

# NARFE NEWS

Chapter 1341, Lunchtime Meetings 3<sup>rd</sup>. Wednesday of the Month, currently gathering at K-Bobs @11:30am  
[www.narfe.org](http://www.narfe.org); [mdtcat@gmail.com](mailto:mdtcat@gmail.com) 575-894-6465



## National Active & Retired Federal Employees Assoc

By: Marian D. Thornton

Are you a member of NARFE? If not, [join today!](#)

The National Active and Retired Federal Employees Association is the only organization dedicated solely to protecting and enhancing the health care and retirement benefits of federal employees and their survivors.

There are several organizations that work for the rights of Employees in General, and a few that are targeting specific groups, but they don't focus on the benefits that Federal employees and USPS employees work so diligently, for many years, to survive through their retirement years.

### MESSAGE FROM NARFE PRESIDENT JOSEPH A. BEAUDOIN

#### Threats to pay and benefits remain

Although the "fiscal cliff" has been averted, federal pay and benefits will continue to be targeted by members of Congress looking to cut spending, NARFE President Joseph A. Beaudoin warned. "The new Congress will now debate how to prevent the across-the-board sequestration cuts from taking effect on March 2," Beaudoin said. "NARFE members must remain vigilant during this time, as it is likely that federal employee and retiree pay and benefits will continue to be part of the deficit-reduction conversation." NARFE was active during debate on the fiscal cliff legislation, opposing a move by the House to extend the federal employee pay freeze for an additional year. That bill was not incorporated into the final fiscal cliff legislation.

Thank you for using the Hotline.

This weekly legislative message is available to telephone callers (703-838-7780 and toll-free at 877-217-8234); posted on the NARFE website, [www.narfe.org](http://www.narfe.org); made available to NARFE-Net Leaders; and sent to over 70,000 GEMS email addresses. Each delivery channel is a service of NARFE, the National Active and Retired Federal Employees Association.

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### Know facts before hiring in-home caregivers

*Filed Under Morris Life Seniors  
Jan 02*

[dailyrecord.com](http://dailyrecord.com)

Finding a good in-home caregiver who is dependable, likeable, trustworthy and affordable can be challenging, to say the least. Here are some tips and resources that can help.

Know your needs before you start the task of looking for a caregiver, your first step is to determine the level of care your mom needs (see [NCLneedsassessment.org](http://NCLneedsassessment.org) for a checklist). If, for example, she only needs help with activities of daily living like preparing meals, doing laundry, bathing or dressing, a "homemaker" or "personal care aide" will do.

But if she needs health-care services, there are "home health aides" who may do all the things a homemaker does, plus they also have training in administering medications, changing wound dressings and other medically related duties. Home health aides often work under a nurse's supervision. Once you settle on a level of care, you then need to decide how many hours of assistance she'll need.

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For example, does your mom need someone to come in just a few mornings a week to help her cook, clean, run errands or perhaps bathe? Or does she need more continuous care that requires daily visits or a full-time aide?

After you determine her needs, there are two ways in which you can go about hiring someone: either through a home health agency or you can hire someone directly on your own.

Hiring a certified home health agency to supply and manage your mom's care is the easiest but most expensive option of the two. Costs run anywhere from \$12 up to \$40 an hour depending on where you live and the qualification of the aide. This is also usually a better way to go if your mom requires a lot of in-home health care.

How it works is; you pay the agency, and they handle everything, including an assessment of your mom's needs, assigning appropriately trained and pre-screened staff to care for her and finding a fill-in on days her aide cannot come. Some of the drawbacks, however, are that you may not have much input into the selection of the caregiver, and the caregivers may change or alternate, which can cause a disruption in care and confusion.

You also need to know that while Medicare does cover some in-home health-care services if it's ordered by a doctor, they don't cover homemaker services. Nor will they cover personal-care services, such as bathing and dressing, provided by a home health aide if that is the only care required. But, if your mom is low-income and qualifies for Medicaid, some services are covered.

To locate and compare Medicare-approved home health agencies, go [www.medicare.gov/hhcompare](http://www.medicare.gov/hhcompare), and call

800-633-4227 and request a free copy of the "Medicare and Home Health Care" publication (No. 10969) that explains coverage and how to choose an agency.

Hiring an independent caregiver on your own is the other option, and it's less expensive. Costs typically range between \$10 and \$20 per hour.

Hiring directly also gives you more control over who you hire so you can choose someone who you feel is right for your mom. But be aware that if you do hire someone on your own, you become the employer, so there's no agency support to fall back on if a problem occurs or if the aide doesn't show up. You're also responsible for paying payroll taxes and any worker-related injuries that may happen.

If you choose this option, make sure you check the aide's references thoroughly, and do a criminal background check. To find someone, ask for referrals through friends, doctor's offices or hospital discharge planners, check online job boards like [craigslist.org](http://craigslist.org), or try [carelinx.com](http://carelinx.com) or [carescout.com](http://carescout.com). Some states even offer registries ([PHImatchingservicesmap.org](http://PHImatchingservicesmap.org)) to help you locate good caregivers. Or, for a fee, a geriatric care manager ([caremanager.org](http://caremanager.org)) can help find someone.

Send your questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the "NBC Today" show and author of "The Savvy Senior" book.

## **Politicians and Federal Reserve Will Continue to Wage War Against Retirees** (*excerpts from Robert Laura's "Three Retirement Trends For 2013"*)

It used to be that retirees only had to worry about things like inflation or living too long, but now they can add the Federal Reserve and political leaders on both sides of the aisle to their worries and concerns.

Take the current situation with the Fiscal Cliff. Both sides of the political aisle are threatening that, unless a deal is done, the middle class could pay up to \$4,000 more per year in higher taxes. Retirees, though, who have been forced into the markets, have probably lost that amount already ... and could lose more. It's simple math: The market hit a high of 13,610 on October 5, 2012. After the election, the markets were rocked and fell more than 1,000 points; but a recovery ensued based mainly in the hope of a grand Fiscal Cliff compromise. But here we sit, below 13,000 (5% off the year's high) with more room to fall. That means for every \$100,000 a retiree has invested in the markets they're down \$5,000 and, from this point forward, every 130 point drop is another \$1,000.

What should retirees do? Will Rogers may have had the answer when he said, "I am not so much concerned with the return on capital as I am with the return of capital." In other words, always keep enough cash to weather any financial storm, even if it means adjusting your lifestyle downward; and only risk what you truly can afford to lose.

**FOR SALE / TRADE / GIVE AWAY / WANTED / WISHED FOR / HIRING ???**  
 USE THIS SPACE FOR ADS AND WHATEVER YOU WANT YOUR FELLOW NARFE FRIENDS TO KNOW IN THE UPCOMING MONTH. MAYBE YOU'RE PLANNING A YARD/GARAGE SALE OR YOU HAVE A YARD THAT NEEDS ATTENTION.

HAVE A JUNK WHATEVER THAT MIGHT JUST BE SOMEONE ELSE'S TREASURE?

CALL ME AT 575-405-9173 ANYTIME AND LEAVE A MESSAGE. I'LL RETURN YOUR CALL ASAP AND GET IT IN THE NEXT NEWS LETTER.

**FOR SALE**

**2 cane back dining room chairs newly recovered and repaired. Also, small dark stained rectangle dining table and 3 matching chairs. Can be seen at 510 Ivy St. Call 575-894-6465**

**WANTED**

**Looking for assistance with light Housekeeping approximately 2 hours once a week to do floors And dusting Call my cell 575-405-9173 or email me @ mdtcat@gmail.com**

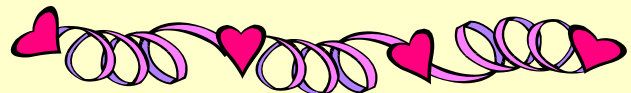
Our local chapter 1341 President would like a list of potential new members with a contact number. Please bring your name and phone or email address to the next meeting. Thank you

Our next meeting will be on January 16th. @ 11:30 am unless notified otherwise.

**K-BOB'S**  
**SEE YOU THERE!**

Gary would like to hear from the members as to suggestions on anything that may make meetings more interesting, how to get new members, where to have our meetings, where and when to socialize on a bi-annual basis, etc. E-mail your suggestions to: [mdtcat@gmail.com](mailto:mdtcat@gmail.com) or [gmont@windstream.net](mailto:gmont@windstream.net)

January Birthdays? - Anniversaries? - Announcements?



(Gary, make me a list)

Marian Thornton - Birthday - Jan. 28