

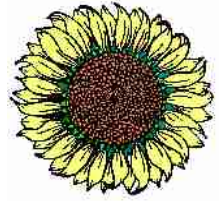


THE WYANDOTTE SCOUT

Sunflower Chapter 1160, Kansas City, KS

Byron Nichols, Editor byron666@earthlink.net

September, 2006 (Volume 31, Number 9)



NEXT MEETING: 11:00 A.M., Friday, 09/08/06 at the Pat Hanlon Senior Center, 1101 Ridge Ave., K.C., KS

For those of you with computers: Look for the newsletter on www.KSNARFE.org in Item #14, in COLOR.

August Meeting: We played Bingo before lunch; 5 people received a \$2 bill for each game they won, totaling about \$16. The usual pot-luck luncheon was held from noon to 1:00 PM. We had a last-minute guest speaker at 1:00 PM; Linda Bunten, R.N., from St. Luke's Womens' Heart Center. Her topic was the risks for heart disease for women (and some for men). The talk and questions afterward were very enlightening.

The business meeting started at 1:50 PM. Fifteen members attended. Of the members present we recognized one birthday for August: Kathy Zurnick. The bills and other assorted expenses were paid. We decided to send our secretary, T.J. Robinson, to the national convention, since he is also our Area Vice-President. We will allow \$1000 for expenses, which certainly won't cover everything, but will help quite a bit. Lawrence Shannon won the \$5 Attendance Drawing. Byron Nichols won the \$3.30 Ticket drawing. Both prizes were contributed to the Alzheimer's fund. We sent a check for \$22.60 to the fund, for a total so far this year of \$369.55.

Future Meetings: No specific program is planned for September. At ALL meetings, if anyone would like to come early enough before lunch (say, at the 11 AM time above), we plan to play Bingo, with PRIZE\$ for the winners. Please Come!

Reminder -- The **November** meeting, normally held on the 10th, will be a **week early**, on the 3rd, due to Veteran's Day.

Membership Update: No death notices were received this month for a change! Dropped for non-renewal: William E Agins and Anna Baska, both of KCK. Second notices sent to Mozella Mabon and George E Mercer. If these four intend to stay members, please send dues to National ASAP (see NARFE magazine for the address).

Note to members: Dues Withholding saves the national organization money and it saves you almost \$5 over annual dues. You don't have to remember to write that check or risk being dropped. Applications are in the NARFE magazine each month. Also, see the bottom of pp 3-4 in this newsletter.

Members with birthdays in September are:

Olie A Anderson
Naomi K Bowen
Albert H Clark
Ellen C Clark
Wanda J Collins
Neil G Cordell
Clyde R Cowgill
Kay F Crossley
James Dangerfield
Dorothy L Dusek
Shirley Jean Fairbanks
Joann Hughes
Sibyl J Johnson

Catherine T Mastro
Margaret D Miller
Shirley J Newman
Doris A Schnieders
Charles L Simkins
Ernestine B Smith
Marjorie U Spitzengel
Velma J Storz
Margaret I Swain
Emmett J Tucker
Margarete Walinow
Travis R Worten (108!)
Bold = Attends many meetings

The 25 members above have an age range of 60 to 108 and an average age of 82. Congratulations! If you were born in September and not in the above list, please notify the editor at the return address on the last page or e-mail address in the masthead above.

Thanks to those who so far have returned your requested birthday, agency or phone numbers. Much appreciated!!

Legislative, Financial and Health News

(summarized from FEDWeek Bulletins and NARFE Legislative Hotlines):

NARFE magazine: In the September issue readers may find these articles of interest: "Bill Introduced to Expand HSAs in FEHBP" on pp. 10-12; "Bills Provide 2.7% Pay Raise for Federal Civilian Employees" on p. 14; and "Early and Absentee Voting Resources" on p. 20.

COLAs, CPI: On August 16th, the Bureau of Labor Statistics reported the July CPI-W (urban wage earners and clerical workers) was up 0.3% from the June index. This makes the July index 3.4% above the 2005 third quarter base (this is on what the next retirement COLAs are based). Those receiving FECA benefits receive a COLA based on a calendar year index, which is up 3.5% over the December 2005 base.

Congress: Both the Senate and House are adjourned through Labor Day, September 4th. The house leadership plans to be in session from 9/6 through 9/29. During this three weeks, the Congress must either pass eleven separate appropriations bills or pass a continuing resolution to ...

...allow spending beyond the fiscal year end September 30. October through Election Day will be devoted to getting re-elected. A large amount of unfinished business may have to wait until a "lameduck" session scheduled to begin November 13th.

A House federal workforce subcommittee has held a hearing to examine ways the government could rehire more federal retirees, many without an offset between salaries and annuities, due to the expected exodus of experienced workers in the next few years. The regs would allow rehiring without offsets in "unusual circumstances," such as a congressional mandate to meet new mission requirements or other unforeseen developments. Very few agencies now use such policies.

On July 14th, Sen. Harkin (D-IA) was made the 63rd cosponsor (the highest count yet) of the NARFE-backed Premium Conversion bill, S 484. One Senator has lapsed, Arlen Specter of PA. Twelve other states have only one Senator as cosponsors. NARFE has persuaded 335 Representatives to cosponsor this session's Premium Conversion bill (HR 994). This is below last session's total of 342. The 'lapsed' cosponsors are listed in the July NARFE magazine on p. 19.

NARFE continues to make a toll-free number available to reach the Capitol switchboard. Ask for your Representative or Senator by name. The number is 1-866-220-0044.

Health: On July 21, Rep. Mark Kennedy (R-MN) introduced HR 5826, a bill to expand Health Savings Accounts in the FEHBP. It is the same proposal made by OPM. The NARFE hierarchy opposes HR 5826 since the expansion of HSAs may result in higher premiums or lower benefits in traditional comprehensive plans if enough employees sign on to them. A link to the detailed position is located at the top of the NARFE website at www.narfe.org.

OPM will conduct an extensive informational campaign this autumn about the upcoming Federal Dental and Vision Insurance Program (FEDVIP). Employees and annuitants will be able to enroll during an Open Season which runs concurrent with the FEHB Open Season November 13 through December 11. Enrollments will be primarily conducted through an on line portal, although paper forms will be available at agencies (my source said nothing about paper forms for retirees, but these will probably be available through OPM as FEHB forms are - ed.). OPM has selected a set of carriers but hasn't signed contracts yet due to an appeal by one bidder. FEDVIP is totally voluntary and separate from the FEHB program and either vision or dental or both may be selected. All retirees will be eligible even if they aren't eligible for

FEHB. A carrier selected may be the same or different than a FEHB carrier, but if an enrollee's FEHB carrier offers vision and/or dental benefits, that carrier will be the first payer with the FEDVIP carrier as secondary. There will be no pre-existing condition limitations, although there may be a waiting period for some orthodontic benefits.

TSP Funds: The bond (F) fund led returns in July with a 1.32% gain, while the international (I) stock fund gained 0.98%. The large company U.S. stock (C) fund gained 0.65%, the government securities (G) fund gained 0.44% and the small company U.S. stock (S) fund LOST 2.79%. The cumulative return for the last 12 months are, respectively, 1.42, 24.0, 5.42, 4.84 and 5.35 percents. The Lifecycle income fund gained 0.49%, the 2010 fund 0.37%, the 2020 fund 0.35%, the 2030 fund 0.20%, and the 2040 fund 0.13% in July, with 12-month gains of, respectively, 5.51, 7.32, 8.15, 8.50 and 9.12 percents. The Lifecycle funds have now been in existence one full year.

= = = = = = = = = = = = = = = =

**Ha-Ha for the Month:
Arkansas Medical Dictionary**

Artery	study of painting
Bacteria	rear entrance to cafeteria
Barium	what doctors do when patients die
Bowel	letter like a, e, i, o, u
CAT Scan	searching for 'Socks'
Cauterize	made eye contact with her
D & C	where Washington is
Dilate	live long
Ear	where you are now
Enema	not a friend
Fester	quicker
Genital	not Jewish
G.I. Series	military ball game
Impotent	worthy of attention
Kidney	part of child's leg
Labor Pain	injured at work
Mammogram	telegram to yo' mama
Morbid	higher offer
Nitrates	cheaper than day rates
Node	realized
Outpatient	inpatient who fainted
Pap Smear	fatherhood test
Postoperative	letter carrier
Rectum	dang near killed 'em
Seizure	Roman emperor
Terminal Illness	getting sick at the airport
Tumor	after one more
Urine	opposite of you're out
Varicose	nearby
Vein	conceited

(forwarded by Louine Herman)

= = = = = = = = = = = = = = = =

Andy Rooney's Tips for Handling Telemarketers

Three Little Words That Work !!

(1) The three little words are: "Hold On, Please..."

Saying this, while putting down your phone and walking off (instead of hanging-up immediately) would make each telemarketing call so much more time-consuming that boiler room sales would grind to a halt. Then when you eventually hear the phone company's "beep-beep-beep" tone, you know it's time to go back and hang up your handset, which has efficiently completed its task. These three little words will help eliminate telephone soliciting.

(2) Do you ever get those annoying phone calls with no one on the other end?

This is a telemarketing technique where a machine makes phone calls and records the time of day when a person answers the phone. This technique is used to determine the best time of day for a "real" sales person to call back and get someone at home. What you can do after answering, if you notice there is no one there, is to **immediately start hitting your # button on the phone, 6 or 7 times, as quickly as possible.** This confuses the machine that dialed the call and it kicks your number out of their system. Gosh, what a shame not to have your name in their system any longer !!!

(3) Junk Mail Help:

When you get "ads" enclosed with your phone or utility bill, return these "ads" with your payment. Let the sending companies throw their own junk mail away. When you get those "pre-approved" letters in the mail for everything from credit cards to 2nd mortgages and similar type junk, do not throw away the return envelope. Most of these come with postage-paid return envelopes, right? It costs them more than the regular 37 cents postage "IF" and when they receive them back. It costs them nothing if you throw them away! The postage was around 50 cents before the last increase and it is according to the weight. In that case, why not get rid of some of

your other junk mail and put it in these cool little, postage-paid return envelopes.

One of Andy Rooney's (60 minutes) ideas.

Send an ad for your local chimney cleaner to American Express. Send a pizza coupon to Citibank. If you didn't get anything else that day, then just send them their blank application back! If you want to remain anonymous, just make sure your name isn't on anything you send them. You can even send the envelope back empty if you want to just to keep them guessing! It still costs them 37 cents. The banks and credit card companies are currently getting a lot of their own junk back in the mail, but folks, we need to OVERWHELM them. Let's let them know what it's like to get lots of junk mail, and best of all they're paying for it...Twice! Let's help keep our postal service busy since they are saying that e-mail is cutting into their business profits, and that's why they need to increase postage costs again. You get the idea !

If enough people follow these tips, it will work -- I have been doing this for years, and I get very little junk mail anymore.

This just might be one e-mail that you will want to forward to your friends!

Reminder: Please send us your "Best Choice" UPC codes when you get a bunch! (It's not worth using 39 cents to mail one or two!) We get \$30 per 1000 codes (3 cents 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 goes to the meetings or to the address in the return address block.

Thank You.

* * * * *

Thanks again to Esther Woodard for forwarding her Best Choice UPCs, this time 18 of them! Can anyone else match this?

Dues Withholding Application

*Be sure to fill out both sides of this form and mail to: Attn: Member Records, NARFE,
606 North Washington Street, Alexandria, VA 22314*

(Please Print)

Social Security Number
(9-digit number)

C S

Civil Service Annuity Number
(Include prefix, CSA or CSF)

(Mr., Mrs., Miss, Ms.) _____
Last, First, Middle Initial

Address: _____ Telephone Number: _____

City, State, Zip: _____

Date of Birth: _____ NARFE Membership Number _____ NARFE Chapter Number: _____

DATED MEETING NOTICE

<ID#> 1160 <ExpDt>
<FirstMid> <LastNm>
<Addr1> <Addr2>
<City>, <State> <Zip9>

= = = = =

OPM Retirement Information Center:

Write to PO Box 45, Boyers, PA 16017-0045 or phone 1-888-767-6738. Remarriage, divorce, death of spouse, change of address or financial institution or amount of life insurance under FEGLI (among many more services)

= = = = =

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.

= = = = =

OPM Annuitant Express

To start, stop or change withholdings or get a duplicate 1099-R: Call 1-800-409-6528; or on the web at www.opm.gov/retire (you must apply for a pin # to change your \$ allocations).

= = = = =

Our Chapter Officers:

President	E. Regina Barger	913-342-8256
Vice-President	LaVerne Robinson	913-371-7720 save900@aol.com
Recording Secretary		913-371-7720
Public Relations	Theodore J Robinson	save900@aol.com
Service Officer		
Treasurer		816-763-4729
Newsletter Editor	Byron Nichols	byron666@earthlink.net
Roster		
Alzheimer's Chair	Kathy Zunick	913-281-3335
Membership Chair	Shirley Newman	913-371-4444

= = = = =

Membership Rosters

are available in an 8.5" x 11" format with larger type. Drop me a note with \$1.00 each to offset printing and postage (My address is on the return address above).

= = = = =

AUTHORIZATION (Withholding will begin in 60-90 days). No payment should be forwarded with application.

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I make below and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I make below: *Please allow 60-90 days for processing.*

Do You Authorize Your Spouse's Dues to Be Withheld from Your Annuity? Yes No

If YES, enter your spouse's name and membership number below.

_____ Name _____ Number

You authorize:

First year membership fee of \$24.60 plus Chapter dues of record to be withheld annually.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant

Date

DW-2 (03/05)

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.