



**Sunflower Chapter 1160
Kansas City, KS
Byron Nichols, Editor**

**SEPTEMBER MEETING:
11:00 A.M., Friday, 09/10/10**

**OCTOBER MEETING:
11:00 A.M., Friday, 10/08/10**

**Both at the Pat Hanlon Senior Center,
1101 Ridge Ave., Kansas City, KS**

July Meeting: About 8 persons played 8 Bingo games prior to the luncheon. Noon to 1:00 pm was the "indoor picnic", attended by about 14 members & guests. The contributed food with a picnic theme was excellent, as usual.

There was no business meeting. Birthday wishes were sung for T.J. Robinson. More games were played by members after the lunch, including dominoes and Connect Four.

The Alzheimer's ticket drawing for \$5.25 went to #490865, Ernestine Smith. The attendance drawing for \$5 went to #3, Birdie Allen. The chapter share of the ticket drawing and money given from Bingo winnings made a total of \$11.55 collected this month for Alzheimer's. So far this year the chapter has sent **\$198.20** to the Kansas Federation Alzheimer's coordinator (about \$0.82 per official member).

The picnic ended about 1:30 pm.

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August Meeting: About 7 persons played 5 Bingo games prior to the luncheon (11:20 to 12:15). 12:15 to 1:00pm was the pot-luck luncheon, which was excellent, as usual.

We had guest speakers prior to the meeting; Pamela Robinson and Joey Henderson from John Hancock. They made a short presentation (20 minutes) about long-term health care. This type of insurance is usually purchased to lessen the out-of-pocket cost of temporary care in a nursing home. \$160 per day is the average cost in a nursing home in the KC metro area. Pamphlets and DVDs were passed out for information.

Chapter Officers

President	E. Regina Barger	913- (movl ng...)
Vice-President	LaVerne Robinson	913-371-7720 save900@aol.com
Recording Secretary	Wanda Collins	913-621-3849
Public Relations and Service Officer	Theodore J Robinson	913-371-7720 tjrobinson357@aol.com
Treasurer, Roster and Newsletter Editor	Byron Nichols	816-333-5151 byron666@earthlink.net
Alzheimer's Chair	Kathy Zunick	913-281-3335
Membership Chair	Shirley Newman	913-334-2544

The business meeting, attended by 7 members (a bare quorum for a business meeting), started at 1:25 pm. It started with prayer by Ernestine Smith followed by the flag salute. Birthday wishes were sung for Kathy Zunick and Henrietta Horseman. Minutes for the June meeting were read by secretary Wanda Collins. There were no official minutes for the July picnic. The treasury report was read by treasurer Byron Nichols and submitted for audit. Correspondence were presented by president Barger. Bills were authorized and paid. The Sunshine chairperson, Ernestine Smith, requested a list of members with birthdays in September in order to call them. The Alzheimer's chairperson Kathy Zunick reported she still needs more UPCs if we are to get 1000 prior to year's end.

The Alzheimer's ticket drawing for \$2.75 (half the collection) went to #480914, Kathy Zunick. The attendance drawing for \$5 went to #2, Ada Nichols. Both prizes were contributed to the Alzheimer's fund. The drawings and money given from Bingo winnings made a total of \$14.20 collected this month. So far this year the chapter has sent **\$212.40** to the Kansas Federation Alzheimer's coordinator (about \$0.87 per official member).

The meeting ended about 1:45pm.

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Membership Update: Deceased: Willie Mae Lyles, 62, KCK, 7/7/10; Johnnie May Bailey, 83, KCK, 8/4/10, IRS/Soc.Sec.. New Members: None. Reinstated: One. Dropped: Three. Transferred to another chapter: None. We now have only 229 members.

Note to families of members: When a member passes on, please be sure to contact the chapter's Service Officer (T.J. Robinson, 913-371-7720 or tjrobinson357@aol.com) for assistance for which agencies to contact (such as OPM) or forms to file. Also so that we may contact NARFE headquarters to either stop dues billing or withholding or to transfer membership to a widow or widower. Thank You.

Members with birthdays in **September** are:

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|------------------------|--------------------------|
| Naomi K Bowen | Margaret D Miller |
| Albert H Clark | Shirley J Newman |
| Ellen C Clark | Doris A Schnieders |
| Wanda J Collins | Charles L Simkins |
| Kay F Crossley | Ernestine B Smith |
| James Dangerfield | Marjorie U Spitzengel |
| Dorothy L Dusek | Velma J Storz |
| Shirley Jean Fairbanks | Margaret I Swain |
| Joann Hughes | John W Tritle |
| Catherine T Mastro | Emmett J Tucker |

Members with birthdays in **October** are:

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|------------------------|------------------|
| Floyd F Culp | Mary L Reynolds |
| Virgie L Edwards | Anne R Rundle |
| John V Hitchcock | Ruth Saragusa |
| Mary B Mann | Barbara J Tritle |
| Byron K Nichols | Gloria A Willis |
| Thelma J Poole | Esther E Woodard |

BOLD = Attends many meetings yearly

The 32 members above have an age range of 59 to 103 and an average age of 81¾. Congratulations! If you were born in September or October and not in the above list, please notify the editor at the return address on the last page or e-mail address in the chapter officer list.

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Remember -- for ALL meetings, if you wish to play Bingo, bring your nickels & dimes. We usually play from just after 11 AM until lunch. Please Come! (We **can** make change for \$1 bills!)

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Legislative, Financial and Health News (summarized from FEDWeek & GEMS Bulletins and NARFE Legislative Hotlines):

OPM: Sheldon Friedman, chairman of the Federal Prevailing Rate Advisory Committee, says the most recent data from the Bureau of

Labor Statistics shows that when federal and non-federal jobs are compared by level of work and geographic distribution (not just raw averages of all jobs) the private sector makes about 20% more money than public sector jobs. These comparisons are only for salary, not benefits, because data doesn't exist to compare federal and non-federal benefits fairly. Most reports in the press about federal workers making double the private sector are very misleading. Federal workers, on average, do make more than the average non-federal worker, but most federal workers are in technical or professional-type jobs, where the private sector averages include many retail sales, cashiers and 'burger-flipper' jobs, where benefits lately have been low to non-existent. Occupations such as attorneys, engineers, physicians and technology specialists, which the government employs a lot of, are well compensated in the private sector as well, and are a better comparison. A fact sheet issued by OPM stated that a person working in the contracting field at GS-11 makes, on average, \$18,000 less than a similar job in the private sector. An attorney working as a GS-13 in government makes almost \$100,000 less than a private-sector attorney.

Congress: So far lawmakers are following the President's lead and have recommended a 1.4% pay raise for 2011. This is only in the appropriations committee level, and probably won't be acted upon until the lame-duck session after the elections. So much has been delayed this year to the lame-duck session that some items which earlier passed one or both houses may not be considered for final passage are: enhancing whistle-blower protections, make 4 weeks parental leave as paid time, keeping family members on FEHB coverage until age 26, allowing employees to invest in the TSP the lump-sum annual leave payments when separating and making domestic partners eligible for family insurance coverage and retirement survivor benefits.

On June 25th, the President signed into law HR 3962, legislation to temporarily halt a 21% cut in the rate of Medicare reimbursements to health care providers, particularly

doctors. It would also increase their reimbursement 2.2% during that time. Note, it is only temporary and may be reinstated at any time, probably forcing even more doctors to refuse new Medicare patients.

On June 30, NARFE president Baptiste testified before the 'National Commission on Fiscal Responsibility and Reform' to attempt to preserve the earned benefits of federal retirees and workers. She pointed out the difference between entitlements, which are rewarded to people without working for them, and the earned benefits of the federal workforce. "The federal service has always been a program of shared costs between the agency and the worker. Regrettably, the public is often misinformed – believing federal employees get 'free' or overly generous benefits." president Baptiste told the commissioners. In the past, civil service pay and benefits have taken outsized reductions during budget cutting legislation, particularly the COLAs that were canceled in the 1980s without similar action to other federal programs. Baptiste also pointed out that the cost of federal retirement programs will barely increase as a share of the GDP, in contrast to Social Security and health costs due to increasing retirements on the less costly FERS model. The Commission is scheduled to make its recommendations in December, 2010. Should any proposal receive 14 votes, its recommendations will be considered in an 'expedited procedure' by both House and Senate without amendments.

For several weeks, House Minority Leader Eric Cantor's (R-VA) website "You Cut" (<http://republicanwhip.house.gov/YouCut>) encouraged visitors to vote on five specific proposals to cut federal spending. A proposal to cut retirement annuities by basing them on the high-5 years of salary instead of high-3 was ranked as the second most popular reduction option, but the option has mysteriously disappeared from the site. A proposal made in May to deny the modest 1.4% 2011 pay raise continues to be there, among others. NARFE has opposed any attempt to add these proposals as amendments to legislation being considered by Congress.

Health News: The annual federal bene-

fits Open Season will run from November 8 through December 13 this year. OPM proposed earlier this year to standardize the dates to the full month of November, but if the change is finalized, it won't be effective until next year. Employees or retirees may change or make new enrollments in FEHB or the FEDVIP vision and dental insurance programs.

TSP Funds: The TSP's new automatic investment policy was effective for newly hired employees on August 1. The default investment is 3% of base salary, but this level may be changed or opted-out of entirely. Automatic investments will be put into the G-fund (gov't securities) unless chosen differently by the employee. The policy also applies to those rehired after a break in service of more than 30 days.

Following are the latest returns, at the end of July, 2010 for the TSP funds:

Fund	YTD Rate	12-mo Rate
G (gov't)	0.23	1.84
F (bond)	1.07	6.53
C (large)	7.01	-0.11
S (small)	7.00	6.15
I (int'l)	10.78	-4.81
Lifecycle		
Income	1.81	1.65
2010	1.81	1.57
2020	4.82	0.20
2030	5.80	-0.21
2040	6.60	-0.61

CPI/COLA News: The CPI-W increased 0.03% from June to July, but was still lower than the base of September, '08 of -0.74% (Due to price deflation in the past measurement year, the 2008 third quarter average is still the point of comparison.). Benefits awarded under FECA are adjusted on each calendar-year's percentage change in the CPI-W. July's index is 1.04% higher than the December, '09 index.

From the NARFE National Officers' Report:

In the past 24 years, there have been four increases in NARFE dues, each with a projected "life-cycle" of five-plus years. The actual timing of the increase due to loss of membership, investment returns and actual increase or decrease in operating expenses.

In 2004 when dues were increased from \$20 to \$29, we had just under 366 thousand members. Today there are approximately 306 thousand members, a loss of over 16%. This loss equates to a reduction of over \$1.7 million in dues received. Also, the 2010 operating budget is 0.02% less than the 2004 budget (nearly identical), but costs are ever increasing, despite attempts to reduce them by reducing staff, limiting travel, renegotiating contracts and providing more reports and forms electronically over the web.

There will probably be multiple proposals for increasing the dues at the national convention. The national officers recommend an increase in dues to avoid any further dipping into contingency fund investments

If any member who doesn't attend meetings wishes to contribute to the Alzheimer's Fund, you can send a check to the Treasurer (see the address on the back cover of the Scout). **Please make checks out to "NARFE Chapter 1160"**. We'll forward the contribution to the state coordinator and mention you with a thanks in the Scout. Thanks to all.

Note to members: Dues Withholding saves the national organization money and it saves you about \$4.40 over annually paid dues (\$30.60 national plus chapter vs. \$35.00). You don't have to remember to write that check or risk being dropped. **64%** of our members required to pay dues are already using withholding, why not you? Applications are on the NARFE website: www.narfe.org.

Reminder: Please send us your "Best Choice" UPC codes when you get a bunch! (It's not worth using 44¢ to mail one or two!) We get \$30 per 1000 codes (3¢ per code), plus an additional \$30 bonus once a year. The money goes to Alzheimer's Research. Send them either via a member you know who goes to the meetings or to the address in the return address block. Remember, we need only the bar codes, not the whole label. Saves \$.

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Membership Rosters ... are in an 8.5" x 11" format. Drop me a note at the return address block with \$2.00 each to offset printing and postage.

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OPM Retirement Information Center:
Write to: PO Box 45, Boyers, PA 16017-0045.
Phone: 1-888-767-6738 (1-88USOPMRET)
M-F, 6:30 AM to 7:45 PM Central Time.
Hearing impaired TDD# is 1-800-878-5707.
On the Web: www.opm.gov/retire.

Remarriage, divorce, death of spouse, change of address or financial institution or amount of life insurance under FEGLI (among many other services)

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NARFE Headquarters: 1-703-838-7760
(7 am to 3:45 pm Central Time)
Call to get official forms at this number. See the NARFE magazine for various web addresses.

Also, be sure to notify NARFE for address changes, deaths, etc. at 1-800-456-8410 or memberrecords@narfe.org.

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Other numbers of Interest:
Military Retirees: 800-321-1080
V.A.: 800-827-1000 TSP: 877-968-3778
Social Security: 800-772-1213
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NARFE Sunflower Chapter 1160
c/o Byron Nichols, Editor
9000 Holly Street
Kansas City MO 64114-3528

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