



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

**JANUARY MEETING:  
11:00 A.M., Friday, 01/14/11**

**FEBRUARY MEETING:  
11:00 A.M., Friday, 02/11/11**

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

Chapter Officers		
President	E. Regina Barger	913-342-8256
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

**November Meeting:** Ten persons played 3 Bingo games prior to the luncheon. \$4.05 of the prize money was donated to the Alzheimer Fund. Noon to 1:00pm was the pot-luck luncheon, which was excellent.

The business meeting, attended by 12 members and 5 guests, started at 1:00 pm. Invocation was by Ernestine Smith followed by the flag salute. No one with a birthday were present. Minutes for the October meeting were read by secretary pro-tem TJ Robinson. President Barger presented the officers present with new national bylaws. Four chapter newsletters were passed for members' perusal. The treasury report was read by treasurer Byron Nichols and submitted for audit. Sunshine committee chair Ernestine Smith reported on calls made and cards sent to members with birthdays. The president introduced our guests: KS Federation president Carol Ek, Federation secretary Louise Lloyd, Area 1A VP Judy Etter and her husband, Dale. President Ek had a short presentation about recruitment and retention, with questions from the membership. Bills were authorized and paid. President Barger announced the Legislative Conference in Arlington, VA in March, 2011 in case anyone wishes to attend.

The Alzheimer's ticket drawing for \$4.75 (half the collection) went to #480957, Ernestine Smith. The attendance drawing for \$5 went to #1, Byron Nichols. Both prizes were contributed to the Alzheimer's fund. The drawings and money given from Bingo winnings made a total of \$18.55 collected this month. A check from member Florence Lockridge was received after the meeting for \$100; THANKS a LOT!!) So far this year the chapter has sent **\$344.25** to the Kansas Federation Alzheimer's coordinator (about \$1.55 per current member).

The meeting adjourned about 1:30pm and the members had conversations with the guest officers afterward.

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**December Meeting:** Three to Four persons played eight Bingo games prior to the luncheon. \$6.10 of the prize money was donated to the Alzheimer Fund. Noon to 1:20pm was the pot-luck luncheon. The chapter furnished ham and turkey, as this was supposed to be the Christmas luncheon (we had no program planned and I forgot to mention this in the last newsletter - BN). Only six members attended - a very poor turnout even for a regular meeting in decent weather! Even so, the lunch was excellent, with members bringing dressing & gravy, greens, butter beans, 3-bean salad, cranberry sauce, mixed vegetables, bread and two kinds of dessert quick-breads (there was more, but I can't remember it all!).

A business meeting was not held, as we did not have the required quorum. Neither could the executive committee appoint a new president, as not enough of those members were present, either.

The Alzheimer's ticket drawing for \$2.50 (half the collection) went to #480976, Kathy Zunick. There was no attendance drawing. The ticket drawing prize was contributed to the Alzheimer's fund. The drawings and money given from Bingo winnings made a total of \$11.10 collected this month. So far this year the chapter has sent **\$355.35** to the Kansas Federation Alzheimer's coordinator (about \$1.60 per current member).

The members were dismissed at 1:20pm.

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**Next Meeting (January):** We hope to announce a new chapter president if we have enough members present to have a meeting. Also, attendees will receive a newly updated membership roster.  
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**Membership Update:** Deceased: Annabelle Bruce, 96, KCMO, 12/13/10, IRS. New Members: Leonard Wesson, KC, KS. Reinstated: one. Dropped: none. Transferred to another chapter: none. We now have 221 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, call us 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 January are:**

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|-------------------|---------------------|
| Helen J Ambrose   | Shirley R Paige     |
| Ida Louise Bland  | Mary J Relic        |
| Donald C Castor   | Harold W Rucker     |
| Louisa A Fletcher | Berniece M Smothers |
| Alice D Hixson    | Dorothy L Weller    |
| Aleta M Johnson   | Louis E White       |
| Mabel O Johnson   |                     |

**Members with birthdays in February are:**

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|------------------------|--------------------|
| Roland B Berg          | Sophia Krzyckowski |
| Goldie I Bronson       | Dorotha V Linam    |
| Betty B Cramer         | E Ruth McIntosh    |
| Mrs. Denzal C Davison  | Marie Mitchell     |
| <b>Lillian B Green</b> | Violet Rutherford  |
| Marlene G Hammontree   | Cecil K Woods      |
| Charles Johnston       |                    |

**BOLD** = Attends many meetings yearly

The 26 members above have an age range of 70 to 102 and an average age of 86½. Congratulations! If you were born in January or February 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):**

**NARFE:** November was the second month in a row to show an increase in NARFE membership (although still lower than last year). Everyone, please see if you can recruit new members, as a greater number of members always seems to make the politicians listen closer.

NARFE President Joseph Beaudoin has denounced the unprecedented assaults on the earned compensation of federal workers and retirees in the report from the National Commission on Fiscal Responsibility and Reform. Particularly troubling were three proposals: 1) base annuities on high-five rather than high-three salary years; 2) require workers to contribute a much higher share of salary toward their defined-benefit annuity (as opposed to many private sector employers his-

torically requiring no contribution); and 3) defer CSRS COLAs until age 62, with a one-time catch-up inflation adjustment at age 62 to increase the benefit to what it would have been had full COLAs been in effect. Other proposals would require employees and retirees to pay ever increasingly higher share of their FEHBP premiums by limiting the growth of the government share to the rise in GDP plus 1%. This may raise retiree premiums to the point where some could no longer afford them. (How do ya like Obamacare now?)

**Congress:** Two bills designed to provide \$250 to seniors instead of COLAs both failed on December 8<sup>th</sup>. The Senate bill would have included postal, federal, state & local retirees who aren't eligible for Social Security. It didn't get the required 3/5 majority to end cloture. The House bill was only for Social Security beneficiaries and needed 2/3 majority to get by a suspension of calendar rule.

Both the Senate and House have passed legislation to prevent the Medicare reimbursement rates from being slashed by 25%. The patch runs through 2011, but its cost, about \$15 billion, will be offset by reigning in a tax credit that makes premiums more affordable for those eligible to participate in state-based health care insurance exchanges.

As of this writing, the Congress is still deadlocked over the expiring tax rates, the fiscal 2011 budget and pay raises for military personnel. (It's almost a sure thing that a civilian pay freeze of some form will be adopted, with very little chance of implementing the earlier 1.4% proposed). Unless some kind of omnibus bill can be passed, the government may be shut down very soon, which would mean no checks could be issued for either active or retired personnel (as happened a couple decades ago).

**TSP Funds:** Following are the latest returns, at the end of November, 2010 for the TSP funds:

Fund	Rate Change	12-mo Rate
S (small)	+3.00	20.19
I (int'l)	-4.84	1.27
C (large)	+0.01	7086
G (gov't)	+0.17	2.60
F (bond)	-0.57	7.85
Lifecycle	Nov. Rate	12-mo Rate
Income	-0.05	4.80
2010	-0.05	4.83
2020	-0.49	7.84
2030	-0.56	9.15
2040	-0.64	10.06

The 2010 fund will end, with its funds transferred into the Income fund, unless participants designate otherwise. A new 2050 fund will be created at the end of the year.

**Medicare:** Many rates in the Medicare program will rise for 2011, even though no benefit COLAs. The Part B premium (physicians' services) will remain the same at \$96.40 for most enrollees. But those joining the system in 2010 or later or those who don't have Medicare premiums deducted from Social Security payments (usually CSRS retirees) will continue to pay a

higher rate (\$115.40) unless the law is changed. Also, higher-income retirees will pay higher premiums, up to \$369.10 a month. The Part B deductible will rise to \$162. The Part A (inpatient hospital care) deductible will be \$1,134, the daily copay for days 61-90 will increase to \$283 and for days beyond 90 to \$566. Daily co-pays for stays in a skilled nursing facility will be \$141.50 for eligible periods. Average monthly premiums for Part D (prescription drugs) will be about \$30, close to this year. (most federal retirees don't take Part D as FEHBP plans already provide prescription drug coverage that is generally superior to Part D coverage).

**Other Pay Issues:** The officially estimated pay gap between federal GS and non-federal salaries has grown in the last year by 2 percentage points to 24.1%. The Bureau of Labor Statistics reports these figures based on comparisons of like jobs with like educational and/or experience required. The report comes at a time where many groups outside government suggest the pay gap the same size or larger exists in the other direction, with the federal workers vastly overpaid. Private-sector estimates usually use figures which take all jobs vs. all people in those jobs to get an average, which includes many jobs not even offered in the federal sector (mainly because these jobs are contracted out to the private sector).

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 (no bills to mail out) 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](http://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](http://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](mailto: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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