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<b>Sunflower Chapter 1160</b> Meets at the Hanlon Senior Center 1101 Ridge Ave, KCK 66102	<b>November:</b> 11am Program, Noon Lunch; 1pm Business Meeting <b>December:</b> 11am Bingo, Noon Lunch, Gift Drawing after Lunch	2 <sup>nd</sup> FRIDAY in November 11/14/2014	2 <sup>nd</sup> FRIDAY in December 12/12/2014 The last at Hanlon!
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President: <b>Byron K. Nichols</b>	816-333-5151 byron666@earthlink.net
Treasurer: <b>Carolyn Taylor</b>	913-205-7228
Recording Secretary: <b>Wanda Collins</b>	913-621-3849

Newsletter Editor, Roster: <b>Byron K. Nichols</b>	816-333-5151 byron666@earthlink.net
Alzheimer's Chair: <b>Kathy Zunick</b>	913-281-3335
Membership: <b>Shirley Newman</b>	816-587-0508

 **THE WYANDOTTE SCOUT** Vol. 39, #6; November & December, 2014  
**Byron Nichols, Editor**

**September Meeting:** Five members played Bingo prior to lunch. As usual the food at the luncheon was all good and shared to take home. Seven voting members and one guest (Georgia Story's daughter) were present for the business meeting. Two usual attendees had a birthday in September: Wanda Collins & Ernestine Smith. Secretary Collins wasn't present to read the August minutes. Carolyn Taylor read the treasurer's report; it was accepted subject to audit. Alzheimer's chair Kathy Zunick reported the Best Choice check hadn't arrived yet. We also have enough UPCs to send in for another check next year as soon as she gets the forms. Ernestine Smith and Lillian Green reported on calls made to members with August birthdays. Those able to be contacted welcomed the calls. Three were sent cards due to bad phone numbers. A bill was paid (\$35.83 for the Sept/Oct Scout) and the September Alzheimer's check for \$24 was approved for payment. The registration drawing was won by Carolyn Taylor (\$5) and the half-and-half drawing was also won by Carolyn Taylor (\$9.50). Both were contributed to the Alzheimer's Fund. The meeting was adjourned at 2:10 pm.

**October Meeting:** Five members played Bingo prior to lunch. As usual the food at the luncheon was all good and shared to take home. Seven voting members were present for the business meeting. One attendee had a birthday in October: Byron Nichols. The President read the September minutes (because the secretary wasn't present). Carolyn Taylor read the treasurer's report. Alzheimer's chair Kathy Zunick reported the Best Choice check was due any day (lead time is 6-8 weeks). Ernestine Smith and Lillian Green reported on calls made to members with September birthdays. Those able to be contacted welcomed the calls. The September Alzheimer's check was paid and the October Alzheimer's check for \$9.30 was approved for payment. The registration drawing was won by Lillian Green (\$5) and the half-and-half drawing was won by Kathy Zunick (\$4). Both were contributed to the Alzheimer's Fund. The meeting was adjourned at 2:00 pm.

**November (Next) Meeting:** We will have a presentation by Ron Miller of Blue Cross at about 11:00 for about 30 minutes (we may not have Bingo). We will then have our Holiday Luncheon. The chapter will pay for brisket (and maybe smoked turkey breast); members will be bringing sides and desserts. So far we may have: green salad, gelatin, rolls, cranberry sauce, dressing, scalloped potatoes, Brussels sprouts with bacon, pecan/sweet potato pie, and mince pie. Members are also asked to bring non-perishable food or paper goods for contribution to Harvester's. (We decided to have the holiday luncheon in November due to the number of times the meeting was cancelled due to

weather or road conditions in the last few years.) Also, Algeria Lowe retired near the end of October, so there will be temporary monitors for the rest of the year.

**December Meeting:** Unless decided otherwise in November, lunch will probably consist of assortment trays (sandwiches, fruit, dessert, etc.) from a grocery deli in order to free us from cooking for once. Members are asked to voluntarily bring a wrapped gift valued at \$1 to \$2, for which we will number and have a drawing. Bingo will have some extra prizes as well. We will then pack up to evacuate the Hanlon Center.

**The United Government Parks & Recreation will shutter the Hanlon Senior Center as of December 31, 2014. Our last meeting there will be December 12. We must decide where to move prior to the January meeting, and, if the new place doesn't have storage, decide who will keep the ton of boxes of stuff and luncheon supplies we currently store at Hanlon. The Bethany Community Center, 1120 Central Avenue (about 1/2 a block north of the Hanlon Center) has been suggested by the United Government. It holds 125 people and has a small kitchen (but fewer amenities than Hanlon). We are scheduled to do a walk-thru of the facilities after the November meeting. Prepare to suggest other venues if Bethany doesn't meet our needs! I will bring the letter sent to me to the November meeting - BKN.**

**Remember** - for ALL meetings, if you wish to play Bingo, bring your nickels & dimes. We usually play from just after 11 AM until lunch. Cost is 5¢ per card per game, 10¢ per card for the Blackout game (these will fund the winners' prize). Please Come! (We can make change for \$1 bills!)

**Membership Update:** New: 0. Transfer into chapter: 0. Reinstated: 1. Transfer out of chapter: 0. Dropped for non-renewal: 2. Voluntary cancellation: 0. Deaths: 4: Barbara Trittle, 70, 9/6/14, KCK, Soc Sec Admin; Albert Stevenson, 91, 9/20/14, KCK, Army Dept.; Geraldine Darden, 93, Sept '14 (no obit), KCK, Treasury Dept.; Paul J Breitenstein, 98, 10/21/14, Overland Park, KS, USPS. We now have 145 members.

**Note to families of members:** When a member passes on, please be sure to 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 November:**

Howard A Berry Nancy E Poor  
Eugene A Collins Frances C Rodina  
Terry M Ehrhart Carol J Smith  
Alvertis Holliday Ozine Washington  
Robert W Horseman Vernon J Weller

**Members with birthdays in December:**

Yvonne L Edwards Margaret A Peterson  
Mary Lee Fouts Janeria M Phillips  
Gary L Marks Herbert A Schnieders  
June M McConnell Edwin Shutt  
Ada G Nichols Mason B Tucker  
Mary Nancy Palcher Camille E Weems  
Fred O Peterson

Bolded = attends meetings regularly.

The 23 members above have an age range of 64 to 95 and an average age of 84<sup>2/3</sup>. Congratulations! If you were born in November or December and not in the list, please notify the editor at the return address e-mail address in the officer list above.

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

**Lame Duck Session:** Congress is scheduled to return on 11/12 for a Lame Duck Session. It isn't expected to be very cantankerous, nor go later than about mid-December. A top priority is to pass an appropriations package, which may be just to continue the current continuing resolution which expires on December 11 or pass some kind of omnibus bill to last through the end of the fiscal year in September, 2015. One piece of legislation which may be discussed is a postal reform bill pending in the Senate. NARFE seems to be opposed to any form of this.

**Re-employed Annuitants:** Language allowing a 5-year extension of the Re-employed Annuitants provisions has been included as a Senate amendment to the National Defense Authorization Act (NDAA). A must-pass piece of legislation, it is expected to pass during the lame-duck session. A conference committee is expected to pass the bill.

**COLA:** The 2015 Cost of Living Adjustment was announced on October 22. Federal Retirees, Social Security recipients and military retirees will receive a 1.7% increase beginning January 1, 2015. All those under CSRS get the COLA, while FERS retirees don't receive a COLA until age 62 unless they took disability retirement or retired from an occupation subject to mandatory retirement. Both CSRS and FERS survivor beneficiaries get a COLA regardless of age. NARFE's outgoing President Joseph A Beaudoin released the following statement (parts quoted here) on the impact to federal civilian retirement annuities and Social Security benefits:

"The average 3.8 percent increase in health care premiums for federal employees and retirees in 2015 shows that medical costs continue to outpace the COLA as it is calculated presently. We need a cost-of-living formula that doesn't force these Americans to take one step forward, then two steps back. As members of Congress and the President develop their budget proposals for fiscal year 2016, I urge them to include a switch to the CPI-E formula, a more accurate measure of inflation that accounts for health care and other costs facing seniors. Conversely, they should reject previous proposals to switch to the Chained CPI, which would only make a bad situation worse by further decreasing the hard-earned benefits of Social Security recipients and federal retirees, while increasing taxes on lower- and middle-income taxpayers."

[The COLA and pay raise are separate issues. The pay raise is expected to be one percent, (as recommended by the President Obama) but hasn't been finalized yet.]

**Health Benefits Program:** The average enrollee share of FEHB premiums will increase 3.8%. As always, there will be substantial variations among individual plans, especially in some HMO plans. Open Season runs November 8 through December 10 this year. The Open Season also applies to the FEDVIP plans, where premiums will increase 1.5 to 1.7% on average. The number of FEHB plans will also change, with the addition of four plans and the dropout of five. The new plans are United Healthcare in D.C, Chicago, San Antonio, Miami, Orlando, Tampa and Atlanta; Priority Health in the Lower Peninsula of Michi-

gan, Keystone Health Plan West in western Pennsylvania, and Innovation Health plan in Northern Virginia. The dropouts affect 25,000 enrollees, who will have to elect new coverage: United Healthcare of the Midwest in Illinois and Missouri, Coventry Healthcare in Maryland, Total Healthcare USA in Michigan and Anthem HealthKeepers and Optima Health Plan in Virginia. Also, Aetna Open Access in Kansas and Missouri will reduce its service area.

**Social Security:** The FICA tax of 6.2% will apply in 2015 to salary up to \$118,500, up from \$117,000. FICA is paid by those under FERS and CSRS Offset. The annual earnings test threshold applying to Social Security beneficiaries aged 62 through "full retirement age" (in 2015 remaining at 66) increases in January to \$15,720 from \$15,480. Those beneficiaries lose \$1 in benefits for every \$2 of earnings from employment above the limit. There is no limit on earnings beginning the month an individual attains full retirement age. Also the "substantial earnings" needed under the windfall elimination provision is rising from \$21,750 to \$22,050. That offset mainly applies to CSRS-covered persons who qualify for a Social Security benefit due to outside earnings covered by that system; the offset is phased out if Social Security-covered earnings are above the annual threshold for at least 20 years and eliminated above 30 years.

If any member who doesn't attend meetings wishes to contribute to the Alzheimer's Fund **please write the chapter number on the check (Chapter 1160) and make your check out to "NARFE/Alzheimer Research"**. Send your check to the **Newsletter Editor** (see the return address area). We'll forward the contribution to the state coordinator and mention you with 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 those who renew annually \$6 each year (the equivalent of Chapter dues) [\$40 national plus \$6 chapter vs. \$40 total under dues withholding (effective as of August, 2011)]. You don't have to remember to write that check or risk being dropped. **62%** of our members required to pay dues are already using withholding, why not you? Applications are on the NARFE website at: [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 the postage 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 NARFE/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 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 6:45 PM Central Standard Time.  
Hearing impaired TDD# is 1-800-878-5707.  
On the Web: [www.opm.gov/retire](http://www.opm.gov/retire). E-mail: [retire@opm.gov](mailto:retire@opm.gov).  
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 ([hq@narfe.org](mailto:hq@narfe.org))**  
**606 N. Washington St, Alexandria, VA 22314**  
(phone 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 E-mail [memberrecords@narfe.org](mailto:memberrecords@narfe.org).

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**Other numbers/websites/e-mails of Interest:**  
**V.A.: [www.va.gov](http://www.va.gov); 800-827-1000**  
**TSP: [www.tsp.gov](http://www.tsp.gov); 877-968-3778**  
**Social Security: [www.ssa.gov](http://www.ssa.gov); 800-772-1213**  
**FEDVIP: [fedvip@opm.gov](mailto:fedvip@opm.gov) FEGLI: [fegli@opm.gov](mailto:fegli@opm.gov)**  
**FEHBP: [fehbp@opm.gov](mailto:fehbp@opm.gov)**

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**Membership Rosters are in an 8.5" x 11" format.**  
**Write me a note at the return address block with \$1.00 each to offset the envelope and postage.**  
**Copies at the meeting are free.**

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