

--"SPECIAL REPORT FROM NARF'E DATED OCTOBER 26, 2010" --
NATIONAL ASSOCIATION OF ACTIVE AND RETIRED FEDERAL EMPLOYEES
IOLA NARFE CHAPTER #2077, ORGANIZED JULY 1985 AT IOLA, KANSAS 66749

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Next Chapter meeting, December 6th speaker will be Pam Maxwell of Blue Cross Blue Shield who will give an update on Health Insurance for the year 2011.

In the latest attempt to fix a dysfunctional federal retiree program, Office of Personnel Management Director John Berry announced Wednesday yet another overhaul of a system that leaves retirees waiting months for their checks. Berry said he is adding 80 people to a retirement processing staff of 130 in hopes of making a significant cut in the 138 days, almost five months, it takes on average to process..

When congress left Washington D. C. in September to campaign for the November election, it also left taxpayers in limbo about what income tax rates they will face next year, but if lawmakers can't reach an agreement and let the Bush era tax cuts expire on January. 1, 2011, all taxpayers, regardless of income, will face higher tax brackets. Every taxpayer would face a tax increase because the current 10 percent tax rate would disappear. That would mean that the first chunk of money earned, up to \$8,375 under 2010's tax brackets would be taxed at 15 percent MORE..

HEALTH BENEFITS: The FEHB Program this month announced a rise in the employee share of premiums averaging 7.2 percent for 2011. Federal employees unions reacted to the hike with measured criticism. "The good news is that the bad news isn't worse," Dan Adcock, Legislative Director for the National Active and Retired Federal Employees Association, told FEND, "Part of the news is that the Office of Personnel Management has negotiated an average premium clearly under what large employers sponsored plans have negotiated on behalf of their employees & retirees.

WASHINGTON POST: Washington Post poll reported last week that 52 percent of Americans believe federal workers are overpaid and that more than one-third believe the employees are less qualified than those in the private sector; However, the poll also noted that three out of four respondents who interacted with a federal employee said it was a positive experience. Now, federal employees offer their take. Amid the heated anti-government rhetoric of this election season and suggestions that federal workers represent some sort of privileged class, it may be easy to overlook the important role played by public servants who on a daily basis find solutions to serious problems, Assist Americans in need, Keep us safe and Advance our National Interests. Much of what the federal government does actually works quite well, from the payment of Social Security benefits

to 5.3 million Americans and the supervising of the safe takeoff and landing of thousands of airplanes to the work of the nation's intelligence analysts and law enforcement officials who protect our security

State insurance commissioners last week unanimously endorsed tough new standards that would require many health insurance companies to spend more of each premium dollar for benefits of consumers. The new federal health care law stipulates that at least 80 percent of premium revenue must be spent on medical care and "activities that improve health care equality" for patients—not retained as profits or used to pay executive compensation and administrative expenses. The rules, adopted at a meeting of the National Association of Insurance Commissioners, describe how the calculations classified as administrative will be made, specifying what counts as medical care and what expenses will be classified as administrative.

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ALZHEIMER. A recent report from the Alzheimer's Association and California's First Lady Maria Shriver showed that the disease is disproportionately a woman's problem. The report is based on a survey of 3,118 American adults about the experience and impact of Alzheimer's disease. The survey found that two-thirds of the disease's sufferers are women. And, 60 percent of unpaid caretakers of Alzheimer's patients are women. In total, 10 million, or 6.4 percent, of all American Women are affected by the disease

Janice Neuschafer, Kansas NARFE Alzheimer Chairperson reported that as of August 31, Ks. Chapters have collected \$21,576.40 which averages \$4.63 per member. The 2010 goal per member is \$5.50. The Alzheimer's Association FY 2010 contributions as of June 30, 2010 were announced as \$525,540. Ks. Ranks #3 with \$29,194. & Region V with \$98,149. Don't forget the pennies collected.

BY JOINING NARFE NOW BEFORE PRICES GO UP new member will save \$12.: At the recent NARFE NATIONAL CONVENTION Delegates voted to raise NARFE dues. The new first-year dues rate of \$45 takes effect Jan. 1, 2011. NARFE is the only association dedicated solely to protecting & enhancing the health care and retirement benefits of federal employees and survivors.

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LEGISLATION: A team of government relations professionals in Washington tracks congressional action and agency proposals that affect your federal retirement benefits. Thanks to NARFE member dues, NARFE Legislative Department works simultaneously to preserve and enhance Civil Service annuity and health care benefits. Hotline Messages, Information for Congressional Offices, COLA Updates, and a Legislative Action Center.

OTHER NOTES. The Civil Service Trust Fund is solvent and is projected to be solvent into the infinite future; in fact as more CSRS retirees leave the world; and FERS retirees become predominate; the trust fund actually gains in value because the annuity portion of their retirement income is smaller than that of a CSRS retiree.

OUR REGION V.--KS.- NE- SD-ND-MN-IA-MO: Almost a quarter of Region V. members are on Dues Withholding: This is significantly higher than the National level. Kansas is among the National leaders with 32.5%. Retention of AFE's; (Federal Employees) is now 11.3% of Region V. membership compared to 7.9% nationally, North Dakota 24.1%, & Minnesota 19.6% are among the top Federations.

There is a growing resentment among the American populace against public employees and retiree salaries, pensions and benefits. Members need to be reminded that this may be the most dangerous period we have ever faced. Judy Park's our past National Legislative leader, spoke of Pension Envy a few year ago and we hear stories about how public employees are accused of breaking the bank.