



2018 OFFICERS AND CHAIRS		
President	Tom Huber	785-843-1157
1 st Vice President	Roger Lemmons	785-840-9594
2 nd Vice President	Elaine Seeman	785-331-2280
Secretary	Wendy Hambly	913-845-0121
Treasurer	Cheryl Travis	785-865-7580
Membership	Dianne Throop	785-841-1408
Service Officer	John Rowe	785-856-8759
Newsletter	Wendy Hambly	913-845-0121
NARFE PAC Chair	John Rowe	785-856-8759
Alzheimer's Chair	John Scott	785-542-3510
Legislative Chair	Gordon Montney	785-760-0595
Sunshine	Mary Margaret Rowen/Clara Arnold	785-842-8847 785-842-1680
NARFE NET Coor	Jerry Feese	785-842-4330

MARCH 21ST MEETING R. LEMMONS

NARFE Free State Chapter 378 will meet Wednesday, February 21st, at noon, in the south room of Conroy's. The presentation begins at noon, followed by lunch, and a brief meeting. Lunch is optional. The cost is \$10 and includes a choice of 1 of 3 entrées, coffee or tea, and gratuity.

March's program is Gregory Burns, Jr., Lawrence's Chief of Police Funeral Director at Rumsey Funeral Home. Hope to see you there.

RECAP FEBRUARY 21ST MEETING

Matt Daigh, one of the Directors of Rumsey-Yost Funeral Home and Crematory, Inc., distributed note pads, pens, and handouts to the members before he began his talk. He said he did that "in case I say something notable."

He began his presentation talking about families. He finds that sometimes families have talked about funeral plans and some have not. Things usually go better for families that have written down some advanced funeral arrangements. Sometimes the deceased was a simple person, but family wants the very best. It is more difficult for a large family to come to a consensus, because there are numerous choices and options, such as cremation or burial, type of casket and vault, and which cemetery. Advance plans on a piece of paper gives some peace of mind. Plans should include financial plans for funeral expenses. He suggests getting some thoughts down on paper or at least talking to family members to express your wishes. This pre-planning eliminates second-guessing, reduces emotional overspending, and gives family members peace of mind.

Ways to pre-finance a funeral include pre-paying or monthly payments. The advantages of pre-financing are locking in today's prices, ensuring funds are available to pay for final expenses, knowing the funds are transferable if you move or something happens to the funeral home.

Kansas law requires any money prepaid for a funeral to be put into a trust in the funeral home's name. This trust is only accessible with a death certificate. What happens if funeral home goes under? Because the money is held in trust (not by the funeral home), the funds can be transferred to another funeral home. Missouri can take 20% of money set aside for funerals.

KUDOS AND THANK YOU'S

- Ahead of time to those individuals who will donate items for the Live and Silent Auction at the NARFE 64th Kansas Federation Convention in Park City (just north of Wichita) April 23-24, 2018. All auction proceeds to Alzheimer's Research. So those of you who make things (them would like homemade items or food) please get busy. More information about items is on page 3 under "Live and Silent Auctions."

SUNSHINE

Please remember to notify one of the Sunshine Ladies, Clara Arnold or Mary Margaret Rowen, [their phone numbers are above on page 1 at the top of left column] if you know of someone who is ill, on the mend, or celebrating a birthday or anniversary.

Lew Ruona had knee surgery and a card was sent to him.

ALZHEIMER'S JOHN SCOTT

Twenty-three dollars was donated to Alzheimer's at the February meeting. Year-to-date total is \$35.

MEMBERSHIP DIANNE THROOP

CORRECTION: Our new member is Janet (not Janice) Dunn, and she is a retiree from the Air Force (not the Army).

The handout, *Personal Information*, include information for a Kansas death certificate and obituary write-up. Items covered include:

- Statistical Record (name, address, birth date and place, occupation, names of spouse, children, and family members)
- Veteran's Information (branch of service, date and location of induction and discharge, rank, and awards)
- Service Preferences and Directives (location, cemetery casket preference, officant, scriptures, music, memorial contributions, clothing, jewelry, casket bearers, and any other pertinent information)

Things can change, but it's a good place to start.

The *Lawrence Journal World* accepts obituaries from either the family or the funeral home. They "like" the Funeral home. Short (134 characters, no photo) services information are free. The cost is \$350 to put an obit in paper, and the full obituary is on-line.

Additional information about pre-paying was provided by NARFE member, Cheryl Travis. Her husband had a terminal illness. They prepaid over 10 years. The policy for \$18,000, 6 years later cost \$23,000.

Question: Are there still policies available, and what happens to interest earned on that prepaid money? Answer: Interest on money set aside is used to cover increased costs and/or additional expenses. (Q) What if there is a surplus? (A) In some cases one could get a refund or use it to pay for extras. One caveat -if a person has to rely on the state for care costs, the state can take those surplus funds. So you can't rely on money being doled out to the kids. You can get a policy if you have a terminal illness. You can do lump sum payment or pay monthly. Lump some is the least expensive.

(Q) Is it mandatory to have a vault?

The individual cemetery determines (a) That. A sealed vault is more expensive. Oak Hill has an area for more "natural" burial, but everything must be biodegradable. Family helps lower body, and shovels in some dirt. No markers are allowed in this area, but you can put a "boulder" to locate the grave. Lawrence Park Cemetery does not allow a vault for an urn-b/c they use an agar to bury the urn, rather than dig a large hole for a vault.

The city will not be adding any more mausoleums.

(Q) What are the options for cremation remains? (A) There are options, such as an urn on a coffee table or mantle, bury the urn, or scatter ashes. "Is this legal?" Nothing is dangerous about the remains, but everybody doesn't understand that. He can tell you that cremated remains have gone to the Lawrence County Club. The US Post Office is only way to ship cremations.

(Q) Is it legal to scatter remains? (A) It is not illegal, but somebody would report it. He recommends using caution and common sense. If at sea, you have to be a certain distance from the shoreline. (Q) Is a pine box allowed? (A) Yes. The cost for a casket is in the range of \$695-25,000. People can make their own casket. Funeral home can help with dimensions. Some people make their own urn. You need an outer burial container to prevent settling. The Eudora Jewish Cemetery does not allow vaults.

Additional facts: The percentage of cremations to burials industry wide is 40% Cremation. In Lawrence cremation is 60%. Cremation is growing in popularity. It is less expense and "green." A lot of mainstream religions did not allow it. They are loosening that battle.

In Lawrence, one plot is \$850; you can put in 1 casket, 1 casket with an urn, or 2 urns.

NARFE WEBINAR OFFERED	3/22/18
------------------------------	----------------

**Social Security and Feds:
What You Need to Know**

A NARFE Federal Benefits Institute Webinar

Presented by James Marshall

Thursday, March 22 at 2 p.m. ET

Navigating the Social Security maze is especially complex for Feds. Whether you are working or retired, you don't want to go this alone! Let James Marshall, head of the NARFE Federal Benefits Institute, help you plan your best strategy to optimize your Social Security Benefits.

Register today for this new one-hour webinar with a bonus Q&A session. Regardless of your age or stage, this webinar will help take the anxiety out of the Social Security process. (Free to NARFE members)

You Will Learn:

- ✓ How to use your online Social Security account
- ✓ How the WEP and GPO may affect your benefits

- ✓ Claim now or later? What to consider before you apply
- ✓ Best strategies for single, married, divorced or widowed Feds
- ✓ And more ...

The webinar will be recorded and available to view online within 24 hours of the broadcast.

Registration is not required to [view the recorded session](#).

BILL GATES SHARES PERSONAL CONNECTION TO ALZHEIMER'S DISEASE

More than 5 million Americans are living with Alzheimer's, the nation's sixth-leading cause of death, and over 15 million people serve as their unpaid caregivers... One of the world's richest people, Gates is devoting resources to finding a cure.

(from February Alzheimer's Association Newsletter for NARFE)

As part of the "Brain Power" series on TODAY, special anchor Maria Shriver talked to Gates about his mission to solve the medical mystery of the chronic neurodegenerative disease... Alzheimer's hits close to home for Gates, who revealed for the first time that his father, 92-year-old Bill Gates Sr., suffers with the disease.

In 2017 alone, Americans spent \$259 billion caring for loved ones with Alzheimer's and other dementias. Despite decades of research, the cause of the disease is still unknown and effective treatments still unavailable.

But Gates, who's donating \$100 million of his own money to find a cure, is optimistic. "I really believe that if we orchestrate the right resources, it's solvable," the tech mogul told Shriver.

(from the TODAY.com website.)

NARFE KANSAS FEDERATION UPCOMING APRIL CONVENTION

WHO: The NARFE Kansas Federation sponsors the

WHAT: 64th Annual Kansas Federation Convention

WHERE: Best Western Wichita North

915 E 53rd St N, Park City, KS 67219

WHEN: April 23-24, 2018

Convention Information

- **Reservations:** Contact Best Western Wichita North Hotel directly at (316-832-9387). The deadline for the \$79.99 (Plus tax) rate is April 9, 2018. Indicate you are attending the NARFE

Convention.

- **Convention Registration:** Deadline is April 1, 2018. (Chapter 0378 usually pays the delegate registration fee)
- **Door Prizes:** Each Chapter bring a wrapped gift of \$10-\$15 value for the door prize drawings held throughout the conference sessions.
- **Live and Silent Auctions to Benefit Alzheimer's Research:** Silent Auction items donate by Chapters should be handmade craft items, homemade food items, or a theme basket. An item should be valued at \$20. Please wrap and label your baskets with items listed and include value of all items. Live Auction items should be valued at \$40 or above.
- **Tickets for the 50/50 drawing** are available for *members* who are not able to attend the Federation Convention, or who wish to enter the drawing early. Winners for of Federation prizes will be drawn during the Monday Night Banquet. **Tickets cost a \$1 ticket or 6 tickets for \$5. You must be a NARFE member to participate.** You do not need to be in attendance to win. Profit from this drawing will be added to the Federation Treasury and used to carry out the duties of the Federation. Volunteers perform most of the Kansas Federation work, but we still need to fund some of the travel expenses for these volunteers. This drawing was conceived at the 2008 Kansas Annual Convention for that purpose. The majority of the members have given a positive response to the holding of the raffle for this purpose. If any of *members* would like to send me their entry for the drawing, please follow the instructions on the tickets. Any entry is completely voluntary. Winners will be notified. We hope you will attend the convention to collect your prize that evening.
- Chapter 0378 needs donated items for the silent and live auctions and a door.
- Chapter 0378 also needs delegates, and paperwork has to be filed with the Federation.
- Proposed changes to the Federation Bylaws, which will be discussed and voted on at the Conference April 23-24 2018, will be in a separate attachment in the email containing this newsletter. If you have any questions please address them to Kansas Federation President, Cindy Renee' Blythe, at mrsdocbusyb@yahoo.com or you may send questions Kansas Federation Secretary, Gwen Ketter, at gsketter56@gmail.com.