



MetroNEWS

Metro Louisville Chapter 262



Forms in NARFE Magazine & On-line

National Active and Retired Federal Employees

Volume XXII No. 2

PRESIDENT'S MESSAGE

Apr-Jun 2012

Dorothy Wade and Edmond Venetianer, members of chapter 262, have been recognized as dedicated "Distinguished Members" of NARFE. We have other Chapter members who are eligible to receive this recognition. If you are at least 85 and have 20 or more years of membership, let me or any board member know. (Refer to Jan-Mar 2012 MetroNEWS for full details re this honor.) We need your correct phone number. If your phone number has changed or if you have switched to a cell phone, Let Us Know!

Sherman Smith

COMING ATTRACTIONS* — SEE PAGE 6 FOR DETAILS.

APR 18	Marty Rosen -- "Dining Well in Louisville"
MAY 16	Sarah Caston — "Love Your Kidneys, Know the Score"
JUN 20	Ken Schulz— "Don't Retire—Re-Fire"

* Some COMING ATTRACTIONS may be tentative. Hear final info via the Telephone Tree call.

Anyone interested in serving as Secretary? Notify Bobby Payne or Sherman Smith.

Members can make leaders' jobs easier and more effective by stepping forward when needed.

MAINTAIN NARFE MEMBERSHIP

Dropping your membership in NARFE is a sure way to weaken our organization and chance losing some of our retirement income, getting no or smaller COLA's and paying higher premiums for health insurance. Your membership dues pay for our National staff, five (5) registered lobbyists, monthly NARFE magazine, legislative Hotline updates, expert advice by former OPM employees on benefit issues, and structured ways to let your voice be heard on Capitol Hill (Washington). Your membership dues are the only source of income for NARFE. Maintaining your membership is the most important action you can take to insure and protect federal retirement and active employee benefits. When it is time to renew your membership, **"just do it!"**

*Courtesy of Don Savage, President
New Albany IN Chapter 1777*



GO DUES WITHHOLDING YOU WIN/ NARFE WINS!

Starting April 1, any retired Chapter 262 member who signs up for **Dues Withholding** will be entered into a quarterly drawing to win \$25. Winners will be determined from Natl. NARFE's monthly M-112 form. They will be announced in the newsletter and called by Treasurer Nathan Henderson mid-month of the month following the drawing, i.e. by mid-July, -October -January and -April. Prize money will come from the treasury.

Simply click this link and go right to the withholding form for retirees:

<http://www.narfe.org/pdf/dw-2.pdf>

Or find a form in each NARFE Magazine.

Dues Withholding is not available to active employees at this time. This drawing was approved by the Board at the 3/11/12 meeting at Eclipse Bank.

O. J. JENNINGS STEPPING DOWN

O. J. Jennings, has served as NARFE—PAC Chair & NARFE Net Coordinator and in 2010 instituted the **Automated Telephone Tree**. Health issues now cause him to relinquish all of his duties. A big 'thank you' to O. J. for many years of dedicated, valuable service and best wishes for improved health soon. Bobby Payne volunteered to assume Telephone Tree administration.

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Joseph Scheuring
502-231-4152
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NARFE-PAC Chair

NARFE Net Coordinator
Vacant

*Note that Maurice Jeffries
e-mail has changed.*

Join Dues Withholding —
You won't have to remember to **"just do it!"**
It'll be done for you!

TREASURER RPT—March 2012 checking
balance—\$3,468.12; CD's \$13,353.59.

Nathan Henderson



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



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

361-A 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://mccconnell.senate.gov>

Sen. Rand Paul

SRC-5 Russell Senate

Office Building

Washington DC 22204

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.

Radeliffe, KY 40160

Phone: (270) 842-9896

www.guthrie.house.gov

Rep. Geoff Davis

1119 Longworth HOB*

Washington, DC 20515

Tel: 202-225-3465 and

108 West Jefferson St.

LaGrange, KY 40031

Tel: 502-222-2233

www.house.gov/geoffdavis

*HOB=House Office Bldg.

MORSELS from MEETINGS =>>>

GROUP MEETS McCONNELL AIDE

On Feb 2, six NARFE members and I met with Terry Carmack, Senator Mitch McConnell's State Director. Our positions were as follows:

1. Extended pay freeze and changes to defined pension contributions to offset the payroll tax extension

-- Bureau of Labor Statistics estimates show federal workers are paid 26% less than private sector counterparts. H.R. 3630 (see p. 3 for final action) calls for federal workers to pay for over half of the extension's cost (\$65 billion out of \$121 billion) even though they are less than 2% of the national workforce. This is on top of job losses from sequestration mandated by the debt ceiling and the \$60 billion+ (over 10 years) saved by the 2-year pay freeze. The result—permanent damage to long-term annuities. New employees would face a 3.2% increase in retirement contributions while current (FERS & CSRS) face a 1.5% increase over 3 years which amounts to a permanent pay cut for a one year tax holiday. The FERS Supplement (payable after 30 years' service and retirement at less than age 62) would be eliminated in 2013. The half-million CSRS people do not benefit from the tax holiday. H.R. 3813, introduced by Dennis Ross (R-FL), would mandate an increase in defined pension contributions of 0.5% for 3 years beginning in 2013 resulting in an increase to 2.3% for FERS and to 8.5% for CSRS. Active federal employees face the same challenges—declining home values, diminished savings, rising health care costs and escalating tuition—as private-sector workers do. Federal workers do their utmost to give taxpayers an efficient workforce. They are part of the solution not—as is too often portrayed by some members of Congress—part of the problem.

2. Impact of High 5 vs. High 3 in federal retirement computation

-- With a median monthly FERS annuity of \$720 & CSRS of \$3,191 after an average of 32 years of service, federal employees are not retiring rich. Social Security is not part of the CSRS package and there is no TSP contribution match. FERS replaces 1.0 to 1.1 percent of the average of the highest 3 years of salary—not overly generous. New employees (less than 5 years service) would experience a 41% reduction in defined pension benefits because H.R. 3630 would create a new system based on High 5—not High 3 -- and an accrual rate of 0.7%. The resulting annuity of \$425 a month would be barely one-third that of a minimum wage earner working 40 hours a week at \$7.25 an hour or \$15,080

annually. According to the Retiree Project of Georgia State University, households with an income of \$50,000 will need 80 percent of that (\$40,000) in retirement to maintain the same level of consumption. According to a Wall Street Journal article (2/19/2011), the median household, age 60-62 with only a 401(k), has less than one quarter of what it needs to maintain its current living standard in retirement. Instead of knocking us down, attention should be paid to improving private sector retirement and/or greater savings rates. Some authorities view FERS as a model for the future. The Undersecretary of Treasury for Retirement observes individuals with only a 401(K) as retirement are running out of money. He noted his conservative colleagues feel there is a need to turn back to a defined pension benefit for economic security. During the 1980s and 1990s federal annuitants lost \$50 billion in deferred, reduced or cancelled COLAs while Social Security remained unaffected. WEP and GPO also exemplify excessive penalizing of federal annuitants. A High 5 would be rubbing salt in our wounds. The Civil Service Disability Retirement Fund (CSDRF) is solvent and will decline only 0.6% of GDP in the next 10 years if left alone. To wit, "If it ain't broke don't fix it." At the same time, the Social Security Trust Fund will increase 2% in the next 10 years.

3. Rising Healthcare Premiums and Premium Support Payments (Vouchers)

-- Since 1970 private health care insurance premiums have risen 700% and Medicare premiums, 400%. The Ryan Budget adopted the Bowles-Simpson approach to healthcare premiums—index the government/employer share contribution for federal employee health benefits (FEHB) premiums to the percentage growth of GDP plus 1%. This effectively cuts federal spending by shifting costs to enrollees. Under the Ryan plan, federal employees, retirees and survivors would pay an increasingly higher share of their health insurance benefits. Active and retired federal employees now pay 30% of the overall premium (vs. a 20% private sector average). Based upon the way this requirement would be implemented, workers and retirees would face paying a higher percentage of their premium each year to where many could not afford it. Under the proposal, enrollees would see their premium contribution grow from 30% to 43%—an increase of \$2,850 by 2020. Congressional Budget Office stated health care costs for the individual would raise \$6,800 by 2030. Restraint in the rise of health care costs is (cont'd p. 3)

In Jan, Michelle List & Jessica Young called for volunteers for the **Senior Medicare Patrol** which empowers seniors to prevent health care fraud and abuse through outreach and education. If interested, call 877-603-6558 (toll free). Visit the web site at www.louisvilleky.gov/Health/SeniorMedicare/. **In Feb, Shirley Campbell of LG&E** described energy saving measures including the **Residential Audit Program**. (More info available at 1-800-356-5467 on this service which costs \$25.) **March Meeting**—I was unable to attend. **NED**

Continued—McCONNELL MEETING

needed. Optimally, health care premiums should not rise more than the percentage growth of GDP plus 1% but historically that is unrealistic. NARFE supports the introduction of a pharmacy benefits manager (PBM) to negotiate drug cost-cutting policies for all FEHB plans. NARFE opposes allowing postal workers to leave FEHB as this would alter the risk pool and eventually lead to higher premiums. When FDIC left FEHB a few years ago, it found their alternate plan much more expensive and they had to pay \$100 million dollars to return to FEHB.

4. The Long-Term Effects of a Chained COLA on Retiree Benefits -- This proposal by the Simpson-Bowles Commission would underestimate inflation and could cut COLAs. The proposal would base the Social Security, federal civilian and military retirement COLAs on an alternative "chained consumer price index" (C-CPI-U)—likely to lower annuities/retirement pay by 3% after ten years. Rather than adjust to reflect higher health care costs by older Americans, the proposal to use an alternative index would further erode federal annuitant inflation protection.

Mr. Carmack listened attentively and took notes during the presentation. He stated everyone would likely face cuts and he felt that Social Security and Medicare needed to be included in the mix. He said the rhetoric often gets too heated when federal benefits are discussed. *Our theme was we believe in shared sacrifice but what is being proposed totally lacks proportionality.* It was a lively discussion with input from all the NARFE group--**Noreene Morgan**, KY Federation President; **Paul Johnson**, KY Federation Legislative Chair; **Nathan Henderson & Joe Scheuring** of Chapter 262; and **Jim Allgood & Bill Murr** of Chapter 1610. We plan to follow Mr. Carmack's suggestion to ask our National Legislative staff to contact **Sara Arbus** of **Sen. McConnell's** Washington staff.

Maurice Jeffries—Dist. 3 Legislative Liaison



H.R. 3630 Hearing Video
Rep **Steny Hoyer** (D-MD) spoke forcefully on the burden new federal employees will bear for H.R. 3630's Unemployment Benefit Extension & "Medicare Doc Fix." View the C-Span video at the 01:04:31 mark on:
<http://www.c-spanvideo.org/program/304481-1>.

SIGNPOST TO OBSERVANCES



The oldest week of its kind in the United States, **Be Kind to Animals Week (May 6-12 this year)** was first observed in 1915. Established by Dr. William O. Stillman, the leader of the American Humane Association at the time, this week was dedicated to helping animals and to publicizing the achievements of the nation's humane societies.

Today, Be Kind to Animals Week is observed by thousands of animal shelters across the country. They host special media events, promote education on the humane treatment of animals, and try to remind people of the debt that humankind owes to both wild and domestic animals.



www.americanhumane.org

PAY FROZEN FOR ANOTHER YEAR

NARFE President Beaudoin's Legislative Hotline of Feb 3, 2012, stated: "On February 1, we saw the federal community again singled out for a further year of frozen pay, when the House passed H.R. 3835, to extend the current two-year pay freeze for another year. The bill also includes pay freeze for members of Congress and their staff. The tally was — Yea 309 (236-R and 72-D); Nay 117 (2-R and 115-D); No Vote 6 (R-2 and D-4).

All KY Representatives voted Yea on this bill.

FINAL ACTION ON HR 3630 (2/17/12)

Due to NARFE member actions, focused coalition advocacy, and congressional champions serving on the conference committee, **current federal employees and retirees have been spared.** Unfortunately, H.R. 3630 requires new federal employees to pay an additional 2.3 percent of pay, boosting the FERS employee contribution (now 0.8) to 3.1 percent to offset half the cost of extending unemployment insurance benefits. However, additional federal employee offsets could be on the table for the highway bill, H.R. 7.

NARFE GEMS e-mail for 2/17/12

The House tally for HR 3630 was: Yea—293, No—132, No Vote—8. KY Reps voted Yea except Mr. Whitfield who voted No. The Senate vote was: Yea—60, No—36, No Vote 4. Sen. McConnell voted Yea & Sen. Paul, No.

APRIL

6 -14 Passover
6 Good Friday
8 Easter
17 Fed. Taxes Due
22 Earth Day
27 NARFE Scholarship Deadline

MAY

13 Mother's Day
19 Armed Forces Day
28 Memorial Day Observed



JUNE



14 Flag Day
17 Father's Day
20 Yea!!
Summer's Here!

Resources for Federal & USPS Employees:
Take a look at —
www.federaldaily.com/Home.aspx

"Hear—Here"
NARFE radio ads supporting Protect America's Heartbeat
<http://www.narfe.org/departments/home/articles.cfm?ID=2464>

If you are viewing MetroNEWS on the Internet, double clicking on a blue underscored link takes you directly to its Internet site. Or you can copy/paste the link into your browser.



<http://www.usgarchives.org/special/ppcs/ppcs.html>
Old penny postcards from each state pique memories of bygone eras. A very enjoyable site.
Shared with us by Jack Ostwalt

Browse population growth and decline, changes in racial and ethnic concentrations and patterns of housing development.
<http://projects.nytimes.com/census/2010/map?l=todaysheadlines&emc=thab1>

For 2011 MetroNEWS cost \$1,167.



FREE CASH POT RESULTS

Names drawn from the "virtual" Hat:

Jan 18 — **Charles A. Keller** of ZIP 40222-3955

Feb 15 — **Gayle C. Sawyer** of ZIP 40223-3617

Mar 21 — Evelyn Crumes of ZIP 40211-2563

April'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 member is present to win or not, will remain in the pot. Names come from the M-114 Membership List.

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

Software compliments of www.harmonyhollow.net/

MetroNEWS CIRCULATION

The Chapter 262 Board's economy measure to save on postage and printing costs resulted in 125 requests to continue to get MetroNEWS in print (about one-third of print readers). While I find this low response disappointing, almost \$800 will be saved per year at current postal and printing rates. Starting with this issue, print copy readers who did not respond to **Bobby Payne** or me are removed from the mailing list. Anyone removed who wants to get back on the list may notify Bobby and be reinstated. This economy measure has no effect on Internet readers. Notice of this change appeared on p. 4 of Jan-Mar **MetroNEWS** and was announced at four Chapter meetings and a post card reminder was mailed to print readers in February. **Marj Fair**

POSSIBLE ALZHEIMER'S BREAKTHROUGH

Excerpt from article by Elizabeth Cohen, Senior Medical Correspondent, CNN, 2/9/2012

Scientists say they "serendipitously" discovered that a drug used to treat a type of cancer quickly reversed Alzheimer's disease in mice.

"It's really exciting," said Maria Carrillo, senior director for medical and scientific relations for the Alzheimer's Association. "They saw very positive and robust behavior effects in the mice."

In the study, researchers at Case Western Reserve University School of Medicine gave mice mega-doses of bexarotene, a drug used to treat a type of skin cancer called cutaneous T-cell lymphoma. Within 72 hours, the mice showed dramatic improvements in memory and more than 50% of amyloid plaque -- a hallmark of Alzheimer's disease -- had been removed from the brain. The study was published Thursday in the journal Science.

Gary Landreth, the lead researcher at Case Western, cautioned that even though his results were impressive in mice, it may turn out not to work in people. Full article at:

<http://www.cnn.com/2012/02/09/health/us-cancer-drug-alzheimers/index.html>

ALZHEIMER'S 50/50 RAFFLE

January's raffle totaled \$18. **Jack Ostwalt** held the winning ticket. The February raffle resulted in \$17 in collections. No one claimed to have the winning stub. March's collection was \$14 and **Len Humpich** held the winning stub.

In addition to the the 50/50 raffle, twenty \$10 tickets for the KY Alzheimer Federation Raffle were sold. Readers may recall that our own **Bob Burckle** won the \$100 prize in May 2011.

Eleanor Jeffcoat, Alzheimer's Chair



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 www.narfe.org (click Departments > Membership),

> or send e-mail to memberrecords@narfe.org

> or write NARFE, 606 N. Washington St.,

Alexandria, VA 22314, Attn: Member Records

> or phone Membership Records 1-800-456-8410

Also promptly notify Bobby Payne of phone, address and/or e-mail changes

(Payne phone # & e-mail on p.1; address on page 6)



NARFE Legislative Director Julie Tagen

appeared on CNBC 12/27/11 defending the benefits of federal workers and retirees.

<http://video.cnbc.com/gallery/?video=3000064499>

BUDGET PROPOSED

President Obama's FY 2013 budget was released Feb. 13. Excerpts from *Washington Post's Federal Eye* of 2/13/12 by Ed O'Keefe follow:

"[The plan] would increase federal civilian pay by 0.5 percent, a modest bump that would end a two-year cost-of-living pay freeze. Uniformed military personnel would receive a 1.7 percent increase in pay in 2013, the full increase allowed by law, according to the budget proposal.

"The budget also calls for federal workers to increase the contribution of federal employees to their retirement program by 0.4 percent each year over three years. Despite the need to cut federal spending, 'A permanent pay freeze is neither sustainable nor desirable,' Obama's budget proposal said, noting that the 'slight increase in civilian pay' would make available \$2 billion to spend on other programs.

"Over the course of the two-year freeze on cost-of-living pay increases, eligible federal employees have received within-grade step increases for advancing through levels of the General Schedule pay system. Republican lawmakers have targeted the within-grade raises which average \$2,000, as another way to cut federal spending."

Read the full article, links and 37 comments at:

http://www.washingtonpost.com/blogs/federal-eye/post/federal-budget-2013-obamas-boosts-pay-size-of-federal-workforce-remains-relatively-flat/2012/02/13/gIQApo4AR_blog.html

Go to www.whitehouse.gov/omb/budget for the full budget.

AUDIT COMPLETED

The Treasurer's records and check book were audited 1/12/2012, by **Bobby Payne** and **Eugene Hack**. All records were in good order and were transferred from retiring Treasurer **Barbara Wahlen** to **Nathan Henderson**.



SCHOLARSHIP AWARDS PROGRAM

April 27 is the deadline for submitting applications.



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.*

Best wishes to Mildred Sitting in her new living arrangements at Atria of Stony Brook.

REGION X VP's WIFE DIED IN CRASH

Gail Martin, 70, of Bumpass VA, died Dec 23, 2011, in a car accident. Her husband Bill Martin, was seriously injured. Bill, who was elected as NARFE's Region X Vice President in 2010, is recuperating at home. Gail was a "volunteer machine" in Bumpass. One of her many activities was serving NARFE as her Chapter's secretary.

Members at January's Chapter meeting voted to send a \$25 donation to Lake Anna Rescue, Inc., of Bumpass VA



Gail Martin was President of the Piecemakers Quilt Club. Panels for a quilt that will be raffled at the upcoming National NARFE Convention in Reno NV were among her last quilting projects. Each federation in Region X will have five panels. FEEA (Federal Employee Education and Assistance Fund) will benefit from proceeds on this special quilt. A KY friend of Gail made the KY Federation panels.

**The motto of FEEA says it all —
"Feds Helping Feds!"**

Read more or donate at
<http://www.feea.org/>

STORM ASSISTANCE

Hopefully none of our members had damage or injury during our storms. Following a declared natural disaster, NARFE members can request a grant for assistance. Grants are subject to funds available and are limited to a maximum of \$500 per family. To request a grant application:

- > Call FEEA at 800-323-4140 or
- > Send an e-mail to rmartillaro@feea.org or
- > Write to NARFE-FEEA Disaster Fund
c/o FEEA, 333 W. Wadsworth Blvd., Suite 300
Lakewood CO 80227



**RECRUITING AN ACTIVE FEDERAL
EMPLOYEE = \$8 FROM
NATIONAL NARFE IN YOUR POCKET**

— NOT TO MENTION MORE NARFE MUSCLE.



Beatrice "Bea" Bartsch, 90, of Germantown, passed away December 1, 2011. She was a member of Chapter 262.

June Choate, 89, of Lexington died in January 2012. She was a member of Chapter 262.

John F. Loftis, 70, of Shepherdsville, died on Thursday, June 9, 2011. He is survived by his wife Irene who is continuing membership in Chapter 262.

William E. Rodman, 95, of Louisville, passed away December 5, 2011, at Twinbrook Nursing & Rehab Center. He was a retired mechanical engineer from Naval Ordnance Station, a WWII veteran of the Army Air Corps and a member of Chapter 1756 that merged with 262 in 2011.

Delma Smith, 90, died January 27, 2012, at Perry County Memorial Hospital in Tell City IN. Delma retired from the U.S. Postal Service in 1980 after 33 years of service and from Kentucky State Government in 1990. She was Post Master at Garfield Post Office for 20 years. Active in NARFE, she served as KY Federal President from 1997-1999. At that time, she was a member of Chapter 1586 in Hardinsburg KY. She later transferred to Chapter 262.

Archie L. Ware, Jr., 81, of Shelbyville passed away December 26, 2011. He was a veteran of the Korean War and thereafter taught General Command Staff courses, retiring as a Lt. Colonel. He capped his career at the Corps of Engineers in Louisville. He was an active member of the Shelbyville NARFE chapter.

John B. Werkman, Jr., of Louisville, died March 5, 2012, in Bardstown. He was a member of Chapter 262 as was his wife, Lillian, who passed away last year. He was a retired Lieutenant Colonel in the United States Army, serving from 1940 to 1975. John was a great worker for and supporter of NARFE. His son, John H. Werkman is a member of Chapter 262.

*Metro Louisville Chapter members
extend sympathy to family & friends.*

Read full obituaries at:
www.legacy.com/louisville/Obituaries.asp

**WELCOME NEW/
RENEWED MEMBERS**



DEC Kevin Crawford, Ralph Jackson, Michael Carter — new members
Francis Bohannon & Ruth Welsh — reinstatements
JAN — Betty Redding — new member
Victoria Carpenter & Lillie James — reinstatements
FEB — Teresa Nally — new member
Boyce Still & Judy Reisser — reinstatements

**\$100 Winners in
KY NARFE's STATEWIDE
ALZHEIMER'S RAFFLE**
Dec — Petty Johnson,
Radcliff, KY
Jan — Prince Mack,
Bowling Green, KY
Feb — Marilyn Mitchell,
Bowling Green, KY
Mar — Bea Eith
Northern KY 1135

**WE SUPPORT OUR
SERVICE MEN &
WOMEN, VETERANS,
& THEIR FAMILIES.**

KY NARFE WEBSITE
<http://narfeki.org/>
 Statewide NARFE news & info, plus you'll find current and past issues of Chapter 262 MetroNEWS in the District III section (scroll down about 2/3 of page)

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
 Or go to:
www.narfe.org
Additional Contacts:
 Capitol Switchboard
 1-866-220-0044
 White House Comments
 1-888-225-8418
 (All tel#'s with prefixes
 Of 800, 888, 877 & 866
 Are Toll Free!)

Chapter Meetings are held 3rd Wednesdays monthly except July (no meeting) & December (Holiday Party announced yearly)

TIME: 11:30 a.m. – 2:00 p.m. Promptly, please!

Social Period followed by

Lunch, Program, & Business Meeting

***COST: \$6.75** — Nathan Henderson will collect this amount at the meeting in cash (no checks or credit cards accepted; pls. 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 Road in Louisville

(corner S. Hurstbourne Pkwy. & Bardstown Road, Piccadilly Square Shopping Center)

Meeting rooms are to the right after entering Ryan's. Members need to wear their nametag to display to the cashier & indicate they are with the NARFE group in a meeting room.

*** The \$6.75 includes tax and gratuity and you get a choice of drink, salad, entrée(s) and dessert.**

CHAPTER 262 APR—JUN 2012 CALENDAR

11:30 AM, WEDNESDAY, APRIL 18

Program **Marty Rosen, Courier-Journal Restaurant Reviewer**
"Dining Well in Louisville"

11:30 AM, WEDNESDAY, MAY 16

Program **Sarah Caston, Community Outreach Manager, National Kidney Foundation**
"Love Your Kidneys, Know the Score"

11:30 AM, WEDNESDAY, JUNE 20

Program **Ken Schulz, Consultant for Humana**
"Don't Retire — Re-Fire"

'TAG ALONG'

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



HEAR YE, HEAR YE — ALL CITIZENS !

The deadline to register to vote in KY's upcoming Primary election is April 23. The deadline to register for the General Election is October 9. Polls are open 6 a.m.– 6 p.m.

Primary election—May 22 General election—November 6.

To see who is running, go to www.elect.ky.gov.

For lots of information on voting in KY, go to:

<http://elect.ky.gov/voterinfo/Pages/voterinformationguide.aspx>

Or call (502) 573-7100

HOPKINSVILLE BOUND

Nine Chapter 262 members and guests are scheduled to go to the KY Federation Convention in Hopkinsville: **Jerry & Judy Fletcher; Nathan Henderson; Maurice Jeffries, Bobby and Erika Payne, Sherman Smith, and Oscar & Marj Fair.**

Details about the Program are at www.narfeky.org



NED's Notes (Newsletter Editor) If members who receive MetroNEWS by e-mail are in the mood for more reading, "My Antivirus Saga," on pages 7 & 8, may grab you. To temper my spleen, I wrote this "e-rant" after several bouts of dealing with computer "support" sites. Hope you get some edification and/or enjoyment from it.

The **NEWS** is published quarterly for Jan-Mar, Apr-Jun, Jul-Sep, Oct-Dec. I look forward to your input by the 15th of the month prior to publication. 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. *Marj Fair*

MY ANTIVIRUS SAGA

by Marj Fair

January 1, 2012

For the past month, my AVAST! Antivirus program has popped up countdowns reminding me of its impending expiration and urging renewal and payment of the \$34.99 annual fee.



Serendipitously, about 2 weeks ago an e-mail arrived from AT&T, my Internet service provider, subject: "Stay connected. Stay safe." Sounded interesting, so I read on. They were offering their AT&T Internet Security Suite for FREE. Sounded more interesting, so I read further. They offered to provide AT&T Internet Security Suite powered by McAfee® (Anti-Virus, Firewall, Anti-Spyware, Site Advisor, Automatic Updates, etc.) FREE beats \$34.99 any day so I decided to consider a switch from my long-time antivirus by AVAST! to McAfee.

I wondered, however, "Would McAfee's *Firewall* conflict with my computer's Windows Security Center *Firewall*?" So I went to AT&T's customer support site. An on-line chat agent advised that questions re McAfee need to be discussed with McAfee, not AT&T. She gave me a telephone number for them. It was disconnected. In search of a working number, I surfed on over to McAfee's web site. "Hen's teeth" comes to mind re their telephone number listings. They're scarce. But, I finally unearthed one.

The number put me in touch with a nice man whose accent I could barely understand. But he was good humored and repeated repeatedly with no signs of impatience. I gradually realized I was connected with iYogi tech support company (Good Karma) and not McAfee Antivirus company (Safe Never Sleeps). iYogi I later learned is headquartered in Gurgaon, India. The question I asked was: "Would McAfee's *firewall* conflict with the *firewall* in my Windows Security Center?" The nice man spent about a half hour building a case for an analysis and tune-up of my computer to assure its fitness for installation of McAfee's antivirus software. Such action would require him to remotely control my computer. I was wary of allowing this and edged out of the marathon (largely indecipherable) conversation. But I had no answer to my firewall conflict question.

After a couple of days I decided to forge ahead and download the FREE McAfee antivirus software via AT&T's e-mail link. On McAfee's customer service site I found an article, "Preparing your Windows computer to download and install McAfee consumer products." I followed the four pages of do's and don'ts in preparation and then clicked "Download." All seemingly went swimmingly well. The McAfee software quickly installed and assured me my computer was completely protected – no worries! I jotted down and filed away the 25-digit serial number that came up during installation. With midnight a distant memory, I logged off and went to bed secure with the thought I had saved \$34.99 and my computer would "stay connected and stay safe."

The next morning it dawned on me that, although I was connected, I was not safe. McAfee antivirus was missing from my computer and nowhere to be found. A message blinking from my toolbar and an advisory in Windows Security Center warned that I was not protected. *What to do?!* With time being of the essence, I again dialed the phone number that had rung up iYogi tech support two days earlier. Soon I was talking to a nice man whose accent I could barely understand. (I am not sure it was the same man I had spoken to earlier but he sounded the same and was equally patient and hard to understand.)

My question (more like panicky plea) this time was, "Can you fix the McAfee antivirus software which I installed last night and which was working fine last night and has now vanished?" The nice man was sure he could with a thorough analysis of my computer but this would, of course, require him to remotely control it. He assured me that iYogi (which I had never heard of before two days earlier) was a very reputable tech support company used by many major computer and virus protection companies. My back was against a hard wall. I acquiesced. I sat in a state of awe and angst for over a half hour as I watched his cursor flit around my screen bringing up countless screens with warnings and cautions – too numerous and complex for me to comprehend or remember. Finally the solution came: my computer needed extensive work that would take 35 to 45 minutes, but, not to worry, it would

not be expensive. That confirmed my growing inkling that my FREE McAfee might not be free. After more warnings and considerations to ease me toward a NOT FREE mentality, the deal emerged. For a mere \$169.99, I could have a year of complete care for my computer, Internet, e-mail, printer, you name it, and get McAfee re-stored. So now I had sped from FREE right past \$34.99 (which AVAST! would have charged to renew) and on to \$169.99! Panic about my lack of anti-virus protection gave way to sticker shock. The tech's protestations and warnings included one that, due to registry errors, conflicts, infections, etc., any antivirus software I might install would suffer a similar demise when I shut down the computer and restarted it. Despite these warnings, I declined the offer, hung up the phone, and disconnected my Internet cable from the back of my computer to stifle any lurking viruses -- while I pondered my next move.

I decided to reconnect my Internet cable, venture back onto the Net in my unprotected state, quickly go to the AVAST! site and download their \$34.99 service. All went well for awhile – the download was fast and the software installed itself onto my computer without a hitch. Then things went sour. AVAST! flashed up an advisory that I needed to insert the license file to start service. I had lost the link to the license. But, not to worry. I would simply call the number AVAST! provided for 30 days of free telephone support. A nice man answered the call who was nearly indecipherable and was (as usual) with i-Yogi . After I described my situation, my basic request was simple, "Please tell me how get AVAST!'s license." The response was not simple. For starters, the tech needed to remotely control my computer. Again, I acquiesced but with the understanding that I was calling for the *free 30 days of service that came with my purchase of AVAST!* Once again I listened to a litany of warnings and reasons why my computer needed analysis and extensive work. Once again, for a mere \$169.99 I could have a year of complete care for my computer, Internet, blah, blah blah.



Nearing a meltdown, I explained that my computer had been running fine, my antivirus had been doing its job well and all I wanted was to get AVAST! re-established. I needed the link to the license to do it. I was not interested in spending \$169.99. Was there not some way iYogi could provide me one day of the 30 days of free service that was promised with my purchase of AVAST!? Thereupon, the nice man turned me over to his engineer who rectified the situation in 10 minutes.

It's curious to me that regardless of which company's customer service I contacted, I repeatedly ended up dealing with the same tech service that would not address my particular, fairly non-complex, issue without building a case for signing on to an expensive year-long service contract.

P.S. I've now been using my newly downloaded and installed AVAST! for about three months. It faithfully comes up each day – contrary to the nice iYogi man's warning that it would vanish as McAfee had vanished when I shut down and later restarted my computer.

