



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

**NOVEMBER MEETING:
11:00 A.M., Friday, 11/13/09**

**DECEMBER MEETING:
11:00 A.M., Friday, 12/11/09**

**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 save900@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

September Meeting: About 10 persons played 7 Bingo games before lunch (about 11:15am to Noon). Four players won \$13 between them and three of them gave \$6.45 between them to the Alzheimer's fund. Noon to 1:00pm was the pot-luck luncheon. All the food was excellent, as usual.

The business meeting, attended by 15 voting members, started at 1:10 with the prayer by chaplain Birdie Allen, followed by the flag salute. Birthday wishes were sung for attendees Wanda Collins, Shirley Newman and Ernestine Smith. Minutes were not available from the August meeting and will be read at the next meeting. Correspondence, the Chapter 23 New York newsletter, was passed around. The treasury report for August business was read by Treasurer Byron Nichols and accepted for audit. Membership and Alzheimer Committee reports were presented. Bills were ratified and paid.

The President announced the chapter Bylaws don't provide a clear and concise procedure regarding elections of officers and related that they need to be amended to reflect the proper requirements to follow. A committee may be appointed at the next meeting.

The Alzheimer's ticket drawing was for #480407, Ada Nichols, for \$6.50. The attendance drawing was #7, Christine Leaf, for \$5. Both were contributed to the Alzheimer's fund. A total of

\$25.45 was collected for Alzheimer's this month (Bingo, tickets and attendance prize from the chapter). So far this year the chapter has sent **\$239.12** to the Kansas Federation Alzheimer's coordinator (about \$0.94 per official member).

The meeting was adjourned at about 1:55pm.

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October Meeting: About 8 persons played 7 Bingo games before lunch (about 11:15am to Noon). Four players won about \$8.50 between them and three of them gave \$8.10 between them to the Alzheimer's fund. Noon to 1:00pm was the pot-luck luncheon. All the food was excellent, as usual.

The business meeting, attended by 13 members and one guest, started at 1:10 with the prayer by chaplain Birdie Allen, followed by the flag salute. Birthday wishes were sung for Byron Nichols. Minutes were read for the September meeting by secretary pro-tem T.J. Robinson, then approved. The treasury report for September business was read by Treasurer Byron Nichols and accepted for audit. Bills were ratified and paid. Standing committees were asked for reports.

The Nominating committee gave a preliminary report that all officers currently holding positions will probably run for the next term, since no one else so far has contacted them about running. There will still be open nominations at the November meeting for offices.

Lillian Green has suggested a Sunshine or other committee make calls to all members having birthdays in each month to invite them to the meeting, and if they can't come, why not. Also, if each member can talk someone into becoming a member, that would be wonderful.

The Alzheimer's ticket drawing was for #480459, Lillian Green, for \$5.75. The attendance drawing was #2, Ada Nichols, for \$5. Both were contributed to the Alzheimer's fund. A total of \$29.60 was collected for Alzheimer's this month (Bingo, tickets and attendance prize from the chapter). So far this year the chapter has sent **\$268.72** to the Kansas Federation Alzheimer's coordinator (about \$1.05 per official member).

The meeting was adjourned at about 1:45pm.

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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!)

Membership Update: Deceased: Alfred E Bell, 89, Lawrence, KS, 8/1/09, USPS; Bobbie Jean Johnson, 82, KCK, 8/18/09 widow of USPS

retiree; David Wilkins, 67, KCK, 9/2/09, Soc Sec Admin.; Mrs. Verlee WM Mitchell, 76, KCK, 10/6/09, Treasury. New Members: August: Wendell Espeland.

Note to families of Members: When a member passes on, please be sure to contact the chapter's Service Officer (currently T.J. Robinson, 913-371-7720) 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/widower. Thank You.

Members with birthdays in **October** were:

Mary C Bellamy	Mary L Reynolds
Beatrice Cannon	Mabel L Ruby
Floyd F Culp	Anne R Rundle
Virgie L Edwards	Ruth Saragusa
Buford Erwin	Barbara J Tritle
John V Hitchcock	Leonard H Wesson
Mary B Mann	Gloria A Willis
Byron K Nichols	Esther E Woodard
Thelma J Poole	

Members with birthdays in **November** are:

Eugene A Collins	Marie Macan
George O Dale	Ruth M Overton
Doris E Deming	Nancy E Poor
Terry M Ehrhart	Frances C Rodina
Rita F Galvin	Carol J Smith
Eujetta S Holland	Melvin E Stevens
Alvertis Holliday	Mr. Ozine Washington
Robert W Horseman	Vernon J Weller
Paul R Jordan	

Members with birthdays in **December** are:

Birdie Allen	Margaret A Peterson
Paul J Breitenstein	Janeria M Phillips
Yvonne L Edwards	Mary E Richard
Mary Lee Fouts	Herbert A Schnieders
Zenobia B Freeman	Edwin Shutt
Gary L Marks	Albert W Stevenson
June M McConnell	Mason B Tucker
Ada G Nichols	Camille E Weems
Mary Nancy Palcher	Elizabeth J White
Fred O Peterson	

BOLD = Attends many meetings yearly

The 52 members above have an age range of 58 to 100 and an average age of 81½. Congratulations! If you were born in October, November or December 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.

Important Announcement #1:

**** ATTENTION ** A NATIONAL REFERENDUM ON A NEW DUES STRUCTURE WILL BE HELD SOON.** We need your input if we are to represent your views anywhere near fairly! Chapters get one vote per 50 members or fraction thereof, just like at a national convention. We currently have about 253 members, so we get to issue 6 votes on this topic. The deadline to have votes received by the official counting service is December 8, so our chapter must vote at the November meeting (the 13th), the same as our chapter election of officers (see below).

Please read the article in the **August** issue of your NARFE Magazine, pages 42-43. In summary, all chapters are to have the same dues, with discounts for those on withholding. Our dues, \$6.00, have not been raised since FOREVER! We have had to cut back normal publishing of the Scout to every other month (due to postal rate increases: and more are coming) and funding members to conventions to save money.

Currently, for a normal monthly dues-paying retired member, dues are \$35: \$29 going to the National office (of which they forward 10%, or \$2.90, to the state federations) and \$6 for our chapter dues. The new proposal is for a \$40 total dues package (a \$5 raise) with \$27 going to National (a 3½% raise), \$4 to the state federations (a 38% raise, needed) and \$9 for each and all chapters (a 50% raise for us). (Some chapters with more than \$9 dues now would see a decrease!) Personally, I think we need the extra \$3.00 per member the raise would give us, but I know many would be against it.

If you wish to be heard on this subject, either plan to be present at the November 13 meeting or use the coupon on page 36 of the August NARFE Magazine. The instructions say to return the coupon to your chapter president. Ours is:

**E. Regina Barger
2700 N. Early
Kansas City, KS 66101-1128**

Important Announcement #2:

We are having our biennial elections for chapter officers in November. We would like some turnaround in officers, as many of the current ones have served for many years straight. Anyone interested in running for office please contact one of the Nominating Committee listed below. We also need others interested in appointive offices, like Program Chair, Newsletter, Legislative

Chair, Sunshine Committee, etc., just to name a few (all offices DO require attendance at most meetings!). Please attend the November meeting for the elections! The Nominating committee members are: Christine Leaf (913-788-7473), Lillian Green (913-342-4051) and Henrietta Horseman (913-287-1369).

December Meeting: We will have our usual Christmas Holiday Luncheon (with little or no business meeting). The chapter will provide the meats (usually ham & turkey) and the membership needs to bring salads, sides, desserts, breads, chips, dips, etc. We will probably not have any professional entertainment this year; we'll just entertain ourselves (singing, games, Bingo, etc.). It hasn't been discussed whether we'll have any kind of gift exchange or not, as it is a bit early yet due to the 2-month newsletter publication schedule.

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

Congress: The House DOD authorization bill (HR-2647) and its Senate counterpart (expected to pass soon) so far accepts all the various provisions dealing with retirees and sick leave, with some modifications. A provision allowing FERS employees to count unused sick leave toward retirement is to be phased in: retirees from the enactment date through 2013 get a 50% credit, those retiring in 2014 or later get full credit. The bill also replaces the non-foreign area COLA system for those in Alaska, Hawaii and territories with locality pay under the standard GS pay system, with guarantees that employees would not lose financially. It also allows agencies to rehire retirees without offsets between their pay and annuity in limited numbers for limited periods. Also CSRS calculations are changed to remove a disincentive to switch to part-time work late in a career.

Congress has until January to pass legislation overriding the 2% pay raise President Obama has decreed, much less than the 3.4% already passed for the military. The Senate has a proposal for a 2.9% raise but hasn't acted on it yet. Congress has passed legislation even after the deadline in the past, providing for retroactive raises.

Health News: On September 24th, the House passed HR-3632 to protect all Medicare beneficiaries from an increase in their Part B premiums in 2010 due to the lack of COLA increase. Under current law, 72% of Medicare beneficiaries don't have to pay the increase in Part B premiums in any year in which they receive no Social Security COLA. But there are four groups of older American

ans who are not protected by the 'hold harmless' provision, including over a million federal, state and local government retirees who aren't eligible for Social Security. Without a change in law, they would not only have to pay higher Part B premiums without a COLA, but also absorb the costs of other Medicare beneficiaries currently 'held harmless'. It now needs to pass the Senate.

On September 29th, OPM announced the 2010 FEHBP premiums will increase an average of 8.8%. The share paid by employees and retirees in the most popular plan (Blue Cross Standard) will jump by 12.4% for family plans and 15.1% for self-only coverage. The average increase for vision coverage under FEDVIP will be 4.2% and for dental coverage 2.4%. Prior to the upcoming Open Season (November 9 through December 14) OPM will mail annuitants detailed information about costs and benefits in FEHBP and the Dental and Vision plans.

Senator Grassley (R-IA) scaled back a proposal to move all federal employees from FEHBP to state-based health exchanges so that it applies only to members of Congress and their staffs. The Senate Finance Committee passed the narrower version of the amendment on September 29th by unanimous consent. Given the vote occurred without objection from either side of the aisle, moving all or some of FEHBP participants into a newly reformed health care system will be ongoing as Congress moves to finish the health care bill this year. Also, the Senate version contains language allowing any FEHB-eligible persons to purchase coverage through the health insurance exchanges envisioned in the bill instead of through FEHB. That was inserted by Democrat leaders in response to Republican proposals above. Another proposal would open the FEHB to uninsured non-federal persons, whether in a separate or same risk pool. ((BEWARE)).

CPI/COLA News: On October 16th, the Bureau of Labor Statistics confirmed that there will be NO Cost of Living Adjustment in 3 retirement systems: Social Security, military retirement and civil service retirement. This is the first time this has happened since automatic COLAs began in 1975. Former employees receiving benefits through FECA, based on a calendar-year index, received no COLA in 2009 due to deflation in 2008, but the September 2009 index is 3.2% higher than the January 2009 index, and they will probably get a COLA for the start of 2010.

President Obama has announced his support for a \$250 one-time payment to 49 million Social Security beneficiaries, 5 million Supplemental Se-

curity Income beneficiaries, 2 million Veterans Benefit recipients, 1/2 million Railroad Retirement and disability beneficiaries and 1 million public employee retirees not entitled to any of the previous benefits, AND CSRS annuitants not eligible for Social Security. NARFE President Baptiste urged Congress to approve the proposal ASAP.

TSP Funds: All five core TSP funds posted gains in September. The small company stock (S) fund was up 5.94%, The International stock (I) fund up 3.79%, the large company stock (C) fund up 3.74%, the bond (F) fund up 1.07% and the government securities (G) fund up 0.26%. The I fund is now in positive territory over a 12-month period (up 1.55%), while the F and G funds have gains of 10.6% and 3.07% respectively. The C and S funds are still down by 6.79% and 5.23% respectively. The September and 12-month returns for the Lifecycle Funds are: Income, 1.08 & 3.56%; 2010, 1.32 & 2.3%; 2020, 2.63 & 1.5%, 2030, 3.14 & 0.5% and 2040, 3.56 & -0.54%.

Checkout the November issue of NARFE magazine for more complete information about most of the above news items.

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.

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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 memsrvcs@narfe.org.

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.

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 \$.

**Byron Nichols, Editor, c/o
NARFE Sunflower Chapter 1160
9000 Holly Street
Kansas City MO 64114-3528**

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