



NARFE

National Active & Retired Federal Employees Association

Protecting the Future for Retired and Current Federal Employees

Chapter 182 Reporter

Las Cruces, New Mexico Volume 10, Issue 05 – November 2009

National Web Site: www.narfe.org

Local Web Site: <http://www.narfe-nm.net/ch0182/ch0182.html>

Current HOT Topic: November is Alzheimer's Disease Awareness Month

President's Message

– Meriam McMullen

I attended the Regional VII Conference in Cheyenne, WY, October 1-3, 2009, and it was a great success. 12 members of Chapter 182 attended, four of which were Federation Officers. There were very good and informative programs on legislative issues, chapter operations and procedures, and Grass Roots Organization.

We have the telephone co-coordinators in place, and they are Joy Davenport, Carol Main and Diane Clark. The co-coordinators have the new calling lists sent out to all the callers, and the e-mail list is in place for those members and guests that want to be reminded about the Chapter Meetings by e-mail. The members who want to be notified by an e-mail reminder, please e-mail lasruceschapter182@yahoo.com and let the co-coordinators, or the callers know when they call you to remind you of the meetings. The co-coordinators and callers have worked real hard to succeed in this effort, and I want to give them a big thank you for all their cooperation and hard work. The Southwest District Workshop that our chapter hosted in Las (continued on page 3)

Member "Spotlight"

Franklin McKay



Franklin is a very active NARFE member and is in his second year as our Chapter's Program Chairman. NARFE National recognizes the importance of the work that current spouses, widows, and widowers contribute to the success of NARFE's goals. Franklin is a perfect example of that. Franklin is married to Mary Ellen McKay, our NM Federation President, and they have worked as a team for years promoting NARFE programs and working to recruit new members and improve our chapter.

He has done an outstanding job for our chapter finding interesting programs and speakers, as well as some fun programs. During his 11 years as an active member, he also handled the Monthly Book Sales for the Alzheimer's Fund, (continued on page 3)

Welcome New Members

Nadine Boor

Welcome to our chapter Ralph and Rosalie Dunlap, who transferred from Roswell Chapter 731. We would like to see you at our November meeting! Come meet your fellow chapter members.

Reinstatements: Dan Townsend. Hope to see you at the November meeting.

Nov. 14th General Meeting!

Program Chair, Franklin McKay

Program: The program for November's meeting will be an exciting triple treat!!! We will have the pleasure of hearing from the new Region VII Vice President, Martha Leiker from Colorado. Martha is a great speaker and charming woman that you will want to hear.

We will also be hearing from Nicky Phillips, the Alzheimers Southwest Regional Office Manager. There is exciting research going on with this disease that you will want to be informed about.

The third exciting part of the program is having representatives from some of the FEHBP health plans here to tell us about the changes in plans and what the upcoming open season holds for us. There are quite a few changes in BC/BS and other plans that you will want to hear about including premium increases and expanded services.

This meeting has something for everyone. Hope to see you there!

Time: 8:45 am (breakfast)
(doors open at 8:30 am)

Where: Columbus Conference Center, Days Inn Suites & Mesilla Valley Conference Center. Make checks payable to "Days Inn & Suites" (\$12/person)

Reservations: If you missed the telephone committee call, please call Joy Davenport (522-1160), Diane Clark (532-1334), or email lasruceschapter182@yahoo.com

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Awareness and Communication

Alzheimer's Report, Allaire Dunn

November is designated by NARFE as "Alzheimer's Awareness Month". NARFE chapters across the country will be holding special programs to raise funds for Alzheimer's Research. NARFE members can be very proud to have donated over \$8 million to research since 1986. The money that is donated is distributed annually to selected research programs. Each year, we find ways to detect and help anyone who has been affected by Alzheimer's, and we get closer to finding better treatments-if not a cure-for this deadly and devastating disease.

Our goals have always been to help raise awareness of the disease and to raise funds for research. We all have to remember to remain mentally active and to overtly exercise our brain, as well as to walk or do something to stay physically active. Both are essential for our physical, mental, and emotional well being. The time we invest to ensure we stay healthy is just as important as the donations we make to Alzheimer's Disease Research!

At our Nov. 14th general meeting, the Alzheimer's Southwest Regional Director, Nicky Phillips, will be our guest speaker. She will be addressing many different aspects of the Alzheimer's disease including the status of current research and tests.

By coming to our general meeting, you will receive and contribute to a lot of mental activity! Besides that, you can have fun, laugh a little, and just enjoy the food and company. NARFE members are a great group of people! See you at the breakfast!

NARFE-PAC Report, Sharon Reese

The NARFE PAC is a vital component of our organization. As you can see from the legislative report there are numerous issues that need to be addressed in order to support our membership. Your contributions are graciously accepted be they \$1.00, \$5.00 or more. Remember you receive a pin for a \$20.00 contribution.

Legislative Report

- Elwood Baas

Signed into Law! Re-Employed Annuitant and FERS Sick Leave Bills. The new law allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity; permits Federal Employees Retirement System (FERS) workers to initially credit half, and in 2014 all, of their unused sick leave toward retirement; provides for retirement equity for federal employees in Hawaii, Alaska and the U.S. Territories; ends the Department of Defense's pay-for-performance personnel system, the National Security Personnel System or NSPS, restoring employees to the federal General Schedule pay system; and includes other civil service provisions.

Premium Conversion (H.R. 1203/S. 491) and Repeal of GPO/WEP (H.R. 235/S. 484) will probably go nowhere this session because of the cost and because of what Congress considers as high priority legislation.

The latest NARFE magazine (November 2009) lists some legislative victories on modifying legislation that would adversely affect NARFE members. On the House side, Medicare hike for CSRS Federal Employees (who do not participate in Social Security) was negated. It remains to be seen what the Senate response will be. On the health care issue, the Senate Finance Committee changed direction as to not tax FEHBP individuals on the value of their health insurance.

As you know, NARFE National does not take a position on the health care bills in the Senate and House. However, they do comment on pros and cons of specific parts of the bills that could help or harm seniors. For example, the House plan cuts \$500 million from Medicare and the Senate cuts \$400 million. Some of this reduction is by cutting Medicare Advantage programs that service 16 million seniors with "customized" health care plans. Also, under ↗

Membership Report

- John Smith

In addition to the normal efforts to bring retirees into NARFE 182, I will be making runs on various health fairs and to some other federal agencies (USPS for one) over the next couple of months to acquire 'close to retiring' as well as active federal employees. The Fairs that will be covered are US Border Patrol, Social Security Administration, US District Court, Loretto Towne Center, White Sands Missile Range, USDA Agriculture Research Service, and NASA. We were going to cover La Tuna Prison, but just learned that they will not allow NARFE to attend, even though they welcomed us in late September when first contacted. Oh well.

Our President, Meriam McMullen, covered the Human Resources Officer's health fair at the old Hilton Hotel on 15 Oct 09, and signed up a current employee from Truth or Consequences. *(continued on page 3)*

Legislative Report (cont. from column 2)

these bills, payments to doctors and hospitals will also be reduced. With the already intractable financial strain in Medicare (already broke), more cuts in payments for doctors and hospitals serving seniors are inevitable which will result in more doctors quality or no health care for seniors. The Medicare reductions will in turn help fund the insurance for 25 million uninsured. It is understandable then that a recent CNN poll shows that as age goes up, the support for these bills goes down with approximately 60% of seniors now opposed to Government health care.



President's Message (continued)

Cruces on 10/14/2009 went well. All SW District chapters were represented including the Socorro chapter, which was the furthest away, with 3 representatives. Martha Leiker, Region VII Vice President and Mary Ellen McKay, Federation President gave speeches. Sharon Willoughby, Federation Executive Vice President of Membership, announced that starting November 1, 2009, the Federation will sponsor a membership contest. The Federation will kick it off with \$100. For every new member recruited, the Federation will add \$5 to the pot (maximum cap of \$300) and the recruiter will be entered into the drawing to be held at the Federation Meeting in Taos in April. There will be 3 drawings with 50% of the pot going to the 1st place drawn, 30% for the 2nd place drawn and 20% for the 3rd place drawn. The more members you recruit, the more chances you have to win the \$\$\$. In addition, please remember that if you recruit a current Federal Employee, you get \$8.00 for that recruitment. So, with these incentives, we hope to see many new faces at our chapter meetings. (Recruiters: be sure to put your NARFE member number on the recruitee's application in order to get credit for the recruit!)

I want to thank the 55 members and guests that took time out of their busy schedules to attend our October 10, 2009 Chapter Meeting.

Dues Referendum: If you haven't done so, don't forget to vote! The ballot was in your October News Letter. You can clip the ballot out of the October news letter and bring it to the November 14, 2009, meeting or mail your ballot. Your vote will be counted only if your ballot is post marked by November 16, 2009.

I hope to see you at the November 14, 2009 Chapter Meeting.

Member Spotlight (continued)

attended NARFE Conventions, Region VII Conferences, Federation Meetings, Federation Legislative Day at the State Capitol in Santa Fe where he worked the NARFE Recruiting Table, District Workshops, the NM Federation Conferences, and National Meetings. Franklin was born in Clayton NM. He attended public schools there and completed his Bachelor's and Master's Degrees at Eastern New Mexico University in Portales. He started his teaching career in Roswell as a Shop Teacher, and then decided to return to school at Eastern to earn a Masters. He next served as a Counselor and Principal at Berrendo Middle School. Next he served as Assistant Principal, Principal, or Superintendent of Schools in various cities including Gallup, Capitan, Logan, Cuba, and Melrose. Franklin really enjoyed these small towns and their schools, and felt that was the best environment for his children. They had the opportunity to be very involved, and he could follow their progress while still being in charge of the school. Additionally, he served in the NM National Guard.

Franklin retired in 1989 after 35 years in education. He retired to Las Cruces because Mary Ellen had a position at NMSU. He quickly bored of being a volunteer and a house husband. He chaired the first volunteer recycling program for the City of Las Cruces, took a part-time job as a clerk at Hayden Hardware, and quickly learned he could be doing home repair and remodeling. This led him to becoming a Construction Consultant to families who wanted to do "owner built" homes. He has built over 15 homes and apartment buildings in this manner. He had taught home building to high school students, so actually he has returned to his "roots".

Franklin has never had an address outside of New Mexico. He and Mary Ellen have traveled extensively, but New Mexico has always

Membership Report (continued)

She also gave away a basket to an employee from BLM and developed a list of 31 prospects. Well done, Meriam!

I will make a full report on membership in the December 2009 newsletter which will review the Health Fairs recruiting effort.

Need to sign up someone? Email me at: American1776@msn.com or call me at 521-3201.

Member Spotlight (cont. from col 2)

been home for him. He has 5 children, 9 grandchildren, 6 great grandchildren and 3 great step-grandchildren. He has been a wonderful stepfather to Mary Ellen's three children since their father died in 1989. He is the grandfather to their 6 children. Keeping up with the responsibilities of birthdays, anniversaries, family celebrations, etc., is almost a full-time job.

Franklin is not shy about telling other spouses how important it is to belong to NARFE and to be active. He feels it is a couple's responsibility to look out for their earned benefits. He also enjoys the time they can be together doing NARFE related things. And, if that isn't enough, Franklin served as President of the De Noche Lions Club, as President of the Picacho Hills Property Owner's Association for two years, and as Covenants Committee Chair.

It's members like Franklin who keep NARFE going! He is very supportive of Mary Ellen in any NARFE position she accepts. He is always there -- and always with a smile and a helping hand to any job our chapter needs help with.

We appreciate Franklin's contributions and thank him for everything he has done to help our chapter, our Federation, and our Region. Seek him out at the next meeting, shake his hand, and give him a big "thank you". He deserves it!

Service Officer Report, Jim Kiely

FEHBP Open Season Begins

The 2009 Open Season for the Federal Employees Health Benefits Program (FEHBP) and the Federal Employees Dental and Vision Insurance Program (FEDVIP) will open on November 9 and will run through December 14. During this Open Season current federal employees, annuitants, survivor annuitants, and any other eligible individuals may change plans, options, type of enrollment (self only or self-and-family), or make any combination of these changes. The Open Season for the Federal Flexible Spending Account Program (FSAFEDS), which is available only to current federal employees, also runs concurrently with the FEHBP and FEDVIP Open Season.

Prior to the beginning of Open Season annuitants and survivor participants should be receiving their FEHBP /FEDVIP Open Season information and new 2010 plan brochures from the plans in which they currently are enrolled. Each annuitant and survivor participant also will receive by mail from the Office of Personnel Management (OPM) the annual Open Season packet of material containing new premium rates for available plans and other important information. Several federal agencies in the Las Cruces area also will be conducting Health Fairs for their employees during the week of 2-6 November. NARFE members who are current federal employees should contact their respective agencies for more Open Season information.

The NARFE National Office has indicated that the overall average FEHBP premium increase for 2010 is 8.8%. However, depending on the plan, some premiums are lower and some considerably higher. Any premium increase is not good news, since annuitants and survivor annuitants will receive NO Cost-Of-Living- Adjustment (COLA) in their monthly annuity check during 2010. The October issue of the NARFE magazine contains a good preview of the 2009 Open Season on pages 36-42. More detailed information will be provided in the November and December issues of the magazine. NARFE members with computer access should go to the OPM website at opm.gov/insure for more complete coverage of available plans, benefits, and premiums. A listing of the 2010 monthly premiums for six of the most popular FEHBP plans is shown below:

Plan	2010 Monthly Premium	\$\$ Change From 2009	Plan	2010 Monthly Premium	\$\$ Change From 2009
Blue Cross			GEHA		
Standard Self	175.08	+ 23.02	High Self	172.33	- 25.90
Standard Family	400.97	+ 44.38	High Family	403.13	+ 1.56
Basic Self	100.76	+ 8.32	Standard Self	80.22	+ 5.96
Basic Family	235.98	+ 19.50	Standard Family	182.29	+13.52
Mail Handlers			NALC		
Standard Self	166.01	+ 36.31	High Self	147.00	+ 24.58
Standard Family	396.29	+ 117.53	High Family	299.74	+ 47.60
Lovelace			Presbyterian ***		
High Self	115.80	- 1.66	High Self	167.96	- 65.55
High Family	320.15	- 30.07	High Family	391.46	- 140.96

** Current 2009 Presbyterian Standard Option Enrollees PLEASE NOTE: Presbyterian will be dropping its Standard Option for 2010. Current Standard Option enrollees will be automatically converted to the Presbyterian High Option for 2010 unless they take action to enroll in another available plan during the Open Season.

No 2010 Cost Of Living Adjustment For Federal Retirees

On October 15 the Bureau of Labor Statistics confirmed that the national economic downturn has led to negative inflation during the past 12 months, thus resulting in no Cost Of Living Adjustment (COLA) for Social Security recipients and federal retirees and survivors in 2010. This is the first time this has happened since the COLA procedure for federal annuitants began in 1975. The Obama administration has urged prompt Senate passage of legislation (H.R. 3631) already approved by the House of Representatives which will protect all Medicare Part B beneficiaries from a Part B premium increase in 2010 because of the absence of a COLA. At last report, the proposed legislation was in the Senate Finance Committee for consideration.

OPM Extends Deadline For Long-Term Care Decision

OPM has announced that federal employees, retirees, and survivor annuitants who enrolled prior to age 70 in the Federal Long-Term Care Insurance Program (FLTCIP) and purchased the Automatic Compound (*continued on pg 5*)

Service Officer Report (continued)

OPM Extends ...

Inflation Option (ACIO) will be granted a two month extension from December 14, 2009 to February 15, 2010 to decide if they wish to make changes in their coverage to avoid monthly premium increases of up to 25%. FLTCIP enrollees with the ACIO provision will now have until February 15, 2010 to make their decision from personalized options they will receive by letter in late October or early November. Enrollees facing a premium increase must make a decision to accept the increase, change their current benefits to avoid the premium increase, or move to a new version of the FLTCIP plan. Higher premiums, if applicable, will begin March 1, 2010.

If you have any questions, send me an email, jkielty70@yahoo.com, or call me at (575) 523-6044.

Sunshine Report

- Diane Clark

Congratulations!

Henry and Dorothy Rachele on the celebration of your 50th wedding anniversary!

Get well cards were sent to: Roy & Sharon Willoughby and to John & Gloria Chappell.

A sympathy card was sent to Donald McClanahan upon the the loss of his wife, Mayre.

A sympathy card was also sent to the family of Sally F. Trujillo, who passed away.

* * * * *

If you know a member who is ill or going through a rough time, please contact **Diane**, 532-1334 or www.redorgreenchile@zianet.com.

When you recruit a current federal employee (CFE), you will not only receive a "recruiter's pin", but you will receive an \$8 "finder's fee".

Treasurer's Report

(September 2009)

Balance (8/31/2009)	\$2,986.41
Receipts	\$322.24
Disbursements	(\$340.79)
Balance (9/30/2009)	\$2,967.86
Obligations*	(\$702.19)
Available Balance	\$2,265.67

*Federation per capita assessment

BAKELESS CAKE SALE: \$576.32

- Nadine Boor

Books! Books! Books!

The Alzheimer's committee runs the used book sale at our monthly meetings. Donations and purchases are both appreciated!

MOVED? We need your current address and email address if you want to receive your newsletter and NARFE magazine. Please notify our Records Officer, Nadine Boor (phone 382-7478, or email jnboor@aol.com).

The Reporter

The "Chapter 182 Reporter" is published monthly, except in January and July. Comments about the newsletter should be directed to Ruth E. French.

Items for the next issue of the Reporter are due **Wed, November 25th**, (ziaref@comcast.net), 382-0480, PO Box 70, Organ, NM 88052-0070

To update your address, phone, and /or email records, please contact Nadine Boor:382-7478, jnboor@aol.com

E-Newsletter. Members who have email addresses on file are now receiving this newsletter by email. If you would like to change back to USPS mail, please contact Nadine Boor, jnboor@aol.com or 382-7478). You should also contact Nadine if you would like to help the chapter save printing and postage money by receiving your newsletter by email.



NM NARFE Chapter Members from Las Cruces Chapter 182 and Albuquerque Chapter 80 pictured with Region VII Vice President, Martha Leiker and National President, Margaret Baptise at the Region VII Conference in Chyenne, WY.

(l-r) Bob Baker, Franklin McKay, Irv Skelton, Nadine Boor, Marcele Skelton, Mike McMullen, Meriam McMullen, Marlene Mayfield, Sharon Reese, Martha Leiker, Russ Boor, Betty Annis, Sharon Willoughby, friend of Betty Annis, Margaret Baptiste, Mary Ellen McKay, Roy Willoughby.



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You Need NARFE – And NARFE Needs You!

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NARFE Monthly Meetings

The Las Cruces Chapter of the National Active and Retired Federal Employees Association holds a breakfast meeting on the 2nd Saturday of each month except in June, July, & August. The meeting is held at the *Columbus Conference Center* of the *Days Inn Suites & Mesilla Valley Conference Center*; doors open at 8:30am (breakfast at 8:45am), and the cost is \$12. All members, those that might be interested in joining, and guests are most welcome. Membership is open to all federal civilian employees, retirees, their spouses, and surviving spouses.

For reservations, contact Joy Davenport (522-1160), Diane Clark(532-1334), or email lascrucschapter182@yahoo.com.