

THE SHAWNEE SIGNAL

Chapter 1162 Shawnee Mission Kansas

National Active and Retired Federal Employees Association (NARFE)

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Higher Medicare Premiums

The Bush administration projected Tuesday July 11 that the elderly will face another double-digit rise in their Medicare premiums next year, resulting in monthly payments of nearly



\$100. The monthly premiums for supplementary medical insurance will rise from \$88.50 to at least \$98.40.

That's an 11.2 percent increase, and it's possible the amount will be

slightly higher. The projections assume that Congress will reduce Medicare payment rates for physicians by about 4.7 percent next year. Many analysts don't believe such a cut will occur, and that means the cost of the insurance would go higher than current projections.

Mark McClellan, administrator for the Centers for Medicare and Medicaid Services, said the higher premiums are being generated through an increase in the volume of care provided Medicare patients. Doctors make greater use of imaging, physical therapy, lab tests and physician-administered drugs. Physicians say that the increased volume usually equates to better care and healthier patients, but a fact sheet released by CMS on Tuesday said "use of these services varies substantially across practices and geographic areas, with no clear impacts on health." "We can't keep pumping more money into a payment system that is not sustainable," McClellan said.

The premiums that beneficiaries pay help fund physician services and outpatient care, also known as Medicare Part B. Taxpayers also fund the program. About 7 million of the poorest beneficiaries get their premiums paid for through government programs, and some retirees get help from their former employer as well.

But the large majority of the nation's 43 million beneficiaries will have to pay the increase, McClellan noted.

McClellan said the Part B increases were going up faster than recent projections, he also noted that premiums for the new drug benefit have been lower than projected. The average premium was projected a year ago to be about \$37 a month, but that average dropped to \$24 a month as seniors and the disabled flocked to plans offering lower monthly premiums. •

Federation Board Meeting



As your Federation President, we held our first Board Meeting at Emporia on June 7 th. The meeting was very active with a lot of discussion on issues facing NARFE this coming year. We agreed to three basic goals for the first year of my presidency. They are as follows:

1. We need more members. We have approximately 23,000 Federal Retirees and 35,000 active Federal Employees in our State. Of that number, only 5,000 are NARFE members. If we are going to protect our benefits and get our priority legislation passed, we need to increase our membership. Our challenge to all of our Chapters is to work this year to enroll new members. Tom Raby, your 2nd Vice-President and Membership Chair made an excellent presentation at our meeting on how to increase membership. Please contact your Area Vice-President or Mr. Raby for more details.

2. We agreed to become more active at contacting our elected Senators and Representatives in order to solicit their support to pass into law our priority legislation. To remind you, we would like to pass Premium Conversion and GPO/WEP Repeal. Premium Conversion would add on average \$400 to your disposable income each year. GPO/WEP Repeal would eliminate reductions in your Social Security benefits because you also receive a Federal Annuity Since this is an election year, you need to contact those officials voting NO and ask them what they will do, if re-elected, in the new Congress.

3. Raise more and more money for Alzheimer's Research. This is an insidious disease and needs to be eliminated. We (you) have done a lot. We ask you to continue to do more.

I am also concerned that members feel compelled to vote a certain way with their proxy votes. Remember this country and NARFE are democracies. This means your Chapter can vote any way you want as long as the majority rules. Every member has a vote as long as they exercise that right.

Finally, remember NARFE is non-partisan. This means that we must be un-biased when we deal with elected officials and candidates. Don't invite one side to attend a meeting without also extending that right to the other side. This will mean that all of our members will be represented and have a say. This is the American Way.

I have had a good two months since my election in April. I promise all of you that I will continue to learn and will do my best to represent your interests. Thanks for your help and cooperation. •

A Busy Convention

By Agnes Shellhammer – Chapter President

As you all know, the 29th NARFE National Convention will be held September 10-14 in Albuquerque, New Mexico. This will be a very important one for both active and retired members.

The convention books “Bylaw Amendments and General Resolutions” have been sent to the delegates. Mine arrived July 12; I have been reading and studying it. It will take a lot of time to read the whole book as there are 126 articles submitted.

A wide variety of subjects are covered under “Bylaw Amendments” such as: articles of incorporation, membership dues, membership eligibility, life members, honorary members, mandatory chapter membership and one-member one-vote. Under “General Resolutions” there is: repeal Government Pension Offset, Windfall Elimination Provisions, protecting health benefits, preservation of prescription drug benefits, premium conversion legislation, federal income tax on civil service annuitants, social security reform and many more. We will also be electing national officers to serve the next two years.

Shawnee Mission chapter has seven delegates registered at this time. We will all be very busy!

Our next executive board meeting is at 9 AM at Denny’s restaurant. It is important for all members of the board to attend this meeting as we need to discuss these articles before the delegates go to the convention. We need opinions and input from all chapter members; so, if anyone has anything to offer please call any of the board members and let us hear your thoughts.

I hope everyone is having a good summer and are recruiting new members! •

September is National Sewing Month

By Flo Biehl – Past Chapter President, & NARFE-PAC Chair



Each Sewing Guild member is asked to rethink why they are members of the Guild and to reach out and teach one other person some sewing skills. Well, now that I have your attention—why did I say all this? It is because NARFE has similar goals. We need to think about why we are members and then share this with at least one other person. Each-

one-teach-one is a great idea. Who are you sharing with

To carry this further—the Sewing Guild always does for others. They sew for Safe Homes, make preemie outfits and many other service projects.

Well, we NARFEers do service too. When we contribute to Alzheimer’s NARFE Fund, we are helping find the cure for this terrible disease. Our chapter also finds other ways of helping out.

Our contributions to NARFE-PAC also have the potential of helping others, not only ourselves. Many of our fellow members did not retire at the same money that others of us enjoy.

(continued next column)

And most of all—I enjoy the relationships with other members. There is so much richness in the lives of all our members that it is such a privilege to know them. You meet them when you attend our meetings. •

Membership Chair

By Thomas Raby



Well, it’s summer and the information lines are not cooking like the outside temperature has been. However, we have a selection of new members that have come to our chapter in the last two months.

Welcome to: Lere Busch, Carol Hottman, Lynn Greene, Harold Greene, Helen Ruttinger and Heidi Thompson. All these folks have transferred from other chapters.

Also, we welcome new members: Mary Nelson, Sandra Prentice, Ray Candler, Linda Carson, Mary Sue McQuiston, Nancy Mirikitani, Roger Teska, Ruth Young, and Ellen Owen to Chapter 1162.

The fall schedule promises to be a busy one:

The National Convention will take some of our energy. The chapter meeting on **Sept. 26** (the executive board will provide treats) will get us back on track.

Now is the time for preparations for electing new officers at the **Nov. 28** meeting.

October is “chapter-meeting-month” and chapters nationwide all do something unusual. We gave away money last year. In this election year we need to be active so we know what’s happening. Don’t miss a meeting unless you want to give us someone to talk about. Seriously, if we each recruit just one member, our chapter size will double. How’s that for advanced math? •

“www.narfe-chapter1162.org” Our Place on the Internet

That’s our Web site address (URL to Internet users). It’s been up and running since August 2005 with not much fanfare or publicity in *the Shawnee Signal*. However, it had 1,556 visitors since that time and has gone through several major changes. So, we are being looked at by people surfing the Internet for NARFE federation and chapter Web sites. It’s a great way to broaden your knowledge of our organization. Some key points about having a chapter Web site:

1. Federal retirees and employees can find a NARFE chapter in the Kansas City metropolitan area by using the search capability of their computer. For example: typing “NARFE Kansas City metro” will bring up our chapter name on their monitor screen.
2. Chapter members can read the newsletters, latest informative bulletins, chapter meeting notices, post messages, blogs are welcome, etc.
4. It is a cheap form of communication. One mailing of the chapter newsletter to our 800 members costs on average \$350. Whereas, our web site with a copy of the newsletter costs only \$10.32 per month.
5. Low maintenance. Our Web site does not require a highly skilled programmer to update. In comparison to some whiz-bang sites, it’s a plain vanilla sundae topped with a sunflower.
6. Environmentally correct – saves trees, no pollution, less clutter. Disadvantage – does add to the clutter in cyberspace. •

OPM to Focus on Retirement Planning

Are you ready for retirement? That's a question on the minds of many employees today, as a graying workforce considers life after a federal career.

More than a third of federal employees responding to a survey said they planned to work for pay after leaving the government, probably for five to 14 years but perhaps longer.

A quarter said they would not take paying jobs in retirement.

The remainder checked "don't know" on the survey, sponsored by the Office of Personnel Management, when asked about their retirement plans.

Retirement planning, however, is more than figuring out whether you have to work for pay after leaving the civil service. It's also about finding ways to keep up with friends and to stay healthy, Raymond J. Kirk, a benefits expert at the Office of Personnel Management, told a roomful of employees yesterday at the 2006 Excellence in Government conference.

To help employees, the OPM is developing a "retirement readiness" program that will be available on the Web in late autumn. The program will allow employees to create a profile that shows where they are in their retirement planning, how they compare against averages, and what other steps they should consider taking to meet retirement goals, Kirk said.

The program will split federal employees into three groups -- early career, mid-career and late career -- and give them a retirement readiness score. Early career employees, for example, need to grasp the difference between stocks and bonds and focus on saving for retirement, while late-career employees should have a detailed spending plan for their savings while focusing on their overall well-being, Kirk said.

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A prototype questionnaire, for example, asks late-career employees such questions as:

- How much thought have you given to where you would like to live in retirement?
- To what extent are you currently building new friendships and associations outside of work?
- Have you tried to figure out how much money you (and your spouse) will need to have saved by the time you retire to live comfortably in retirement?
- How much are you saving for retirement, and how often do you review investments to adjust allocations among stocks, bonds and other investment options?

Once the retirement decision is made, employees should give 90 days' notice to their agencies and should ask for estimated annuity computations, Tammy Flanagan a retirement specialist at the National Institute of Transition Planning Inc. of Rockville, recommended.

Flanagan, who joined Kirk at yesterday's session, also urged employees to keep copies of their personnel records, in case agency files are incomplete, and to hang onto annual leave and earnings statements, which can be useful in sorting out tax obligations in retirement.

Federal agencies face a wave of retirements, primarily because the baby boom generation is preparing to leave the workforce. Many federal employees become eligible to retire at age 55 with 30 years of service, and the average retirement age was 60.4 in 2004, according to OPM data.

The OPM projects a retirement surge to start in fiscal 2008 and run through fiscal 2011. In those years, more than 60,000 full-time civil service employees will be retiring each year, up

from the 41,000 who retired in 2001 and from the 50,000 who retired in 2003. •

Stephen Barr, Washington Post July 11

OPM's Electronic Pension System

Last year, NARFE urged OPM to shorten the average time (44 days) taken to receive the first full annuity payment for new retirees and spouses.

The June issue of NARFE magazine (page 12) reported on Office of Personnel Management proposed plan to speed up the processing of the first annuity payment to new retirees and survivors. But here's the latest news on the subject.

Linda Springer, director of OPM, agreed to make the processing and approval of annuity checks a priority for her agency. This would be accomplished by an electronic pension system at a cost of \$27 million that would replace a paper-based system developed in the 1950s.

Unfortunately, the President's budget request for \$27 million to store those records electronically was denied in the House fiscal 2007 Transportation-Treasury appropriations bill.

Linda Springer said the House's denial of a budget request to modernize the retirement system, as part of a 2007-spending bill was a big mistake. "We're using a paper-based, vintage 1950s system, and it's just shocking" Springer told federal executives attending a Excellence in Government conference in Washington on July 11. "That's not fair, that's not right, and that's an embarrassment," she said.

"I don't think it was zeroed out on the merits," Springer said in an interview after the speech. "It was zeroed out because it was viewed as a new initiative... and there was a broad-brush approach that was against funding new initiatives."

However, Springer said she is optimistic that the Senate will include the funding in its bill, which has yet to come up for a vote, and that House lawmakers will reverse themselves in conference negotiations.

"We had a little trouble in the House," Springer said in the speech. "I don't understand that, because it's [also] their pension." Members of Congress are on the same paper-based system as the executive branch..•

POLITICS

HR 4157 Better Health Information Systems Act Passed the House of Representatives July 27

This \$40 million House bill is intended to accelerate the process of computerizing people's health records. The bill would create a National Coordinator for Health Information Technology within the Department of Health and Human Services that would be responsible for coordinating the government's health IT [Information Technology] policy and creating standards by which medical data can be shared.

The bill would also allow hospitals and group practices to give computers and software to doctors without violating anti-kickback laws. Supporters say electronic medical records will improve efficiency and reduce the risk of medical mistakes. Opponents contend the bill does not go far enough in strengthening patient privacy.

A similar Senate bill totaled \$150 million and would help physicians buy new technology. The two chambers must now work out the differences between the two measures. The President has proposed having all people's records made electronic by 2014. •

Your name and address here

THE SHAWNEE SIGNAL

Chapter Announcements

Page 4

“The Best Times”, A newspaper for Johnson County’s 60-and-older citizens reduces its content and size.

Don’t look in the Coming Events section for information about our chapter meetings. It’s not there anymore. There has been a major editorial change in the newspaper’s content. They will no longer print non-profit organizations’ names, meeting dates, location, etc. They’ll print special events only for non-profits. Now, you’ll have to depend on our newsletter and Web site for that information. We have lost a valuable asset for bringing

in new members among retirees. It was free advertising for us. We’ll have to find a new source for getting our name in front of our targeted group of people. Also, *The Best Times* newspaper will be three inches shorter in length starting with the September issue. They believe the new square-like size (10½ x 13 ½) will be easier for us seniors to read. That’s what they said – see page 2, “We’re squaring up!” in the August issue of *The Best Times*. •

Important Chapter Meeting September 26.

Will chapter membership be voluntary and will we have a single dues system? You’ll find out at this meeting. It’s our regular monthly business meeting plus talks by our delegates who attended the national convention in Albuquerque New Mexico.

The delegates can provide inside information on how and why the voting went as it did on those key issues that will determine what kind of organization we’ll have in the future. We’ll also be able to ask them questions about the convention.. •

Alzheimer’s-NARFE Fund. Kansas chapter members contributed \$12,817.31 thru June for Alzheimer’s disease research.

Common Misconception. If you are a senior citizen, you might think that a “web site” is that place in your kitchen near the ceiling. Now, you can dispel that thought by typing “www.narfe-chapter1162.org” in the search window on your computer and visit your chapter’s Web site. If could do this, you would have read this newsletter about 5 days ago. Don’t have a computer? Buy one now and brush away the cobwebs. •

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| Regular Monthly Meeting 4th Tuesday of the month at 1:30 PM at Overland Park Lutheran Church, 79th and Lowell, Overland Park. Features: chapter business, refreshments and entertainment. No meetings July and August. | Monthly Social Meeting 2nd Wednesday of the month at the Hometown Buffet, 73rd and Quivira at 1:15 PM. Call Clyde Shellhammer (913 432-0091) for reservations. Luncheon cafeteria-style food service. | Executive Board Meeting 1st Friday of the month. Breakfast at 9:00 AM, meeting 9:30 AM. Location Denny’s Restaurant, 95th and I-35 exit, Lenexa - adjacent to La Quinta Motel. |
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Phone Numbers

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