



# Senior Moments



The official Newsletter for ESP/Alpha Delta Life Members/ Fall Edition

## Retirees Meet In Orlando



### Record Number of Retirees Attend Luncheon in their Honor

A record number of Extension and ESP retirees assembled in Orlando for the EPAF Annual Meeting's luncheon in their honor. Following the luncheon the group met with Extension Director Larry Arrington. The retirees were given a lot of credit for taking a pro-active stance in support of the recent budget issues with the University and local governments. Next year's event is scheduled for Tuesday, September 1<sup>st</sup>, 2009 at the Buena Vista Palace Hotel in Orlando. *Save the date* and plan on joining us in 2009!

### Alpha Delta Sponsors Memorial Tribute . . .

In fond memory of our Extension Colleagues and Friends:

*Dr. Marshal H. Breeze*  
*John (Jack) Bulger*  
*Dr. Carroll Morton Geraldson*  
*Mildred Taylor Marsh*  
*Quentin Medlin*  
*Dr. Herman J. Reitz*  
*Dr. Kenneth Tefertiller*

*A memory lasts forever. Never does it die. True friends stay together. And never say goodbye.*



# BENEFITS WATCH!

## Federal Health Insurance Update:

Source: Mary Chernesky & *Government Executive's Pay & Benefits Watch*.



Retirees  
Speak Out  
at Galaxy!

### Federal health premiums to rise 7 percent in 2009

By Brittany R. Ballenstedt [bballenstedt@govexec.com](mailto:bballenstedt@govexec.com) September 25, 2008

Premiums for the federal employee health plan will rise by an average of 7 percent in 2009, a sizable increase from the previous year.

The government's portion of the overall premium for the Federal Employees Health Benefits Program will rise 6.5 percent while the increase for employees will average 7.9 percent. On average, that translates to an extra \$4.83 every two weeks for employees with individual plans, while those with family plans will pay an additional \$11.12. Premium hikes will vary, depending on which health plan an employee has enrolled in.

Enrollees in the Blue Cross Blue Shield standard option, the most popular FEHB plan, will see their premiums increase 12.9 percent for self-only coverage and 13.4 percent for family coverage. Nearly 60 percent of FEHB enrollees are in Blue Cross Blue Shield.

"It is very discouraging to see average increases of this magnitude," said Colleen Kelley, president of the National Treasury Employees Union, "particularly given the bargaining power [the Office of Personnel Management] should be able to exercise as manager of the nation's largest group health plan."

Under FEHBP, enrollees choose from among 269 providers. Nancy Kichak, associate director for strategic human resources policy at OPM, said at a news conference on Thursday that 20 percent of enrollees will experience an increase of less than 5 percent.

"I appreciate the tough environment in which the FEHB program currently operates," Kichak said. "While we worked very hard to contain premium costs -- and we were more successful with some health plans than with others -- federal employees and retirees can take comfort in knowing they are enrolled in a solid program that provides outstanding benefits and customer service."

Kichak noted that the use of reserve funds, which are taken from participants' premiums each year and saved to cover unexpected medical costs, helped reduce the average increase by 3.1 percent for 2009.

The average premium hike for vision plans will be 1.1 percent, Kichak said. Dental benefits will rise by 5.7 percent, with plans such as Aetna and GEHA increasing their annual benefit maximums, and MetLife offering coverage for dental implants.

FEHBP will offer 27 high-deductible choices next year, down from 32 in 2008. The plans offer health savings accounts and lower monthly premiums than traditional plans, in exchange for higher annual deductibles. Enrollment in these plans remained low in 2008 at 11,925 enrollees, but increased from 9,229 enrollees in 2007.

Some new benefits will be added to the federal program in 2009. For example, 10 fee-for-service plans and some health maintenance organizations will expand hearing benefits for adults. Some carriers added hearing benefits for children up to age 22 in 2008.

Kichak added that OPM has pushed to ensure that all FEHB carriers limit co-pays for specialty prescription drugs. A report by *Government Executive* earlier this year found that more than 87,000 employees in FEHBP plans pay higher prices for certain specialized drugs than they would under standard co-payment systems.

"We have worked very hard this year and for 2009 to make sure that folks who have certain specialty drugs and have not been protected by some of the catastrophic limits in our plans will have that protection for 2009," Kichak said. "We went through the drug coverage and made sure there was a max out-of-pocket expense for drugs in some forms."

The 2009 premium hike for FEHBP marks the largest since 2005. The previous increase was 2.1 percent -- lower than the industry average for 2008. A study by Aon Consulting Worldwide found that private sector health care costs are expected to increase by 10.6 percent in 2009, with the aging population, the rise of prescription drug costs and patient demand for services fueling much of the increase.

A record number of Life Members from across the country converged in Indianapolis this past September for the third **Galaxy** Professional Development Conference. With Life Membership now making up over 50% of the total ESP membership, retirees are asking, "*what are you doing for me?*" As we have recently seen here in Florida, retirees can play a major role in promoting and advocating extension education. Nationally, Life Members are asking for more representation on issues pertaining to our livelihood such as health care, benefits and more leisure opportunities. One such answer would be to establish a national Life Member and Retirees Committee with full and equal representation on the National Board. The National ESP Board and the Membership Recruitment and Retention Committee did agree to sponsor the second ESP Family & Friends Leisure Cruise in the winter of 2010 which is certainly a step in the right direction. But, what about the really important issues?

As Life Members, would you be willing to make a small annual contribution to help fund and support a Life Member committee on the National Board? Let us hear from you!





❖ Bill Summerhill and wife Faye have spent most of the summer at their townhouse near Franklin, NC. They have had contact with several IFAS folks during the summer, enjoying a pot luck dinner with Jim and Linda Cook, Tom and Earlene Greenawalt and Larry and Joy Jordan at the Cooks cottage near Bryson City, and dinner one evening with Ann Parramore who has a booth in an antique mall in Dillard, GA. John and Martha Woeste returning from summer RV travels dropped by for a couple of nights, and Jimmy and Ilene Cheek came by for lunch one day. Bill says he sees Carl Beeman periodically (lives only two miles from him), and will be linking up with Marion and Judy Clark for a meal. Bill and Faye welcome visitors, and if up that way give them a call 352-281-7620.

❖ All is well here in Kinard, Fla. I am enjoying retirement, and doing a lot of traveling. I just returned from a 14 days on a cruise and on land in Alaska. Last February, I traveled to New Zealand and Australia. In May of 2009, I plan to go to Europe. I am staying busy with Red Hat activities and some substitute teaching for extra \$. I speak with Eliza Jackson now and then. Hes is in Germany with her daughter and doing well. Sue Elmore has been sick, but is recovering nicely. I do not see or hear from many colleagues. I enjoy reading *Senior Moments*. Thanks, *Linda B. McClellan*.

❖ We just got back from a 10 day trip to Ireland with Tom MacCubbin ([TomMac1996@aol.com](mailto:TomMac1996@aol.com)) as the leader. It was a great trip and the weather was good every day. There were 71 on the trip. Several were Master Gardeners. *Ray Andrew*.

❖ Jim Stricker ([strickerjm@aol.com](mailto:strickerjm@aol.com)) is now Life Member Chair for Florida's FACAA for the coming year.

❖ To many of our retirees are being left out of the loop. Encourage your retirement buds to become ESP Life Members and stay in the Know.



## Good News From NARFE!

The NARFE Legislative Update, released Thursday, October 16<sup>th</sup>, lease with breaking news about the next cost-of-living adjustment (COLA). The next cost-of-living adjustment for millions of retired and disabled Americans will be **5.8%**, the largest since March, 1982. Social Security beneficiaries, as well as most civil service annuitants, foreign service and military retirees will be among those receiving the adjustment in their January 2009 benefit payment. Thus long retired annuitant covered by the Civil Service Retirement System (CSRS) will receive a 5.8 percent COLA. However, Federal Employees Retirement System (FERS) annuitants age 62 and over, as well as FERS survivors and disability retirees, will receive a full Social Security COLA, but the adjustment in their FERS annuity will be 4.8 percent. This is due to the fact that the FERS formula differs from that used for CSRS retirees whose federal service did not earn from Social Security coverage. While the 5.8 percent CSRS COLA is designed to maintain retirees purchasing power, **it will serve as a tempting target to some lawmakers next year as they try to cut federal spending.**



## Web Sites of Interest to Retirees:

<http://esp.ifas.ufl.edu> Alpha Delta Web Page and current & past issues of **Senior Moments**.

<http://directory.ifas.ufl.edu> Employee Directory

<http://edis.ifas.ufl.edu> Extension Publications

<http://extadmin.ifas.ufl.edu> IFAS Administration.

<http://solutionsforyourlife.ufl.edu> Link to local county offices.

<http://espnational.org> National ESP web site.





## Director's Corner

By: Dr. Larry Arrington

Thank you to all of the Extension retirees that traveled to EPAF this year. It was wonderful to have the opportunity to interact with everyone. I would like to share two items of interest.

First, we were able to fund 13 program enhancement grants for our faculty this year. We received 76 proposals for the \$75,000 of available funds. The Extension Faculty Advisory Committee selected the recipients. Funded proposals included:

- Financial Education for Youth and Parents, \$6,000
- Don't Release Your Pets Campaign, \$7,500
- Developing Web-based Video Components for the IFAS/Extension Mentor Curriculum, \$7,000
- Plant Identification On-line Learning Modules, \$2,500
- Multimedia Delivery of Landscape Irrigation Control Technology Programming Guidelines, \$7,000
- Pond Management Solutions, \$6,500
- Annie's Project: Entrepreneurship Program for Women in Agriculture, \$5,200
- Enhancing Small Farms & Alternative Enterprises Website with New Innovative Content, \$7,000
- SET 4-H Workshop and Training on Renewable/sustainable Energy, \$8,000
- Small Steps to Health and Wealth in Florida, \$3,500
- Expanding a university/industry alliance to educate growers about recycling water for irrigation, \$5,000
- Keeping the Good Ones: 4-H Agent Professional Development, \$4,800
- Know Your Reclaimed Water, Save Money, and Reduce Pollution, \$5,000

We are looking forward to our 2009 Extension Symposium which will be May 6-8, 2008. The symposium is two and a half days of professional development workshops for our faculty. . . .

Best wishes and stay in touch.

### More Updates On Our Retirees:

\* Luther Rozar . . . Greetings from Aan Antonio, Florida. Now retired some eighteen years from

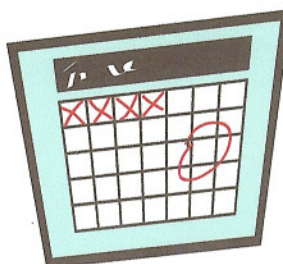
FCES, I still maintain contact with IFAS and the local Extension Office in Pasco County. Locally, I serve as Treasurer of the local office Operational Fund, host Master Gardener Tours of my home landscape of fruit/vegetable gardening and promote the Agency when an opportune moment occurs. With UF/IFAS, I serve as a member of the Regional Advisory Council for Region 4. Otherwise, I spend most of my time with family activity and leaning to live alone and to eat my own cooking, which is no easy matter. I am managing a neurological disease, "Parkinson's Disease", diagnosed in 1999. This takes up much of each day of my life, but so far, just a nuisance. A day without activity in my garden is a day I am traveling. Stop by when passing and I will share the bounty of the garden.

### "Gatorfest" A Night Out in Indy:



The Gator delegation, including faculty, retirees and administration, enjoyed an evening out together in Indianapolis during this year's Galaxy Conference in Indianapolis, Indiana.

### 2009 Dates To Remember . . .



**Sept. 1<sup>st</sup> 2009**  
**EPAF Retirees Luncheon**  
**in Orlando, Florida**

**Sept. 13-16th in Fargo,**  
**North Dakota**  
**2009 Epsilon Sigma**  
**Phi Conference**





## Spotlight on Linda

**Cook . . .** Linda Cook was born in Fayetteville, North Carolina, but has spent her entire life in the

state of Florida. Her professional career spanned 30 years at the University of Florida working with 4-H Youth Development programs and the Expanded Nutrition Program.

In her retirement, she has worked as the National Executive Director for Epsilon Sigma Phi, a professional organization for Extension professionals across the nation. Her position provides support for the national board, chapters

in 46 states and over 7,000 members. In her spare time, she enjoys working in her garden, playing with her dog, traveling and doing needlework projects. Linda and her husband, Jim, are very active members of Trinity United Methodist Church and enjoy time at their cottage in Bryson City, NC. *(We salute Linda on the outstanding contribution she has made to ESP and to her colleagues here in Florida. ESP is a much stronger organization nationally in part because of Linda. THANK YOU LINDA COOK!)*



let either Mike or I know if you are willing to serve on this committee or know of other retirees who do not receive this communication. Send one of us your e-mail (if you are on-line) and postal address. To keep up on Extension news, call Larry Arrington's office (352-392-1761) and ask to be added to the monthly e-mail: "Commings & Goings".

Mary Chernesky

[Mechernesky@aol.com](mailto:Mechernesky@aol.com)

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## Alpha Delta ESP In 2008:

By: Brenda Rogers, President

What a year! I have to begin this message with a great big thank you! For your continued support of Extension and IFAS, evidenced by the numerous communications with key leaders and elected officials over the past few months. I especially



appreciate the wisdom you've shared and the continued support that I have personally benefited from. I am excited about the ESP year that has just begun. Dan Culbret is working to update our website, chairs have been appointed for the standing committees, and the year's work is just beginning. We had a great report from our delegation attending the National meeting in Indianapolis. Mike McKinney has graciously agreed to do the retiree newsletter again this year and Mary Chernesky will serve as your delegate on the Board of Directors. I look forward to hearing from you. Please share your ideas to continue strengthening the connections within our organization.

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## Life Member & Retirees Committee Notes:

By: Mary Chernesky, Chairperson

Many thanks to Mike McKinney, former Chair, for the communication with members that he began and his willingness to continue to publish this newsletter! I want



to expand on his efforts and need some help. Our mission is to: communicate with ALL retirees, (ESP Life members or not), to let you know what is happening with UF/IFAS Extension, retirement benefits, former co-workers and other issues. With the status of local, state & federal budgets, we can be very helpful as ambassadors contacting other citizens and decision makers regarding the value of Extension. Most of us were associated with Extension for many years and know the organization. In retirement, may have the time, money and I hope the commitment to speak for the organization that we gave our lives to. Please

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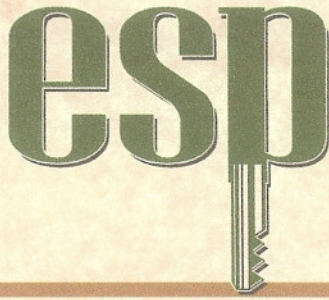
## New Computer Virus:



The newest virus circulating is the UPS Delivery Failure. You will receive an email from UPS Packet Service along with a packet number.

NOTE: The word packet is misspelled on this line. It will say that they were unable to deliver a package sent to you on such and such a date. It then asks you to print out the invoice copy attached. **DO NOT TRY TO PRINT THIS. IT LAUNCHES THE VIRUS.**





## The New Look of ESP

### Epsilon Sigma Phi

#### Your Key to Professional Excellence

#### New ESP Logo Introduced in Indianapolis

Gone is the traditional key with its Greek letters that symbolized our organization for decades. In its place is a new logo that was introduced at this year's Galaxy Conference in Indianapolis. The new look still promotes the key as our cornerstone for professional excellence, but exhibits a more modern look that better represents a growing and ever changing profession. The new ESP logo pins are available at the National ESP office. Watch for the upcoming ESP Connections Newsletter with more details.

#### 2009 Epsilon Sigma Phi Conference . . . Sept. 13-16, Fargo, North Dakota

**Engage, Enlighten and Enjoy** is the theme for next year's ESP Professional Development Conference hosted by the North Dakota State University Extension Service. This is a great time of year for retirees to incorporate a family vacation with an ESP Conference. More and more Extension retirees are participating in national conferences as a way to stay connected with their profession. Retirees were asked at Galaxy as to why they attend ESP National Conferences and this was their reply.

*Meeting and seeing old friends, Making new friends, Networking, Exploring cities and states and enjoying local tours, Attending seminars and programs designed specifically for retirees, To stay connected with current faculty and administrators, and to voice opinions.*

National ESP President, Ellen Burton, also a recent retiree has pledged that her administration will expand the role of retirees and provide a conducive atmosphere where retirees from other organizations will feel comfortable and at home.

You can bet the Florida ESP folks will be booking their reservations to North Dakota as we salute and say good buy to our own Linda Cook who is retiring as the National Executive Director for ESP.

**We Need Your Help!** In order to make **Senior Moments** interesting and relevant, we need your input and news items. The next issue will be coming out in early January, so remember to send the editor your news about yourself and others you know. We are also learning about more and more retirees who have fallen through the cracks. It is our hope that we can update the mailing lists and e-mail addresses in the coming months. **Help Us Stay Current.** . . Seniors often change their email address to take advantage of lower rates. *If you change your email address....PLEASE notify us so we can keep you current.* Remember, you can see past and current issues of **Senior Moments** by going to <http://esp.ifas.ufl.edu>.

Send item to: Mike McKinney, 1850 Ravenridge St., Wesley Chapel, FL 33545 or email to [mckcar@msn.com](mailto:mckcar@msn.com).

Mike McKinney, Senior Moments editor



