



Minnesota Federation of Chapters

Volume No. 3

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Fall/Winter 2009

Federation President's Korner

By John Schmidt

We have two important tasks as NARFE members in our local chapters and as a member of the Minnesota Federation:

1. To **retain** our current members and **recruit** new members to show growth in membership
2. To **know, understand, and participate** in the process that affects the benefits we have as active and retired Federal employees



MEMBERSHIP

We have approximately 5,200 members in Minnesota and there are over 21,000 retired Federal Employees. There are many more active Federal Employees. There is strength in numbers. The only way we can show that strength is to have as many of both active and retired members to be a member of our organization. Total membership includes the new members we ask to join our organization and those we retain. I ask this question of all Chapter Officers, *"What activities are you doing in your chapter to make it an effective and interesting organization?"* Vibrant and active chapters are the best tool we have to retain our members. Make sure you are doing your part to retain these folks!

LEGISLATION

Our benefits are determined by our Congressional delegation. We need to be involved in the legislative process. **August was a busy month!** I hope you were one of the folks that contacted your local Representative and Senators. The entire Minnesota delegation has been contacted. We have been warmly received by our Minnesota Congressional delegation. However, we need to continue to have personal contact with each member as we have a special partnership with him or her. They make and pass laws and set policy. We, as current and former Federal Employees, implemented those laws. With issues such as health care, Medicare, and social security, it is important to personally know the people that make our laws. **To be effective, we need each other!** If you are asked to contact your Congressional delegation, that means we need all of us to support each other and make the contacts.

MEMBERSHIP IMPROVEMENT

Several of your Minnesota members attended the College of NARFE Knowledge in South Sioux City. Margaret Baptiste, our National President, talked about membership and what we get. She talked about the people she had the opportunity to get to know and friends she made being a member of NARFE. As she talked, it reminded me of my younger days when Dr. Don

Sargent, Provost of the University of Minnesota at Crookston and a Dale Carnegie Instructor, and what he said. "Ten years from now you will be the same person you are today except for three things. **Those three are: 1) The people we meet; 2) The books we read; & 3) The things we do.**" NARFE can have an important impact in your life if you look for those three things to make you a better person.

DUES REFERENDUM

The question has been asked, "Where do I stand on the dues referendum?" Each chapter has the opportunity to vote by December on this important matter. I encourage each of you to understand and know about the issue before you vote. Vote for your position as you see it pertaining to our organizations future. For myself, I support the dues referendum. Here is one reason. As I tried to understand the dues structure in Minnesota, I find there are eight different dues between the 27 chapters. The dues range between \$3 and \$12. The average is about \$8. When talking with a prospective member or a member that wants to renew, the question is asked, **"How much are the dues?"** That is followed by **"Where do you live?"** or **"What chapter are you a member of?"**

For me, I have to try to remember all the different numbers. In the process the answer quite often is, **"I do not know."** There are reasons to support the dues referendum as well as reasons to oppose it. For me, I hope the dues referendum passes because we will be better off in the long run. For the items that may not be perfect, we can work to change those because we will have something that is better than what we have today.

Happy Holidays!



Metro Area NARFE Members Visit with Senator Amy Klobuchar — A group of metro area NARFE members recently visited with Senator Klobuchar at her Minneapolis Office. We need to communicate regularly with our Congressional members to insure awareness of legislative issues supported by NARFE. Pictured left to right, front row: Helen Reedy, Senator Klobuchar; back row: Mary Ann Kelly, Scott Halstead, Mary Burkett, Bernie Klein, Clayton Olson, and Frank Blake.



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ADDRESS SERVICE REQUESTED



Why Should I Attend the Next MN Convention?

*By Mary Ann Kelly
Federation Secretary*

Why should I Attend?

Host Chapters Rochester and Red Wing have invited MN Senators and Representatives to address members on NARFE issues. This convention promises to be one of a kind and we need you! More details available in next March newsletter.

Where & When is it?

The 45th Convention will be held May 25-27, 2010, at the Kahler Grand Hotel, Rochester, MN. First Timers meet at 1:15p.m. on Tuesday, May 25, and the convention starts at 2:00 p.m. May 25 and ends by noon on the May 27th. Rooms are \$156.57 each for double occupancy or \$234.14 for single. This price includes 3 wonderful meals.

How do I register?

Check with your chapter as they have the forms. You can E-mail makelly_29@msn.com. or write to Mary Ann Kelly at 4613-66th Ave. N, Mpls., MN 55429-1709.

Mark your calendars now!



Could We Lose Our Health Benefits? The Answer is "Yes"

Did you know that the Senate Finance Committee passed a version of an amendment to require all federal employees to move from our Federal Employees Health Benefit Plan to the state-based exchanges? ***This was passed at night without objection.*** But **6,716 NARFE** members used the NARFE Legislative Action Center to immediately tell their Senators of our opposition to this amendment. Add your voice for defending your benefits. ***The easiest way is to:***

- 1) Go to www.NARFE.org and click on Join GEMS.***
- 2) You will need your member number, which is found on your address label for this newsletter.***
- 3) You will be informed immediately of any threats to our earned benefits.***

NARFE will prepare a message for your congressmen. All you need to do is to click on the message and the prepared message goes to your congressmen. ***It takes only a few seconds of your time to have your voice heard.*** If you do not have a computer, please call the toll free number 1-866-220-0044, give them the name of your legislator and ask the aide to relay your message.

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Your e-mail addresses are important to us! Please e-mail Dick Neider to get on the list.

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This newsletter is provided as a benefit of your NARFE membership. We welcome submissions of articles regarding NARFE news. The Newsletter Board reserves the right to edit all submissions, and print on space-available basis. Send your submissions via email to one of our Federation Newsletter Board Members: Co-Editors Linda Kmitch at lkmitch@cloudnet.com, Joyce Booher at lmboo@yahoo.com, Frank Blake at ymefb2@izoom.net, or Mary Burkett at mburkett1@mindspring.com

From Harold Weed.....

District 5 Field Officer

There are plenty of items on our agenda to keep us busy in our golden years such as health insurance premiums, Alzheimer's, NARFE-PAC, writing, visiting, or telephoning, each of our elected representatives, and also attending our chapter meetings, to name a few.



Ask not what your Chapter can do for you, but what you can do for your chapter!!!

Visit a FEHBP Health Fair During Open Season

By Mary Burkett
Membership VP and Website Editor

"Open Season" is scheduled for **Nov. 9** through **Dec. 14, 2009**. Most of the 2010 Premiums will increase an average of 8.8 percent, with many plans having a much higher increase.



Visiting a health fair will give you an opportunity to talk to representatives about many of the plans. The Federal Executive Board of the Twin Cities sponsors the Health Fairs. If you want more

information regarding the health fairs listed below, please contact your District Field Officer or call me at (763) 421-1385.

- Nov. 9** **V A Medical Ctr.**
7-4 p.m. Auditorium
1 Veterans Drive, Mpls.
- Nov. 10** **BH Whipple Federal Bldg.**
8-12noon Ft. Snelling
1 Federal Drive, Ground
Level Lobby, St. Paul
- Nov. 12** **USDA-FSIS**
10-2 p.m. Butler Square West
Quest View Conf. Rm. 4th Fl.
100 N. 6th St., Mpls.
- Nov. 13** **Warren E. Burger Federal Bldg.**
11-2:30 p.m. 316 N. Robert St., Rm. 246
St. Paul
- Nov. 19** **Transportation**
8-11 a.m. Security Adm.
3001 Metro Drive, Rm110
Bloomington
- Nov. 23** **VA Medical Center**
9-3:30p.m. 4801 Veterans Drive.
Auditorium, St. Cloud
- Nov. 30** **Duluth Federal Bldg.**
11:30-2:30 & U.S. Courthouse
Conf. Room, 407
515 W First St., Duluth
- Dec. 4** **U. S. Courthouse**
9-1 p.m. 300 South 4th St.,
Room 259, Mpls.

**Health Insurance Premiums Increases
Important Decision Considerations**



There are sharp increases in the Government Health Insurance Premiums. The government pays 72% of the average premium. The government pays a lower percentage of the premium for the more expensive plans. Keep in mind; your February Retirement check will be less because of receiving no Cola this year. The Open season is November 9th through December 14th. Please request brochures from OPM for the Companies you are interested in. It appears coverage will remain much the same as for 2009.

Be aware that if you should decide to drop your government insurance plan, you will NOT be able to re-join at a later date. It is recommended not to drop the government insurance. If you are concerned about the increased costs and the costs are prohibitive, consider taking a lower premium policy, but be sure to stay with the government health insurance program and be certain it is a policy you can carry in your area. If you switch to a different plan be certain you understand the coverage including the co-pays and deductibles. Part of the equation to consider is if you have Medicare Part A and B and how the Company coordinates benefits with Medicare. Veteran's coverage will also play an important part in your decision-making. There is much to consider when making your decisions. Be sure to ask a lot of questions and do lots of reading before you make your decisions.

What's on Your Mind?

**\$250 Stimulus Check Questions
By Carolyn Billing**



I have been receiving a number of questions regarding the \$250 Stimulus Checks that were received by Social Security Recipients, but not by Federal CSRS Retirees. Social Security, Supplemental Social Security, Veterans, and Railroad Retirement recipients received \$250 Stimulus Checks back in May. CSRS Federal

Retirees receiving only Federal Annuity checks did not receive this check. They will apply for a **tax credit** when completing their 2009 tax return. Federal Retirees were initially excluded from receiving this stimulus package. But thanks to the tireless efforts of Senator John Kerry (D-MA) and Chairman Max Baucus (D-MT) and other federal-friendly lawmakers, no federal retirees were excluded. At this writing I am not certain how this credit will be addressed, but suspect there will be adequate IRS instructions in order to apply for the tax credit when it is time to complete your 2009 tax return.

**"Be Informed Before You Retire" Presentation
Provided for Current Federal Employees on Nov. 16**

The officers of the **St. Cloud Chapter** will conduct a presentation to assist Current Federal Employees in making decisions regarding their retirement. The presentation will be held on Nov. 16 from 1:00 to 4:00 p.m. at the V.A. Medical Center in St. Cloud. **There is NO charge, but preregistration is required. Please call Linda Kmitch at (320) 255-9292 for more information.**



**TREASURER'S REPORT
(July-September 2009)
By Clayton Olson**

Beginning Balance		\$20,999.06
<u>Income</u>		
Rebates	\$2,556.39	
Recruiting	96.00	
Interest	36.07	
Miscellaneous		31.00
Total Income		\$2,719.46
<u>Expenses</u>		
State Convention	\$373.28	
College of NARFE Knowledge	710.98	
Executive Board Meetings	16.62	
Field Officers	4.95	
Recruiting, Ft. Snelling	135.78	
Other Recruiting	80.68	
Federation News Letter	112.50	
President Visits to Chapters	270.55	
Administrative & Other	568.45	
Total Expenses		2,273.79
Balance (Checking & Money Market)		\$21,444.73

DO YOU have Minnesota Income Tax withheld from your Federal Annuity? If you do, you will need an employer withholding number in order to complete your Minnesota Income Tax Return. The number is **1450834**.



**Legislation News
By Frank Blake, National Legislative VP**

Premium Conversion Bill HR 1203 was co-sponsored by Rep. Bachmann of District 6 and Rep. Paulson of District 3. Both Reps. co-sponsored within a day or two after our face-to-face meetings. Repeal of **GPO/WEP Bill HR 235** was co-sponsored by Reps. Bachmann (D-6) and Ellison (D-5) and a **"thank you"** letter should be sent to them for these positive results. I am asking members living in Districts 1, 2, 5, and 7 to make contact with Representatives Walz, Kline, Ellison and Peterson by e-mail, letter or phone 1-800-220-0044.

To members in Representative Paulson's District (D-3), **I URGE** you to contact him in any way feasible. **IF** he co-sponsors the **GPO/WEP HR 235 Bill**, we will have 100% of the MN Representatives on board. State wide, we have a problem. **NEITHER** of our two Senators has co-sponsored **S491 Premium Conversion** or **S484 GPO/WEP**. Let's all make contact *weekly* or at least *monthly*. **FLASH: HR 3631** will protect us from paying an increase in Medicare Part B premium. House vote was 406 to 18 and Senate vote is pending. The President is expected to sign it.

"THANK YOU" all for contributing your time during the August recess by participating in town hall meetings or face-to-face meetings with the legislators and their staff.

To All Members Who Want to Defend Our Benefits
To easily contact your representatives by e-mail, please go to www.capwiz.com/narfe/ and enter your zip code, select elected representatives, and then click on issues and legislation. Select current action alert. If you need to enter your member ID#, it's on your address label for this newsletter. The letters are already written for you. Let's all have our voices heard!

NARFE has donated more to Alzheimer's Research than any other organization!

By Helen Reedy



At the College of NARFE Knowledge meeting in August, I attended two meetings on Alzheimer's besides the regular meetings. National President Margaret Baptiste was present at both. Barb Pretzer, National and Region V

Alzheimer's Chair, brought us up to date on what we are doing for Alzheimer's Research. She reported that NARFE is the number one, premier membership organization with the Alzheimer's Association. No other membership organization has donated more to research than NARFE. There were many interesting reports on what members in Region V do to raise funds for Alzheimer's/NARFE.

We have one afghan donated by Audrey Gilbertson, and would appreciate having another donated for our raffle at the State Convention.

In order for donations to be credited to our "Nine Million\$ by 2011" research fund, donation checks should be written out to NARFE Alzheimer's Research and sent to Helen M. Reedy, 1799 Laurel Ave., St. Paul MN 55104-6014. Memorials should be sent with the name and address of the person who will get the memorial card. **For Alzheimer's information and brochures, please call 1-800-272-3900.**

Legislative Town Hall Is A Huge Hit at District 6 Meeting

By Carolyn Billing



Ken Hasskamp
(Congressman Oberstar)
Congressional District 8



Sharon Josephson
(Congressman Peterson)
Congressional District 7



Andy Martin
(Senator Klobuchar)



Katherine Blauvet
(Senator Franken)

The District 6 Meeting held in Fergus Falls on September 28th was a great success. 83 people from four states, four federations, and fourteen chapters attended the event. The Town Hall Meeting with Legislative Leaders was a big hit. Many questions were asked and discussed. But the key item stressed was "We as NARFE members need to be alert, diligent, and take legislative action **immediately** when requested especially as it pertains to Health Care Reform."

Many decisions will be made by committee and often in the middle of the night.



Another important and well-received item was Region 5 Vice President, Dick Thissen's presentation on Health Care Reform. Dick stated, "There were many bills/amendments in both houses. None have the Premium Conversion attached to it." Anyone wanting a copy of the Health Care Reform presentation please contact Carolyn Billing. She will E-mail a copy to you in PDF or Power Point format.

John Schmidt, MN Federation President, emphasized the concentration of our efforts will be on the **MEMBERS**. This includes the areas of **recruitment, retention, and legislation**. Mary Burkett, Federation Membership VP, talked on membership and praised District 6 members for their excellent recruiting efforts. She indicated as of August 31st the five chapters in the District have recruited 15.8% of the members recruited in Minnesota this year. She credited each chapter for the members that they had recruited. Mary also thanked the Alexandria Chapter for covering the Postal State Conventions. Frank Blake, Federation Legislative VP, emphasized legislative issues and stated legislators need to be contacted to request co-sponsorship and/or to thank them for co-sponsorships. He praised District 6 for their excellent legislative activity.

"**There is no 'I' in Teamwork**" was the subject of St. Cloud Chapter member, Mary Keyser's presentation. She stated there were three factors in our life... **Family, Friends, and Mate**. The first two have **I's** in them while the third does not. When the letters in mate are rearranged, it spells **TEAM**. NARFE has no "I" in it either. Mary ended her presentation by stating, "**NARFE members must work together as a TEAM rather than working separately as an 'I' to produce positive results.**"

The five chapters in District 6 set up display tables showing their chapter activities and awards. It was great viewing the shared information and seeing the chapters take ownership of **their** District Meeting.

Carolyn Billing, District 6 Field Officer, presented ten awards to District 6 Chapter members: Alexandria: Dennis Barnack, Vi Dilly, and Pete & Janet Nordstrom; Bemidji: John Hurlbert & Donna Eichstadt; Detroit Lakes: Ginny Weston & Leonard Hanson; Fergus Falls: Darrell Strand and Donna & John Armstrong; Thief River Falls: Karen Thygeson. A big "thank you" was extended to all who responded quickly to action requests. Carolyn also received a Distinguished Service Award from the Minnesota Federation for exceptional service as Minnesota District 6 Field Officer.

The 2010 District Meeting is scheduled in Fergus Falls on Monday, September 27, 2010.

<p><u>Albert Lea-Austin #0469</u> (507) 373-8113 Meeting 11:30 a.m. Dec. 8, Village Cooperative, <i>Austin</i> Feb. 9 - Pizza Ranch Northbridge Mall <i>Albert Lea</i></p>	<p><u>Fergus Falls #1207 (Lake Region)</u> (218) 736-7042 Lunch at noon. Meeting 12:45 p.m. Senior Ct., <i>Fergus Falls</i> Dec. 14 Jan. 11 Feb. 8 March 8</p>
<p><u>Alexandria (Vikingland) #2213</u> (320) 246-3245 Lunch at 1:00 p.m. Meeting 2:00 p.m. Traveler's Inn <i>Alexandria</i> Dec. 17 Feb. 18</p>	<p><u>Grand Rapids (Pokegama) #1800</u> (218) 326-8993 Call for information</p>
<p><u>Bemidji #1049</u> (218) 586-2524 Lunch at 11:30 a.m. Meeting follows American Legion Dec. 2 Jan. 27 Feb. 24 March 24</p>	<p><u>Brainerd #0738</u> (218) 352-6090 Lunch at 11:30 a.m. Meeting at 1:00 Dec. 15 Bonanza, <i>Baxter</i></p>
<p><u>Detroit Lakes #1842</u> (218) 847-6483 Lunch 12:00 Noon Meeting 1:00 p.m. Club House Hotel, <i>Detroit Lakes</i> Dec. 9</p>	<p><u>Litchfield (Crow River) #2019</u> (320) 693-0165 Meetings: Noon VFW Jan. 14 March 11</p>
<p><u>Duluth #0106 (Arrowhead)</u> (218) 721-4212 Brunch at 11:30 a.m. Meeting follows. Radisson Hotel Dec. 17 Jan. 21 Feb. 18 March 18</p>	<p><u>Mankato #0282</u> (507) 388-7779 Meeting 11:30 Wow Zone, 2030 Adams St. <i>Mankato</i> Jan. 12 March 9</p>
<p><u>Faribault #1590</u> (507) 334-4175 Meeting 10:00 a.m. Faribault Senior Center March 2</p>	<p><u>Marshall #1580</u> (507) 629-4662 Meeting at 10:00 a.m. Marshall Adult Community Ctr. April 22</p>

<p><u>Virginia (Queen City) #1963</u> (218) 741-5516 <u>New Ulm #1444</u> (507) 834-6188</p>	<p><u>Vermillion #1725</u> (218) 365-3091 <u>International Falls #1582</u> (218) 875-2032</p>
<p><u>Minneapolis #0150 (612) 822-6147</u> Nov. 12 - <i>Richfield Legion</i> Dec. 5 – Holiday Party – at <i>Richfield VFW</i> Jan. 21 Feb. 18 Mar. 18 Meeting 1:00 p.m. <i>Richfield VFW</i></p>	<p><u>St. Cloud #0644</u> (320) 240-9114 Whitney Senior Center Dec. 9 (Holiday Party at 1:30) March 10 (Meeting at 12:30)</p>
<p><u>N W. Suburbia Twin Cities #2243</u> (763) 421-1385 Registration 11:00 a.m. Lunch 11:30 a.m. Program 12:00 Noon Meeting 1:00 p.m. Coon Rapids VFW Dec. 15 Mar. 16 Jan. 19 Feb. 16</p>	<p><u>St. Paul #0140</u> (651) 459-1529 Dec. 4 11:30 Holiday Party at Gulden's Roadhouse, <i>Maplewood</i> Meeting 12:45 Old Country Buffet on Robert St, <i>West St Paul</i> Jan 11 Feb. 8 March 8</p>
<p><u>Owatonna #1975</u> (507) 451-0856 Meeting 10:30 a.m. Pizza Ranch, <i>Owatonna</i> Dec. 14 Jan. 11 Feb. 8 March 8</p>	<p><u>Thief River Falls #2328</u> (218) 681-0334 Lunch at 11:45 a.m. Meeting at 12:30 p.m. Senior Center, TRF Feb. 17 <u>Sandstone (Pine) #1746</u> (320) 245-2629 Call for April . mtg.</p>
<p><u>Red Wing #1661</u> (651) 388-9656 Meeting 9:00 a.m. Dec. 1 Perkins, <i>Red Wing</i> Mar 2, Liberty Restaurant, <i>Red Wing</i></p>	<p><u>White Bear Lake #1232</u> (651) 486-9861 Dec. 4 11:30 Holiday Party at Gulden's Roadhouse, <i>Maplewood</i> Lunch at 11:30 a.m. Meeting 1:00 p.m. Old Country Buffet, <i>White Bear Ave., Maplewood</i> Jan. 12 Feb. 9 March. 9</p>
<p><u>Rochester #0391</u> (507) 753-3214 Meeting 12:30 p.m. Old Country Buffet Dec. 1 Holiday Party Jan. 5 Feb. 2 March 2</p>	<p><u>Willmar #2280</u> (320) 222-6479 Pizza Ranch Meeting at 11:30 Jan. 26</p>