

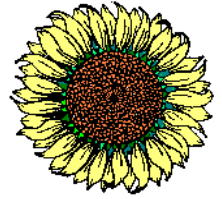


# THE WYANDOTTE SCOUT

Sunflower Chapter 1160, Kansas City, KS

Byron Nichols, Editor byron666@earthlink.net

November, 2008 (Volume 33, Number 11)



NEXT MEETING: 11:00 A.M., Friday, 11/14/08 at the Pat Hanlon Senior Center, 1101 Ridge Ave., KCK

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

**October Meeting:** About thirteen members played Bingo before lunch (about 11:15 to noon), winning \$11.60 among them. (Members contributed 5¢ per card for regular games and 10¢ per card for the blackout game; many played multiple cards.) Many of the winnings were contributed to the Alzheimer's fund. Prayer was offered by Birdie Allen, then fifteen members and two guests attended the pot luck luncheon. Our guests were the Area 1A vice-president Eugene Harter and his wife, Sally.

The business meeting started at 1 pm with the usual prayer and Pledge of Allegiance. Dorothy Guest again was the acting Recording Secretary. Birthday greetings were sung to Eugene Harter and member Byron Nichols. Minutes of the prior meeting were read and accepted. Correspondence were read and the Treasurer's report was read and accepted. The Area VP gave a presentation informing us of the results of the national convention and number of Kansas delegates present. He also told us of the resignation of the Kansas Federation president Mary Fritzson and subsequent appointment of the 1<sup>st</sup> Vice-President Robert Cranmer to the presidency and elevation of the 2<sup>nd</sup> VP Elizabeth Bornman to the 1<sup>st</sup> VP. Ideas were requested for entertainment and food at the December (Xmas) meeting. Bills were ratified.

The usual drawings were held: #8, Kathy Zurnick, won the \$5 attendance drawing and ticket #480000, Birdie Allen, won the \$4.50 share of purchased tickets. Both were contributed to the Alzheimer's fund. A total of \$31.20 was collected for Alzheimer's this month (Bingo, tickets and attendance prize from the chapter). Thanks to Christine Leaf for her extra contribution. So far this year the chapter has sent **\$343.80** to the Kansas Federation Alzheimer's coordinator (or, about \$1.15 per official member).

If any member who doesn't attend meetings wishes to contribute to the Alzheimer's Fund, you can send a check to the Treasurer (see the address on the back cover of the Scout). **Please make checks out to "NARFE Chapter 1160"**. We'll forward the contribution to the state coordinator and mention you with a thanks in the Scout. Thanks to all.

**Membership Update:** Deceased: Howard L. Crews, 92, Roeland Park, KS (10/13/08, USPS); Robert S. Truesdell, Jr., 82, Overland Park, KS (10/14/08, USPS); Clyde R. Cowgill, 93, KCK (10/14/08, USPS).

Members with birthdays in November are:

Eugene A Collins	Marie Macan
George O Dale	Stella G McDonald
Doris E Deming	Ruth M Overton
Terry M Ehrhart	Nancy E Poor
Rita F Galvin	Frances C Rodina
Eujetta S Holland	Carol J Smith
Alvertis Holliday	Melvin E Stevens
<b>Robert W Horseman</b>	Ozine Washington
Paul R Jordan	Vernon J Weller

**BOLD** = Attends many meetings yearly

The 18 members above have an age range of 61 to 97 and an average age of 81. Congratulations! If you were born in November 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.

**Future Meetings: November:** We will play Bingo then have lunch. **The annual memorial service** will then be held, followed by a short business meeting. **December:** The chapter usually provides meats (ham & turkey) for a Christmas luncheon. We may have entertainment or just have a sing-along (to be determined). Some guests from other chapters or the state usually attend.

**Remember -- for ALL meetings, if you wish to play Bingo, bring enough nickels & dimes (we usually play 6 or 7 games) starting just after 11 AM until lunch. Please Come!**

Note to members: Dues Withholding saves the national organization money and it saves you about \$5 over annual dues. You don't have to remember to write that check or risk being dropped. **64%** of our members required to pay dues are already using withholding, why not you? Applications are in the NARFE magazine each month.

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

**Health:** The FEHBP Open Season will run from November 10 through December 8 (along with the optional FEDVIP programs). The final three 2008 issues of the NARFE magazine will provide information; with an overview in November, plan changes in November and rates in December. OPM hasn't issued any additional mandates to the system this year, but rates will go up more than previous years. Premium charts for the 2009 FEHBP are available as .pdf files on the OPM web site, [www.opm.gov/insure/health/09rates/index.asp](http://www.opm.gov/insure/health/09rates/index.asp). After two years of premium increases around 2%, the enrollee share will go up an average of 7.9% for 2009, with BC/BS raising about 13.3%. The average government share of the premium is remaining the same at around 70%.

**Congress:** Many bills not related to annual raises failed so far this session. An idea to create a short-term disability insurance benefit was changed in Congress into paid parental leave, originally for 8 weeks, then pared back to 4 weeks and passed the House, but stalled in the Senate. A bipartisan plan to eliminate provisions discouraging CSRS employees to become part-timers near the end of their careers never progressed beyond a House committee vote, in part due to cost concerns. The proposal to allow retirees to participate in health plan "premium conversion" arrangements like active employees now have was stalled again in a House committee. Two other proposals to soften or eliminate the GPO/WEP problem did not even reach committee votes. A proposal to give FERS employees credit for unused sick leave as time served toward retirement was inserted into an unrelated tobacco policy bill, but a veto threat over other issues in the bill ultimately stymied that plan also. Congress adjourned after voting the \$700 billion Emergency Economic Stabilization Act, but a lame duck session is expected after the November 4 election. Congress did pass and the President signed a provision continuing the current budget into next year, about March, to avoid government and/or benefit shutdowns.

**Cost and Benefit Raises:** Most retirees will see a 5.8% COLA in January, the largest since the 8.7% in 1982. Those under FERS, if over 62, will get 4.8% on the civil service benefit and 5.8% on the Social Security benefit. Others will get some combination of the two, depending on their mix of systems. The average general schedule raise for active employees will be 3.9%, which may vary depending on the locality pay adjustment. Social Security figures will also change. Earnings subject to the 6.2% withholding tax will rise from \$102,000 to \$106,800 (the 1.45% Medicare tax has no cutoff). The earnings test applying to Social Security beneficiaries aged 62 through full re-

tirement age (66 in 2009) increases from \$13,560 to \$14,160. Those beneficiaries will lose \$1 in benefit for every \$2 in employment earnings above the limit; \$1 in benefits will be withheld for every \$3 in earnings above \$37,680, up from \$36,120. There is no limit on earnings beginning the month an individual attains full retirement age. Medicare Part B premiums for many enrollees will stay the same for 2009, at \$96.40. Higher income retirees pay higher premiums, ranging up to \$308.30 a month. The Part B deductible stays the same at \$135. The Part A (inpatient hospital care) deductible will be \$1,068 and the daily copay for days 61-90 increases to \$267, and for days greater than 90 to \$534. Daily copays for stays in a skilled nursing facility will be \$133.50 for eligible periods. The estimated average premium for Part D (prescriptions) will be \$28, up from \$25, however, in most cases, federal retirees with FEHBP coverage shouldn't take Part D since their plans are usually superior to Part D.

**TSP Funds:** All three stock funds and the bond fund dropped in September, dragging the lifecycle funds with them. The international (I) stock fund was down 12.31%, the large-cap (C) fund lost 8.94%, the small-cap (S) fund was down 10.32%, for 12-month losses, respectively, of 29.01%, 21.94% and 18.9%. The bond (F) fund lost 1.31% but is up 3.89% over 12 months. The government securities (G) fund gained 0.31% for a 4.05% annual gain. The September and 12-month returns for the lifecycle funds are: Income, -1.75 & -1.62%; 2010, -3 & -5.51%; 2020, -6.01 & -13.01%; 2030, -7.24 & -15.97%; and 2040, -8.35 & -18.61%.

**Disaster Relief:** FEEA has received a great many requests from NARFE members due to hurricanes Gustav and Ike and more are still to be processed. They also expect requests due to the recent California fires. NARFE President Margaret Baptiste requests NARFE members, if they can, to respond to this appeal to contribute funds to FEEA. A coupon can be found on page 43 of the November issue of NARFE magazine. Contributions should be sent to FEEA, 3333 S. Wadsworth Blvd., Suite 300, Lakewood, CO 80227.

**Reminder:** Please send us your "Best Choice" UPC codes when you get a bunch! (It's not worth using 42 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 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 \$\$.

**Thanks to Ruth Saragusa for her UPCs in October!**

## Chapter Officers

President	E. Regina Barger	913-342-8256
Vice-President	LaVerne Robinson	913-371-7720 save900@aol.com
Recording Secretary	vacant	
Public Relations Service Officer	Theodore J Robinson	913-371-7720 save900@aol.com
Treasurer		816-333-5151
Newsletter Editor Roster	Byron Nichols	byron666@earthlink.net
Alzheimer's Chair	Kathy Zunick	913-281-3335
Membership Chair	Shirley Newman	913-334-2544

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**Membership Rosters ...** are in an 8.5" x 11" format.  
 Drop me a note at the return address block with \$2.00  
 each to offset printing and 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  
 7:45 PM Central Time.  
 Hearing impaired TDD# is 1-800-878-5707.  
 On the Web: [www.opm.gov/retire](http://www.opm.gov/retire).  
 Remarriage, divorce, death of spouse, change of address or fi-  
 nancial institution or amount of life insurance under FEGLI  
 (among many other services)

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**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 ad-  
 dresses. Also, be sure to notify NARFE for address changes,  
 deaths, etc. at  
 1-800-456-8410 or [memsrvcs@narfe.org](mailto:memsrvcs@narfe.org).

Please come to the 36<sup>th</sup> Annual **Holiday Market**  
 at the **Holmeswood Baptist Church**, 9700  
 Holmes Road, South KCMO on **Saturday**,  
**November 8 from 9:00 am to 3:00 pm.**

Shop booths featuring **hand crafted items** as  
 well as commercially available products such as  
 Watkins, Mary Kay, nuts and more.

Their cafe will be open throughout the day  
 serving homemade cinnamon rolls, soups and  
 sandwiches, cookies and treats.

The market supports the  
**Holmeswood Youth Group.**

### Holy Humor

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There was a very gracious lady who was mailing  
 an old family Bible to her brother in another part  
 of the country. "Is there anything breakable in  
 here?" asked the postal clerk. "Only the Ten  
 Commandments." answered the lady.

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## SOME THINGS TO PONDER

If you're too open minded,  
 your brains may fall out.

Don't worry about what people think;  
 they don't do it very often.

Artificial intelligence is no match  
 for natural stupidity.

My idea of housework is to  
 sweep a room with a glance.

Not one shred of evidence supports  
 the notion that life is serious.

It is easier to get forgiveness than permission.  
 For every action there is an equal and opposite  
 government program.

If you look like your passport photo,  
 you probably need the trip.

Bills travel through the mail  
 at twice the speed of checks.

A conscience is what hurts  
 when all your other parts feel good.

Eat well, stay fit, die anyway.  
 (Just remember how lucky you were  
 to get those free trips around the Sun.)

A balanced diet is a cookie in each hand.

Middle age is when broadness of the mind and  
 narrowness of the waist change places.

Junk is something you've kept for years and  
 throw away three weeks before you need it.

Experience is a wonderful thing. It enables you  
 to recognize a mistake when you make it again.

By the time you make ends meet  
 they move the ends.

(anonymous)

Natl. Active & Retired Fed. Emp. Assn.)  
Sunflower Chapter No. 1160 [Editor]  
9000 Holly Street  
Kansas City, MO 64114-3528

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