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National Active and Retired Federal Employees

Volume XXIII No. 1

PRESIDENT'S MESSAGE

Jan-Mar 2013

Merry Christmas to All! I thank all of you for your timely contributions to Chapter 262 during my time in office. There were timely achievements of note. Please continue working as officers, appointees, and members of Chapter 262. Thank you. Sherman S. Smith, Retiring President

# Seasons Greetings

Barbara and I wish each and every one of you and your families a very Merry Holiday Season and a Happy New Year. Joe Wahlen, President-Elect

#### COMING ATTRACTIONS - SEE PAGE 6 FOR DETAILS.

JAN **Tony Lindauer, Jefferson County Property Administrator FEB** Jay Cardosi, WLKY Weatherman on Global Warming MAR Daniela Neantu, MD, U of L on Alzheimer's and Dementia

### 2013 OFFICERS & CHAIRPERSONS

Officers nominated to serve Chapter 262 in 2013:

President—Joe Wahlen

1st Vice President—Elinore Jeffcoat 2nd Vice President—Charles Walter

Treasurer—Nathan Henderson

Secretary— Dorsey Kozarovich

The election and installation of officers will be held at the January 16 meeting.

The Committee Chairs listed in the right-hand column are tentative. The final list will be printed in the next edition of MetroNEWS...

CONGRATULATIONS & BEST WISHES TO ALL!!! AND MUCH APPRECIATION TO THE NOMINATING COMMITTEE - CHARLIE WALTER, BOB BURCKLE ELINORE JEFFCOAT, RICHARD MARTIN AND AND JOSEPH SCHEURING.

Special thanks go to "retiring" officers & chairs for their service and dedication to furthering NARFE's mission in 2012 and earlier years:

Sherman Smith as President. Judy Fletcher as 1st Vice President Maurice Jeffries as 2nd Vice President Jerry Fletcher as Public Relations Chair

### **ELECTION RESULTS**

U.S. Representative **Thomas Massie** was sworn in as a Member of the United States House of Representatives by Speaker John Boehner on November 13. Mr. Massie was elected in a special election November 6 to serve Kentucky's 4th Congressional District.

CONGRATULATIONS TO MR. MASSIE AND TO MR. JOHN YARMUTH, 3RD DISTRICT REPRESENTA-TIVE, ON RE-ELECTION TO HIS FOURTH TERM NOV 6.

### **CHRISTMAS PARTY**

On Dec 14, 34 members and guests enjoyed the Chapter's annual Christmas Party at Kosair Shrine Club. The enjoyable facilities and the lovely harp music by Luneita Cotton were arranged for by Dick Martin.

Joe and Barbara Wahlen treated everyone with candy canes and Bob Burckle gifted all with pens inscribed with his name and byword, "Have A Great Day." He and his late wife started "Have a Great Day" at Saturday morning mass in 1994 at St. Edward Church. You'll find the full story, complete with pictures and sound at:

http://www.stedwarditown.org/great\_day.html

### President /

Joseph Wahlen 502-495-2036 wahlenbj@live.com

### 1st Vice President/

Elinore Jeffcoat 270-320-3399 (Cell) elinorejeffcoat@gmail.com

### 2nd Vice President /

Charles L. Walter 502-225-6447 walter6447@insightbb.com

### T<u>reasurer</u>

Nathan W. Henderson, Sr. 502-451-0934 henderson.n@insightbb.com

#### Secretary

Dorsey Kozarovich 502-968-8048 dorsey2@insightbb.com

### Legislation Chairman

Maurice Jeffries 502-327-0776 mjeffries0517@att.net

### Membership Panel

Bob Burckle, 267-0123 Eugene Hack, 937-6016 Dave Harlow, 454-5666 Dorsey Kozarovich

### Program Chair

Charles L. Walter

### Service Officer

Richard G. Martin 502-239-2277 martin5092@att.net

### Newsletter Editor

Marjorie Fair 502-426-2972 fairo@bellsouth.net

### Newsletter Circulation, Chapter Network Messenger

Telephone Tree Admin. Bobby Rex Payne

502-241-0293 rexpayne@insightbb.com

#### Public Relations Chair

### Alzheimer's Chair

### Friendship Chair

Nona Preĥer 502-454-5456

### Name Tags

Joseph Scheuring 502-667-1002— (New #) joe68@insightbb.com

NARFE-PAC Chair

### WE SUPPORT OUR SERVICE MEN & WOMEN, VETERANS, & THEIR FAMILIES. <del>\*</del>



**COMMENT BOX** Comments and short articles of interest to our active and retired NARFE family are welcome. **NED** 

TREASURER RPT Nov 2012 Balance on Hand for Use—\$3,835.91; CD's \$13,353.59.

Nathan Henderson

NARFE Legislative Trg. Conf., March 9-12, Renaissance Arlington Capital View Hotel in Va. More info in NARFE Magazine and online at www.narfe.org.

**GET SCHOOLED!** 

AVAILABLE TO THE THOUSANDS OF CURRENT & RETIRED FEDERAL EMPLOYEES THROUGHOUT KY

## IMPORTANT CONTACTS

Keep them updated on NARFE issues.

### Pres. Barack Obama

1600 Pennsylvania Avenue, Washington, DC 20500 Tel: 202-456-1414 www.whitehouse.gov/ contact

### Sen. Mitch McConnell

317 Russell Senate
Office Building
Washington DC 20510
Tel: 202-224-2541 and
601 W. Broadway, Rm 630
Louisville, KY 40202
Tel: 502-582-6304
http://mcconnell.senate.gov

### Sen. Rand Paul

208 Russell Senate
Office Building
Washington DC 20510
Tel: 202-224-4343 and
600 Martin L King Jr Pl.
Rm. 1072B
Louisville, KY 40202
Tel: 502-582-5341
http://paul.senate.gov

### Rep. John Yarmuth

435 Cannon HOB\*

Washington, DC 20515
Tel: 202-225-5401 and
600 Martin Luther King Pl.
Suite 216
Louisville, KY 40202
Tel: 502-582-5129, and
SW Government Center
7219 Dixie Highway
Louisville, KY 40258
Tel: 502-933-5863
www.yarmuth.house.gov

## Rep. Brett Guthrie

308 Cannon HOB\*
Washington, DC 20515
Tel: (202) 225-3501, and
411 W. Lincoln Trail Blvd.
Radcliffe, KY 40160
Phone: (270) 842-9896
www.guthrie.house.gov

### Rep. Thomas Massie

1119 Longworth HOB\*
Washington, DC 20515
Tel: (202) 225-3465
300 Buttermilk Pike #101
Carolina City, Ft. Mitchell
41017

Tel: (859) 426-0080 www.massie.house.gov

\*HOB=House Office Bldg.

MORSELS from MEETINGS ⇒⇒⇒

### LIAISON WITH SEN. PAUL'S OFFICE

On Oct 3, Chapter 262 members Elinore Jeff-coat & Marion Pulliam & I met with Sen. Rand Paul's field representative, Whitney Meadows, and intern, Mike Moeller, in the Senator's Louis-ville office and discussed the following:

Increased defined pension contributions for active federal employees-Proposed or enacted "pay-fors" require federal employees to pay more for their defined pensions. February's payroll tax holiday extension bill increased new employee pension contributions 2.3% starting 2013 to pay for the extension of unemployment compensation and the "doc fix" through 2012. This 2.3% increase adds to an 0.8% current contribution for a total of 3.1%— a 400% increase in pension contributions over the average career with no increase in pension benefits. It is a permanent tax increase for temporary programs. Proposals, such as H.R. 3813, increase contributions to FERS by 2.3%, change the accrual rate from 1% to 0.7%, and base annuities on high-5 rather than high-3 years salary. Changing the accrual rate and going to high-5 reduces annuities more than 40%. H.R. 5652 passed the House May 10, 2012, and would require federal employees to pay 5% more toward their pensions and extend the federal pay freeze to 2015—a cost of \$75,000 per employee. This is atop the \$75 billion already contributed via the pay freeze and the aforementioned increase for new employees contained in the payroll tax holiday extension. We note and appreciate Senator Paul's vote against H.R. 5652. Lastly, President Obama's FY 2013 budget calls for a 1.2% increase in pension contributions (0.4% over three years). We are willing to pay our fair share; the foregoing, however, does not reflect shared sacrifice.

USPS default & proposals to resolve it — The USPS posted its first-ever default August 1 for failing to make a \$5.5 billion payment for future retiree health benefits—a deferred payment that was originally due last September. As laid out in the 2006 Postal Accountability and Enhancement Act, USPS was also to make a \$5.6 billion payment the end of September into the retirement fund. They announced default on that as well. Lawmakers stated the purpose of the act was to ensure coverage for future retirees without resorting to taxpayer assistance. USPS executives and postal unions have objected on the grounds that no other business or government agency faces

a similar mandate—funding of a 75-year liability over 10 years. NARFE supports H.R. 1351—The USPS Pension Obligation, Recalculation and Restoration Act of 2011—which would shore up USPS finances without withdrawing postal workers and retirees from the federal healthcare and retirement systems. We appreciate the fact that the Senate did pass a bill in April that provides 11 billion in debt relief—reducing total liability for funding by 80% and allowing USPS to switch to five-day delivery after two years. The House has postponed voting on a rival measure that would allow USPS to pay what it can now in prefunding retiree healthcare, increasing the amount USPS owes in health benefit prepayments in FY 2015 and FY 2016 and decreasing the prepayments thereafter. The Obama Administration supports reducing mail delivery from six to five days a week and tweaking the provision in the 2006 postal reform law that requires USPS to prefund retiree's health benefits by moving the payments to an accruing cost basis and reducing the short-term payments. USPS is losing \$25 million a day and lost \$5.2 billion in the third quarter of FY2012—\$2.1 billion more than for the same period in 2011. Postmaster General Donohoe has described "a crisis of confidence" and fears the long-term cash flow problem will cause long-standing customers to take their business elsewhere. Banks are encouraging customers to use electronic deposit and the federal government will be using electronic deposit exclusively in 2013. The volume of first-class mail has fallen 25% since 2005 and is projected to fall another 30% by 2016. What will you do to move the process forward to deal with this problem?

Healthcare insurance—rising premiums, premium support vouchers, computation method Private healthcare insurance premiums are up 700% and Medicare premiums up 400% since 1970. The 2010 Ryan Budget Proposal would index the government/employer share contribution for FEHB premiums to GDP growth plus 1%. This cuts federal spending by shifting cost to enrollees. Federal employees, retirees and survivors would pay an increasingly higher share of their health insurance benefits. Enrollees would see their premium contribution grow from 30% to 43%—an increase of \$2850 by 2020. The Congressional Budget Office (CBO) has stated health care costs for the individual would rise by \$6,800 by 2030. The Ryan 2012 Budget Proposal bases premium

Continued on p. 3

<u>In Oct, Peggy DeKay</u>, noted: "There has never been, since the invention of the printing press, a better time to be a self-published author." Learn more about Peggy and her book *Publishing for Virgins* at <a href="https://www.thebusinessofwritingtoday.com/peggy-dekay.">www.thebusinessofwritingtoday.com/peggy-dekay.</a>

**In Nov., Susan Horn** of Anthem Blue Cross Federal Program reminded members of the Blue Health Assessment which gets you a \$35 health debit card to use for qualified medical expenses. If you got a card in 2011 or 2012, your new credit of \$35 will be will be applied to it. For more information, go to <a href="https://www.fepblue.org/benefitplans/2013/my\_blue\_incentives.jsp">www.fepblue.org/benefitplans/2013/my\_blue\_incentives.jsp</a> or call Customer Service at 800-456-3967.

### SEN. PAUL LIAISON (cont'd from p.2)

support payments on the CPI and not the higher health care inflation rate. Although CBO has not scored this change, it is hard to see much change in the numbers cited above. Restraint of rising of healthcare costs is needed. It would be nice if healthcare premiums would not rise more than the percentage growth of GDP plus 1% or the CPI, but, historically, that is unrealistic. NARFE supports cost cutting via a pharmacy benefits manager (PBM) to negotiate the cost of drugs for all FEHB plans.

NARFE opposes postal reform bill H.R. 2309 as it seeks to create a separate USPS workers compensation program. NARFE also opposes Senator Paul's S2196. The Congressional Healthcare for Seniors Act, that would phase out Medicare and require participants to enroll in the Federal Employees Health Benefits Program (FEHBP). NARFE is opposed to broadening participation in the FEHBP unless separate risk pools are created. Senator Paul has admitted that his premium would increase by \$40 a month. Such a premium increase would be a hardship for many, if not all, federal employees and retirees and it could force some to drop coverage. NARFE President Beaudoin stated that the proposal would bring down Medicare as we know it and threaten the stability of the FEHB.

Chained COLAs—This Simpson-Bowles Commission proposal underestimates inflation and thus cuts COLAs. It bases Social Security and federal civilian & military retirement COLAs on an alternate "chained consumer price index" (C-CPI-U), which would likely lower annuities/retirement pay by 3% over 10 years and 10% over 30 years. Rather than adjust to reflect higher health costs for older Americans, this alternate index would further erode federal annuitant inflation protections. Presently, the projected COLA for 2013 is 1.26 and could be lower. FEHB premiums will rise by an average of 3.7% in 2013.

Ms. Meadows listened attentively and took notes and noted that this was the first time anyone had contacted her office about federal pension issues. She asked what legislative solutions NARFE would propose in place of the various bills we mentioned requiring increased pension contributions by active federal employees for their annuities. We responded that NARFE believes in shared sacrifice and stands ready to do its part for deficit reduction but what has been proposed to this point is out of proportion to the size of the federal workforce. Our discussion about the Postal Service was enhanced by one of our members who retired from a USPS management

Double click blue links to go to Internet site. Or copy paste the link into your browser.



SSA on-line calculator re Windfall Elim. Provision (WEP) http://www.ssa.gov/retire2/anyPiaWepis04.htm

SSA on-line calculator re Govt Pension Offset (GPO) http://www.ssa.gov/retire2/gpo-calc.htm

#### WHAT ARE CHAINED COLA'S ANYWAY?

Following is a description of Chained CPI in an excerpt from **The Huffington Post**, 11/09/2012. Entire article at <a href="https://www.huffingtonpost.com/2012/11/09/chained-cpi-fiscal-cliff\_n\_2104274.html">www.huffingtonpost.com/2012/11/09/chained-cpi-fiscal-cliff\_n\_2104274.html</a>

The standard CPI tracks inflation by monitoring the prices of specific consumer goods and services. The inflation rate determined by the CPI is then used to calculate the increase in government benefits, including Social Security and veterans' disability payments (& our pensions NED). But standard CPI fails to account for <a href="mailto:changes in consumer behavior">changes in consumer behavior</a> triggered by fluctuations in prices. Chained CPI was conceived by BLS as a way to adjust for this.

In an <u>interview on NPR</u>, Robert Greenstein, from the Center for Budget and Policy Priorities, explained it this way: "If, for example, beef prices rise much faster than chicken prices, and consumers, as a result, buy less beef and more chicken, [chained CPI] picks up the switching from the beef to the chicken."

A sharp rise in beef prices boosts the standard CPI. But the price jump is softened in chained CPI by the reality that consumers do something different and wind up spending less.

NED Comment: Seniors might substitute cheaper chicken for more costly beef. But health care is a big budget item for many. How would we change our consumer behavior when getting a joint replacement or heart surgery or selecting a doctor? Shopping around is next to impossible. Granted, health insurance covers many medical costs, but insurance costs inflate to cover super-inflated medical costs. Result—our cost of living (COL) soars while our pension adjustment (COLA) shrinks. Some may be reduced to substituting beans and rice for chicken — or worse.

position. Eliminating the provision requiring USPS to prefund a 75-year liability over 10 years for future retiree health benefits would go a long way toward solving its fiscal problems. It was also noted that USPS is required to deliver Fed Ex and UPS packages—at a loss to USPS—in rural areas that neither of those services reach. Ms Meadows expressed that USPS provides a vital service and must be allowed to continue. Ms. Meadows said that Senator Paul would be introducing a comprehensive health care proposal in November and will furnish us a copy. She gave contact information of Senator Paul's legislative person in Washington.

It was a lively discussion with input from all.

Maurice Jeffries, Legislative Chair

To read **NARFE President Beaudoin's** Letter to Editor "Why the Chained CPI Is Not Enough" see:

http://www.washingtonpost.com/ opinions/why-the-chained-cpi-isntenough/2012/12/01/9289c0f4-38b7-11e2-9258-ac7c78d5c680\_story.html



February is Black History Mo.





Check it out; more info will be forthcoming at Chapter meetings or go to www.narfeky.org.

## WINTER MEETINGS

Jeffco Schools closed = No NARFE Meeting

"Hear—Here"

NARFE radio ads

supporting

Protect America's

Heartbeat

http://www.narfe.org/ departments/home/ articles.cfm?ID=2464

Link to LG&E efficiency programs at: <a href="www.lge-ku.com/">www.lge-ku.com/</a>



### FREE CASH POT RESULTS

Names drawn from the "virtual" Hat:

Oct 17 — Betty A. Reddiing of 40214-4230 Nov 21 — John M. Townsend of 40204-2444

Dec 14 — Mary Prezocki of 40241-1866

### January's Free Cash Pot will be \$100.

Pot starts at \$20. Each meeting \$10 is added until someone claims the Free Cash Pot or it reaches \$100 where it will remain until a winner is present to collect. All names drawn, whether the > or phone Membership Records 1-800-456-8410 member is present to win or not, will remain in the pot. Names come from the latest quarterly M-114 Membership List.

Join Dues Withholding so your name will always be in the Free Cash Pot raffle.

www.harmonyhollow.net/ Software compliments of

### **DUES WITHHOLDING DRAWING** YOU WIN/NARFE WINS!

Retired Chapter 262 members signing up for **Dues Withholding** will be entered into a quarterly \$25 drawing based on National NARFE's M-112 membership form. Treasurer Nathan Henderson will notify winners by mid-month following the drawing, i.e., by: Mid-Apr, mid-Jul, mid-Oct, & mid-Jan.

> Link to the withholding form for retirees: http://www.narfe.org/pdf/dw-2.pdf Or find a form in each NARFE Magazine.

No New Withholders in 3rd Qtr (Jul, Aug, Sep)

### TENURE TRACKER

NARFE Member Records at 1-800-456-8410 will tell you how long you have been a member. When calling, have your Member ID handy. It can be found on your NARFE Magazine label. I've been a member since 10/1/1983. How about you? Let me know your date and I'll list you in the **TENURE TRACKER**,. **NED** 

### **ALZHEIMER'S 50/50 RAFFLE**

October raffle — \$18. Winning stub holder: **Bob Burckle** November raffle —\$23. Winning stub holder: **Bobby Payne** No raffle held in December

by Elinore Jeffcoat, Alzheimer's Chair

### SALVATION ARMY ANGEL TREE

Barbara Wahlen reports that, through the generosity of the chapter and several individual members, we were able to choose two children from the Salvation Army Angel Tree. The two, a three-year-old boy and a threeyear-old girl, will experience a good Christmas.

The boy, Wilik, will receive a black and green 3-in-1 jacket with hood, a fleece top, pants, cap thermal shirt and navy shoes, as well as a set of Mega Blocks. The clothing was color co-ordinated, royal blue, white, black and green apple.

The girl, Sa'ryah, will have a 3-in-1 jacket, indoor/outdoor boots and cap, all in lavender, gray T-shirt, pink fleece slacks and a striped pink/dark pink lavender white top to go with it; a set of building blocks will top off her gifts.

THANKS TO THE WAHLENS FROM THE CHAPTER FOR HELPING US KEEP THE SPIRIT OF CHRISTMAS AGLOW.

### AUTOMATED TELEPHONE TREE

Bob Burckle keeps those phone calls coming in each month to remind us of upcoming meetings and special events. Keep your tel. #, address and e-mail info up-to-date:

- > go to <a href="https://www.narfe.org">www.narfe.org</a> (click Departments > Membership),
- > or send e-mail to memberrecords@narfe.org
- > or write NARFE, 606 N. Washington St.,

Alexandria, VA 22314, Attn: Member Records

Also promptly notify Bobby Payne of phone, address and/or e-mail changes (Payne phone # & e-mail on p.1; address on page 6)

#### MARCH IS NARFE-PAC MONTH

Anytime is a good time to donate to NARFE-PAC but March is especially set aside as the traditional NARFE-PAC month. Support NARFE with a

generous donation to help protect our earned benefits.

Donation forms are in each NARFE Magazine or online at http://www.narfe.org/narfepac/donate.cfm? CFID=472659&CFTOKEN=34302694

#### SCHOLARSHIP PROGRAM

The next program begins on February 1 and will end April 26, 2013. The official 2013 scholarship application will appear in the February issue of NARFE magazine and will be available for downloading by NARFE members from the website (www.narfe.org) February 1-April 26.

To obtain the Official Scholarship Application online, log in as a member. Then click on the Special Programs link at the left of the next screen.

> More info on the history, eligibility, judging & application process is at: http://www.narfe.org/pdf/f-105.pdf

### KENTUCKY RETIREE PENSION TAXES

KY Federation President **Noreene Morgan** calls attention to an article written by Tom Loftis which describes action of the tax commission on reforming Kentucky's Tax laws. Noreene urges people to inform our State representatives and senators that we are not in favor of the recommendation to tax our pensions at a higher rate.

In part, Mr. Loftis' article reads: "The commission backed reducing the amount of pension income exempt from the income tax to \$30,000 from the current exemption of \$41,110, it also recommended that amount be reduced dollar-for-dollar for the amount of the taxpayer's total income over \$30,000.

In other words, a taxpayer with \$30,000 in pension income and no other income would enjoy the exemption on all \$30,000. But someone with \$30,000 in pension income and \$60,000 in total income would have to pay income tax on the entire \$60.000."

Read the entire article in the Courier-Journal of 12/6/12 at http://www.courier-journal.com/apps/pbcs.dll/article? AID=2012312060071.

### FRIENDSHIP CORNER

Your input is needed: Please report to Nona Preher, 502-454-5456: >Illnesses, accidents or deaths >Accomplishments or important milestones of fellow NARFE members or of yourself

All members confined to home. In nursing homes, or facing illness, bereavement or difficulties are In our thoughts, well-wishes & prayers.

### LETTER FROM LAGANOSKY DAUGHTER Dear All of Dotty's friends and family,

am writing to you for my mother, Dotty Laganosky. She had a series of unexpected events this summer and she is now living with my brother, Vaughn, and his wife, Cathy. She is doing great but I know she would love to hear from everyone. Vaughn's address is:

3696 Dragoon Court, Sierra Vista, AZ 85650 Tel: 520-378-7167

She is 3 hours behind EDT and when we change back from daylight savings time this weekend she will be 2 hours behind. She is able to talk on the phone. She does not get to Vaughn's computer very often to read her email there. I also posted a note on her Facebook page.

So many of you have written/emailed/facebooked her over her 2+ years in AZ. She loves hearing from you. Thank you for keeping in touch. I'm sorry we haven't done a better job of keeping you up-to-date. Veronica Ross

Washington Journal on C-Span,

On Dec 17, Jacqueline Simon, American Federation of Government Employees, Public Policy Director, discussed how potential spend-

ing cuts could impact federal workers. AFGE has joined other labor unions and organizations in calling on Congress not to further cut federal employee wage and benefits to avoid the fiscal cliff. http://www.c-span.org/Events/Washington-

Journal-for-Monday-December-17/10737436628/

Anthem BC/BS Members — Don't forget to take your Blue Health Assessment. Go to: http://www.fepblue.org/healthwellness/bha.jsp \$\$ It can put medical mad money in your pocket \$\$ The 2012 earning period runs through Dec 31; a new earning period starts on Jan 1, 2013. If you hurry — there's time to get in on both periods.





Memory

Eddie Black, 79, passed away Nov 24 at Norton Brownsboro Hospital. He retired from Naval Ordnance and was a veteran of the Korean War.

James King, 81, died Dec 8 at Norton Brownsboro Hospital. He

served in the US Air Force and in positions at U of K and in KY government. He retired as Staff Director of the U.S. Senate Committee on Rules and Administration.

**John Loftis** — No obituary published in C-J. Jackson Mullins, 89, of Louisville, died Dec 7. He was medical administrative assistant at the VA Hospital and an Army Air Force veteran.

James Sangster, 89, passed away Nov 20 at his home. He was a retired engineer for the Buffalo NY Corps of Engineers and served as Asst. Chief of Engineering at the VA Hospital there. He was a Navy veteran of WWII.

### All were members of Chapter 262.

Metro Louisville Chapter members extend sympathy to family & friends. Read full obituaries at:

www.legacy.com/louisville/Obituaries.asp

A Special Thank-You to Nona Preher for reading all of the C-J obituaries and informing me of those that involve our members. Her excellent service saves me a lot of time. Mari Fair

### **SERVICE OFFICER** (continued from p. 6)

online at http://www.narfe.org (after sign-in, go to Forms). You may also write NARFE headquarters or check with your Chapter Service Officer for a copy he may have on hand.

### F-100 CONTAINS -

- 1. Guide for Annuitant and Survivor Benefits (a brief record of personal, Civil Service, Military Service, Social Security Benefits, Insurance, Health Benefits and Medicare and Investments);
- 2. Benefits Payable after Annuitant Death;
- 3. Death of an Annuitant's Spouse:
- 4. Death of a Survivor Annuitant:
- 5. Sample Notification Letter (to OPM):
- 6. NARFE Service Officers & Service Center

### WELCOME NEW/ RENEWED **MEMBERS**



☆

☆

☆

SEP — Gladys Boykin, Gerald Weber, Wendy Augason, Irving Lipetz reinstatements

OCT — Margaret Brown, Robert Smallwood— new members **Barbara Ralph** — reinstatement **NOV** — **Dieter Rittmann**—new member

Barbara Boroughs —reinstatement

### \$100 Winners in **KY NARFE's STATEWIDE ALZHEIMER'S RAFFLE**

Sep ... Brian Nicely Edgewood, KY

Oct ... Kristy Gastright LaGrange, KY

Nov... Wanda Dierig Ft. Thomas, KY

### Resources for Federal & USPS Employees at:

www.federaldailv.com/ Home.aspx

### KY NARFE WEBSITE

http://narfeky.org/ Statewide NARFE news & info, plus you'll find current and past issues of Chapter 262 MetroNEWS. In the yellow block at top of page, click Newsletters" (2nd link from left in bottom row).

### NARFE NewsWatch http://multibriefs.com/

briefs/narfe/index.php

Keep up with Federal government goings-on here www.federaltimes.com/

Voting records on Key NARFE issues are at: www.capwiz.com/narfe/ dbg/officials Click the "Issues and Legislation" tag and enter your ZIP to get the voting records of your Senator or Representative.

# \$ **& & & & & & & & & & & & &**

NARFE HOTLINE Weekly message: 1-877-217-8234 1-703-838-7780 Or go to: www.narfe.org **Additional Contacts: Capitol Switchboard** 1-866-220-0044 **White House Comments** 1-888-225-8418 (Prefixes 800, 888, 877 & 866 Are Toll Free!)  <u>Chapter Mtgs. are 3rd Wednesdays monthly, except —</u>
No meeting in July

No meeting in August (unless otherwise announced)
December Holiday Party (time/place announced yearly)

TIME: 11 a.m. - 2 p.m. (Buffet Line opens at 11 a.m.)

Arrival at 11 a.m. & completion of lunch by Noon will
allow for Program & Business Mtg. to end by 2 p.m.

\*COST: \$7.75 — Nathan Henderson will collect this amount at the meeting in cash (no checks or credit cards accepted; please have exact change). Reservations are not required, but you are expected to buy lunch.

If you have questions, contact: Nathan Henderson Tel: 451-0934 e-mail: henderson.n@insightbb.com

PLACE: Ryan's Buffet Restaurant

5338 Bardstown Rd, Louisville (corner S. Hurstbourne Pkwy. & Bardstown Road, Piccadilly Square Shopping Center) Meeting rooms are to the right rear after entering Ryan's. Members need to wear nametag to show the cashier.

\* The \$7.75 includes tax and gratuity and you get a choice of drink, salad, entrée(s) and dessert.

### CHAP 262 JAN—MAR 2013 CALENDAR

### **WEDNESDAY, JANUARY 16**

Program Tony Lindauer, Jeffco Propert y Valuation
Administrator & Colleen Younger, Exec. Dir.
,Administration & Public Affairs —
"The State of Real Estate"

**Program** 

WEDNESDAY, FEBRUARY 20
Jay Cardosi, WLKY Weatherman
"Global Warming — Fact or Fiction?"

Program Dan

WEDNESDAY, MARCH 20
Daniela Neantu, MD, Univ. of Louisville
"Advances in Alzheimer's and Dementia"

### **'TAG ALONG'**

Name Tags should be worn to all meetings at Ryan's.

Please note that starting in Jan 2013 the new meal charge for NARFE will be \$7.75. This is due to Ryan's increasing their posted Senior Citizens "Special" Rate by 50 cents on November 1.

\*\*Please note that starting in Jan 2013 the new meal charge for NARFE will be \$7.75. This is due to Ryan's increasing their posted Senior Citizens "Special" Rate by 50 cents on November 1.

### THE NARFE SERVICE OFFICER — WHAT A SERVICE OFFICER CAN DO FOR YOU!

Your Service Officer is a fellow chapter member experienced in assisting members with problems involving retiree benefit programs. This free service includes assistance with programs managed by Officer of Personnel Management, Social Security Administration, Centers for Medicare and Medicaid Services, Federal Employees Health Benefits Program Insurance Carriers, The Office of Federal Employees Group Life Insurance, and other Federal and State benefits-paying agencies. In addition to facilitating communications between you and the appropriate agency or company, Service Officers can help you correctly prepare and forward forms and reports that are necessary in processing claims for benefits.

So, if you need assistance with a problem related to your retiree or survivor benefits, your Chapter 262 Service Officer, Dick Martin, will be glad to assist you (see p. 1 for his phone and e-mail). Chapter Service Officers have backup assistance among themselves and at the state and national level. They are competent, caring and hard-working chapter members whose help can bring you peace of mind instead of frustration and worry. To assist you in preparing for life's events, your Service Officer recommends that you order, fill out, and file copies as needed of F-100: Be Prepared For Life's Events. You may order it (contd on p. 5)

NED's Notes (Newsletter EDitor)

The **NEWS** is published quarterly for Jan-Mar, Apr-Jun, Jul-Sep, Oct-Dec. I look forward to <u>your input by the 15th of the month prior to publication.</u> Call, e-mail or drop me a note to 8900 Middle Pointe Rd., Louisville KY 40241. I respectfully reserve the right to edit for space and clarity. Commentaries should be non-partisan.

\*\*Marif Fair\*\*