and to adopt appropriate policies involving the use of same. However, in developing district-wide policies, special education teachers, administrators and legal counsel should be consulted to ensure that students' IEPs are consistent with the new district policy. While districts are not mandated to adopt a seclusion and restraint policy for two more years, districts may wish to develop policies sooner rather than later, if only to avoid becoming another headline. More information on the recent legislation, as well as tips to develop an appropriate seclusion and restraint policy, will be discussed at the Mickes Goldman O'Toole 26th Annual School Law Seminars. For more information and to register, visit <http://www.mickesgoldman.com/2009SLS.asp>.

1. Lisa Zigman, *Missouri School Children Placed In Padded Seclusion Rooms*, available at <http://www.ksdk.com/news/investigative/story.aspx?storyid=167698&catid=70>.

2. Tess Koppelman, *Parents of Disabled Students Say Metro District is Mistreating Their Kids*, available at <http://www.fox4kc.com/news/wdaf-story-raytown-schools-abuse-051909,0,7375905.story>.

3. Government Accountability Office, *Seclusions and Restraints: Selected Cases of Death and Abuse at Public and Private Schools and Treatment Centers*, GAO-09-719T (May 19, 2009), <http://www.gao.gov/new.items/d09719t.pdf>

4. *Id.* at 3.

5. 34 C.F.R. §300.324(2)(i).

6. *Letter to Anonymous*, 50 IDELR 229 (OSEP March 17, 2008).

7. *Id.*

8. *Seclusions and Restraints: Selected Cases of Death and Abuse at Public and Private Schools and Treatment Centers*, at 4.

9. House Committee Substitute No. 2 for Senate Substitute for Senate Bill No. 291.

10. *Id.*

11. *Id.*

Health Insurance Multiple Options – Choices for Your Employees!

Jeanie Cunningham, Benefit Specialist, Mike Keith Insurance, Inc.

Multiple option benefits package plans are being offered more frequently than ever before. While in years past, small employer groups with 50 or less employees were limited to single option plans, most carriers have removed these restrictions and offer dual (and even triple) option plans for groups from 2-200+ employees. Employers are allowed to customize their plan and offer employees selections that will specifically fit their needs and those of their families. With costs continuing to rise, employers and employees have better and more choices than ever before. By offering your staff one or more options, they can select the plan that not only fits their needs but also encourages effective utilization of their benefits.

Multiple Options

A popular option today is the High Deductible Health Plan alongside a Health Savings Account. The new HDHP has a higher deductible which means a lower premium in exchange for a cost shift in expense. The employee drives decisions and costs. The Health Savings Account (HSA) then becomes the funding vehicle used to offset the higher deductible. Contributions to the account can be made by the employer as well as the employee. The account is actually owned by the employee and offers tax-free earnings and tax-free withdrawals for qualified expenses. These dollars roll over year to year.

Why select the HSA Plan? The HDHP with an HSA is the perfect plan for the member with little to no insurance activity per year or those with chronic medical problems that want to keep annual out of pocket expenses to a minimum.

IRS limits the annual maximum contribution for 2010:

\$3,050 individual

\$6,150 family

The standard low deductible PPO Plan is normally among the choice alternatives.

While these plans offer the standard fare that everyone is so familiar with- such as copays, many employers have had to discontinue 100% funding of these plans due to rising premiums. Employees are now offered the option to “buy-up” to these plans based on their insurance needs.

Package Plan of Options

In August 2009, one well-known insurance carrier will roll out a brand new “Package of Plans” for businesses with 2-99 employees. Employers will choose the dollar amount they are able to commit to healthcare - the employee decides which health plan he or she wants that money applied toward. **Employees get even more choice!** The single 22 year old office assistant does not have to be limited by the same plan selected by the office manager with the family of three.

In today’s economic environment, employees are being allowed more and more choices -enabling employers to control costs yet still provide good benefit options for their staff.

Board of Education Consulting Services

The MARE Executive Board has approved an updated Consulting Services Program that is now available to Missouri School Districts. The programs purpose is to work with members of the board of education and administration in developing a better understanding of each of their roles in the operation of a school district.

Consulting Services Offered:

- Most sessions will be two to three hours in length.
- Consultation with the superintendent prior to the meeting to determine the board’s needs.
- Available to the superintendent for follow up consultation by phone (no cost).
- A personal BOE consultation website will be available to superintendents and board members.

Areas of Consultation (Only one or two areas per session)

- Governance
- School Law
- School Finance
- Assessment/Strategic Planning

Charges for Consultation Services

- \$100 per hour on site
- \$.42 cents per mile from Warrensburg
- Out of pocket expenses for over 150 miles from Warrensburg

If your district board is interested in more information about this program, please contact the MARE Executive Director at (660) 747-8050 or rpatrick@moare.com

2009 Scholarship Recipients



Aubry Brown
(Associated Electric Scholarship)



Diedra Duryea
(MARE Scholarship)



Danette R. Stumpe
(David M. Cooper Scholarship)



Nicholas D. Straatmann
(L.J. Hart & Co Scholarship)

(Continued from page 3)

How many students who dropouts are actually pushed out? (Students who are told, by word or action, "I do not want you in my class" or "I don't need you in my school.") How close to graduation are students who dropout: Do they need one credit or ten? What has the school done to help them make up the credit? What role can you, as a classroom instructor, play in overcoming this paradigm? What is done to support the "psychological" drop-out—the child who is physically in the school but mentally is miles away. What role can you, as a classroom instructor, play in overcoming this paradigm?

(This article was obtained from the Schargel Consulting Group website.)



Jessica Lynn Dill
(Howard Heidbrink Scholarship)

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Visit the TIPS Website at www.tips-usa for the most current information on Awarded Vendors, Commodity Contracts and Sales Contact Information

If you have any questions regarding TIPS, TIPS Awarded Vendors or Membership, call 866-839-8477

2009 Novel Influenza A (H1N1) virus - Update

In late March and early April 2009, human infection with a novel H1N1 influenza virus was reported in Southern California and near San Antonio, Texas. Since that time the virus spread throughout the United States causing the Federal Department of Health and Human Services to declare a national public health emergency. The virus spread rapidly to other countries of the world and on June 11, 2009 the World Health Organization stated that a worldwide epidemic was underway (Pandemic). This action was a reflection of the spread of the new H1N1 virus throughout the world, not the severity of illness caused by the virus. Since that time the virus has been seen in well over 140 countries. In the United States, significant novel H1N1 illness has continued through the summer months with localized and in some cases intense outbreaks occurring mainly in children and young people attending summer camps. The United States continues to report the largest number of novel H1N1 cases of any country worldwide, however, most people who have become ill have recovered without requiring medical treatment. The Southern Hemisphere's regular influenza season has begun and countries there are reporting that the new H1N1 virus is spreading and causing illness along with regular seasonal influenza viruses.

This virus has been shown to affect school-aged children disproportionately, and children are known to be highly likely to transmit flu viruses. Evidence of this transmission is apparent from the number of outbreaks of H1N1 in summer camps throughout the U.S. this year. Currently the novel 2009 H1N1 influenza virus is the primary cause of the majority of cases of influenza being isolated in laboratories in the United States and it is felt that it will be the predominant strain of influenza this fall. To date most of those becoming infected suffer only a mild seasonal flu-like illness. Those developing complications are generally people with underlying lung diseases such as asthma, or COPD or who have other risk factors such as pregnancy or immune-suppression. There is concern that the virus will mutate further and become more severe and cause more serious or life-threatening illness. However, even if it remains in its current form it will cause a great deal of illness which will have a major impact on individuals, schools and communities.

At this time there is no vaccine available to protect against this new strain of influenza. A vaccine is under development and will hopefully be available sometime in October. The Missouri Department of Health and Senior Services and the Department of Elementary and Secondary Education is working with Federal partners to do everything possible to see that vaccine distribution goes smoothly in the state. Much will depend upon everything going smoothly on the manufacturing side, therefore it is important not to count on vaccine being available in a timely fashion and to plan accordingly. Public health has learned much about the severity and extent of community spread of this virus and a revision of the school and child care program closure guidance from CDC has been developed. The novel H1N1 virus is causing disease that is similar in severity as the seasonal influenza seen each year. The Centers for Disease Control and Prevention now feels that the primary means to reduce spread of all types of influenza in schools is to focus on the early identification of illness in students, staff, staying home when ill, and good cough and hand hygiene etiquette. School dismissal is not advised for suspected or confirmed cases of Novel H1N1, and in general, is not advised unless there is a magnitude of student or faculty absenteeism that interferes with the schools ability to function. Updated guidance can be found on the CDC website at www.flu.gov.

It is critical that schools begin planning interventions to prevent disease transmission and protect students and staff, as well as local communities, from infection. Depending on the timing and severity of a potential fall H1N1 wave, those interventions could include: extra measures to ensure that commonly touched surfaces are disinfected, strict enforcement of exclusion policies for students and staff with flu-like symptoms, and under some circumstances (i.e. high absenteeism) school closures. In addition, because schools could be used as vaccine distribution locations, schools

should consider how they might accommodate such requests. While all of us want to do all we can to keep students engaged in learning and maintain a sense of normalcy, we need to be ready for whatever the fall may bring.

Most schools already have emergency plans, which ideally consider a range of scenarios (“All hazards”). With just a short time before school starts it is imperative that all schools take the time to review and refine school “all-hazards” plans and ensure that parents make their own contingency plans. To that end, we recommend the following:

- Update your emergency plans and ensure all your contact lists are up to date. If you do not already have such a plan, we encourage you to develop one. To initiate or build upon an all-hazards plan, visit <http://www.ed.gov/emergencyplan> and <http://rems.ed.gov>.
- Collaborate with your state and/or local health departments. Useful information, including health department contacts, can be found at <http://www.dhss.mo.gov> or <http://www.flu.gov>.
- Consider ways to promote good hand hygiene (including teaching proper hand washing technique, and providing opportunities and appropriate supplies for hand washing), regular cleaning and disinfection of surfaces in schools, and other infection control measures. More information about controlling infectious diseases at schools can be found at <http://www.cdc.gov/h1n1flu>.
- Develop response and communications plans to ensure that students or staff with fever or flu-like symptoms do not come to school or are sent home; advise parents of these plans.
- Advise parents to develop contingency plans should their children become sick and need to stay home or in the event their school is forced to close.
- Consider alternative mechanisms for delivery of education content, leveraging community resources if appropriate and possible. See <http://free.ed.gov>.
- Consider alternative mechanisms for delivery of school meals to at-risk children.
- Work with local and/or state health departments to collect real-time data on school closures by utilizing the web-based Novel Influenza A (H1N1) – Related School Dismissal Reporting form(www.cdc.gov/FluSchool/Dismissal)
- Be prepared to work with local public health agencies to use schools for mass vaccine campaigns when vaccine becomes available

For further information and or updates regarding this issue go to the Department of Health and Senior Service’s web site at www.dhss.mo.gov .

Eddie Hedrick BS, MT(ASCP), CIC

Emerging Infections Coordinator

Missouri Department of Health and Senior Services

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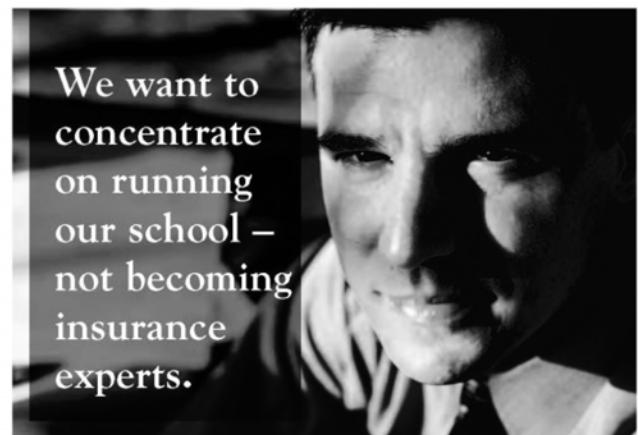


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Here are some thoughts from Andy Rooney.

HERE'S WHAT I HAVE LEARNED

I've learned...

- That the best classroom in the world is at the feet of an elderly person.
- That when you're in love, it shows.
- That just one person saying to me, "You've made my day!" makes my day.
- That having a child fall asleep in your arms is one of the most peaceful feelings in the world.
- That being kind is more important than being right.
- That you should never say no to a gift from a child.
- That I can always pray for someone when I don't have the strength to help him in some other way.
- That no matter how serious your life requires you to be, everyone needs a friend to act goofy with.
- That sometimes all a person needs is a hand to hold, and a heart to understand .
- That simple walks with my father, around the block on summer nights when I was a child, did wonders for me as an adult.
- That life is like a roll of toilet paper, the closer it gets to the end, the faster it goes.
- That we should be glad God doesn't give us everything we ask for.
- That money doesn't buy class.
- That it's those small daily happenings that make life so spectacular.
- That under everyone's hard shell, is someone who wants to be appreciated and loved.
- That the Lord didn't do it all in one day—what makes me think that I can?
- That to ignore the facts does not change the facts.
- That when you plan to get even with someone, you are only letting that person continue to hurt you.
- That love, not time, heals all wounds.
- That the easiest way for me to grow as a person is to surround myself with people smarter than I am.
- That everyone you meet deserves to be greeted with a smile.
- That there's nothing sweeter than sleeping with your babies and feeling their breath on your cheek.
- That no one is perfect until you fall in love with them.
- That life is tough, but I'm tougher.
- That opportunities are never lost; someone will take the ones you miss.
- That when you harbor bitterness, happiness will dock elsewhere.
- That I wish I could have told my mom that I love her one more time before she passed away.
- That one should keep his words both soft and tender, because tomorrow, he may have to eat them.
- That a smile is an inexpensive way to improve your looks.
- That I can't choose how I feel, but I can choose what I do about it.
- That when your newly born grandchild holds your little finger in his little fist, you're hooked for life.
- That everyone wants to live on top of the mountain, but that all the happiness and growth occurs while you're climbing it.
- That it's best to give advice in only two circumstances; when it's requested, and when it's a life threatening situation.
- That the less time I have to work with, the more things I get done.



PRESS RELEASE

The American Legion Boys State of Missouri, Inc.

FOR IMMEDIATE RELEASE

August 5, 2009

FOR MORE INFORMATION:

Contact: MBS Headquarters

1-877-342-5627

MARE SPONSORS STUDENTS TO ATTEND 70th SESSION OF MISSOURI BOYS STATE

(WARRENSBURG, MO) – Joseph Budd from Marion C. Early High School and Brayden Ritter from Halfway High School, both sponsored by the Missouri Association of Rural Education, were among 983 outstanding Missouri students to participate in the 70th session of The American Legion Boys State of Missouri program held June 13-20 on the campus of the University of Central Missouri in Warrensburg.

Missouri Boys State is designed to educate and train young leaders in functional citizenship, leadership, and government. The student leaders, “citizens”, combine their knowledge and skills to build an entire operational state government in a single week which includes electing city, county, and state officials. Boys State is a pure democracy in that all citizens may vote and are eligible to hold office. Participants fully engage in activities during the eight-day program as they gain an understanding of government, learn about their rights and responsibilities as citizens, and enhance their leadership and citizenship skills.

Budd and Ritter were nominated to attend this once in a lifetime experience by their high schools and selected based on their academics, character, leadership, and citizenship. The Missouri Association of Rural Education afforded Budd and Ritter the opportunity to participate in *A Week to Shape a Lifetime – Missouri Boys State*.



Budd (son of Gayle Waldrep and Clyde Budd) is a member of the National Honor Society and Chess Club in addition to being active in sports (basketball, cross country, track, and baseball), Future Business Leaders of America, Teen ESCAPE House Leadership Team, Blue Crew Pep Club, and his Church. He has received awards at the PCL Language Arts Fair, PCL Math Team, and Veteran’s Day Writing Contest. While participating in Missouri Boys State, Budd was a citizen of Carnahan City and a member of the Federalist Party. He attended Law School, passed the MBS law exam which qualified him as an attorney, was elected to the City Council, and opened and ran two businesses. Budd was responsible for writing and posting the city ordinances.



Ritter (son of Kimberland and Laura Ritter) is a member of the Future Farmers of America and holds his Greenhand FFA Degree, Chapter Degree, and area proficiency. He served as Sentinel of the FFA and attended the state and national FFA conventions. Ritter is active in the Smart Court, Art Club, and Drama Club and has participated in the local blood drive. At Missouri Boys State, Ritter was a citizen of Boone City and a member of the Nationalist Party. He attended Government Executive and Campaigning School, ran for the City Council, served as a Lobbyist, and was a Delegate to State Convention, Ward III. He also opened and ran a successful business. Ritter received the honor of being 1 of 20 citizens to be nominated and interviewed for Boys Nation. Boys Nation is a week-long program held in Washington DC where participants learn about the national-level government.

During Boys State and along with all participants, Budd and Ritter were involved in a wide variety of educational and recreational activities and heard inspirational talks from and asked questions of both state and national leaders. Speakers for the 2009 session included Richard L. Armitage, Former Deputy Secretary of State to Secretary of State Colin Powell; U.S. Congressman Roy Blunt (Missouri); U.S. Congressman Scott Murphy (New York and 1987 Missouri Boys State Governor); Governor Jay Nixon; Secretary of State Robin Carnahan; Federal Judge Duane Benton; and White House Fellow and Navy Seal Commander Eric Greitens.

The entire Boys State staff is comprised of educational, legal, professional, and civic leaders who volunteer their time each year. Missouri Boys State is a 501(c)(3) organization and is sponsored by the Missouri American Legion. Sponsors are critical in the continued success of the program. Organizations, businesses, and individuals interested in becoming a sponsor are encouraged to contact the Missouri Boys State Headquarters at 1-877-342-5627.

Students who will be juniors during the 2009-10 academic year and are interested in attending should contact their High School Counselor or visit the Missouri Boys State website at www.moboystate.org. The 2010 session will be held June 12-19. In-school informational presentations by a Boys State staff member are available by contacting the Missouri Boys State Headquarters at 1-877-342-5627 or email brusher@moboystate.org.

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