

NARFE 101 NEWS

NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES

Augusta Chapter 101

NARFE CHAPTER 101, P.O. Box 3993, Augusta, GA 30904-3993

April 2011 Volume 11



NARFE

National Active and Retired Federal Employees Association

April in Augusta That wonderful month of the year that brings the flowers into full bloom, covers us in pollen, which is turned into rivers of yellow by the rain showers. And all of the golf tourists descend upon the Augusta National Golf Club, to be part of the most knowledgeable gallery in golf. April is a magic time in Augusta, when the schools are all closed, the restaurants are crowded and expensive, the streets are all clean and the natives go out of town. Well, not everyone!

By the third week in April, everything will be back to the usual routine, and it will be time for our April 19 NARFE members meeting. Representative John Barrow (D) of Georgia's 12th District will be our speaker at that meeting. The Congressman was born in 1955 in Athens and now resides in Savannah. He holds a BA from the University of Georgia and a JD from Harvard University. We are indeed pleased and excited that he accepted the invitation to attend our NARFE Chapter 101 meeting. Please plan on attending the meeting and, if you wish bring a friend or neighbor. The Congressman is quite personable and we do hope he can give us a glimpse of the political scene in our nation's capitol. Please, if you plan on attending, make sure that you call by noon on Monday before the meeting to ensure that there are sufficient tables for everyone. Details on making arrangements are on the back page of this Newsletter. Also, I would ask that you plan on arriving between 11:30 and 11:45 AM so that lunch can begin promptly at Noon.

The "clout" of NARFE is in the membership numbers and in the folks we represent, active and retired federal employees. NARFE is an organization of over 300,000 members. The number of active and retired Federal employees in Georgia is huge - there are 103,352 active Federal Employees and 80,977 Federal Retirees. In Augusta/Richmond County alone there are 8,941 Active Employees and 2,657 Federal Retirees. We need to do more to have these fellow "Feds" join the ranks of NARFE. We also need to encourage existing members to use the dues withholding program. The Georgia Federation's Dues Withholding Cash Rebate Program is one of the vehicles we are using to do this. By converting to Dues Withholding, a member will not only save \$6.00 a year on membership dues (\$34.00 versus \$40.00 + Chapter 101 dues of \$10), but they will also get a \$5.00 rebate check from the federation. The rebate is a small way of rewarding members for converting to Dues Withholding. The form for withholding will be available at the April meeting, is printed in this Newsletter, and will also be on the Chapter 101 website.

****Ralph Angelo, Chapter 101 President



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God is Busy Right Now.....

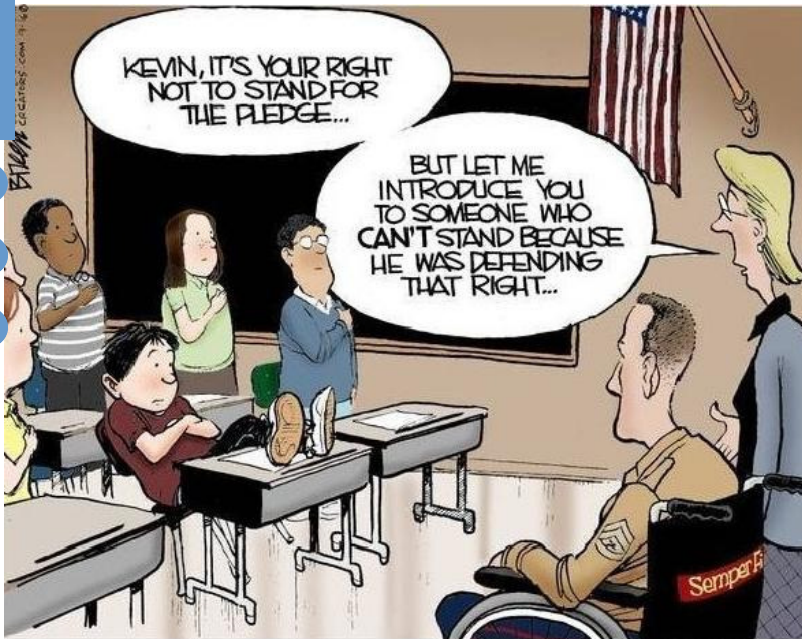


A United States Marine Sergeant was taking some college courses between assignments. He had completed 20 missions in Iraq and Afghanistan. One of the courses had a professor who was an avowed atheist, and a member of the ACLU.

One day the professor shocked the class when he came in. He looked to the ceiling and flatly stated, "GOD, if you are real, then I want you to knock me off this platform... I'll give you exactly 15 minutes." The lecture room fell silent. You could hear a pin drop. Ten minutes went by and the professor proclaimed, "Here I am GOD, I'm still waiting." It got down to the last couple of minutes when the Marine got out of his chair, went up to the professor, and cold-cocked him; knocking him off the platform.



The professor was out cold. The Marine went back to his seat and sat there, silently. The other students were shocked and stunned, and sat there looking on in silence. The professor eventually came to, noticeably shaken, looked at the Marine and asked, "What in the world is the matter with you? Why did you do that?" The Marine calmly replied, "GOD was too busy today protecting America's soldiers who are protecting your right to say stupid stuff and act like an idiot. So He sent me." The classroom erupted in cheers!



NARFE OPENS 2011 SCHOLARSHIP COMPETITION

The NARFE Scholarship Program is administered by the Federal Employee Education and Assistance Fund (FEEA) and is made possible by your tax-deductible contributions to the NARFE/FEEA Scholarship Fund.

The competition is open to all children, grandchildren, great-grandchildren and stepchildren of all current NARFE members. A total of 60 scholarships of \$1,000

each will be awarded, six in each of NARFE's 10 Regions.

With the publication of the application form in the February issue of the NARFE magazine, the 2011 NARFE Scholarship Competition opened. The scholarship form appears on pp. 47 and 48 in the February issue and on pp. 45 and 46 in the March issue. It also will run in the April issue.

In addi-

tion, the form is also available on the NARFE Web site,

www.narfe.org.

The completed application must be postmarked no later than **April 30, 2011** and is to be mailed to: NARFE Scholarship Award 3333 S. Wadsworth Blvd. Suite 300 Lakewood, CO 80227



We all know that NARFE'S

two biggest challenges are **Recruiting** new members and **Retraining** current members. These challenges are not unique to NARFE. Like most organizations, NARFE is finding it difficult to maintain membership levels in face of today's economic and competitive pressures. However, NARFE is different from other organizations because it is the **only** organization that works to enhance and protect the rights and earned benefits of all active and retired federal employees.

More than ever, retaining members is critical in order to keep NARFE a viable association. America is in crisis and federal employees (active and retired) are under attack by Congress. Our earned benefits are being threatened! As one of my fellow NARFE members said the other day, *"the future ain't what it used to be!"* Members are the backbone of NARFE and they are the ones who keep NARFE alive and working. In order to reverse the current trend of decreasing membership, we've all got to take action to not only recruit new members, but more importantly, to retain our current members. It takes a lot less effort to keep a member than to find one. Retention must be a priority at every level.

Lynn Harper,
Federation Secretary
57 Crab Apple Dr.
Hawkinsville, GA 31036

Fill out the combination Form on the next page and mail it to the Federation Secretary. The Federation Secretary will record the necessary information and will forward the C-7 portion to the Federation Treasurer for issuance of the rebate check and will then forward the dues withholding portion to NARFE National for processing. NARFE National will hold the DW-2 and submit it to OPM for processing just prior to the applicants normal membership dues renewal date. A member's Dues Withholding period will not

start until his/her current dues period is about to expire. This incentive program is also open to new recruits who are retirees. They should complete Form C-8, which will be available on the web site and at our Chapter meeting.. The current rebate program **is limited to the first 100 applicants**; so encourage your members to submit their applications as soon as possible.

This is a win/win situation for the member, for Chapter 101, the federation, and NARFE. There's strength in numbers and let's all do our part in *"Protecting America's Heartbeat."* Let's work to keep NARFE **STRONG** for another 90 years!

America's federal employees protect this country's heartbeat –but they're under attack.

Federal employees ensure our food is safe and our air is healthy. Some spend their days fighting the spread of infectious disease, while others raise the alarm whenever a storm is coming.

We depend on federal workers in all 50 states to keep America strong. And they've already sacrificed pay and benefits to help solve our nation's budget woes, even though they didn't cause our economic crisis.

Politicians are trying to turn federal employees into scapegoats and are pushing for cuts to health benefits, retirement annuities and services we rely on every day. It's not right – and we need to speak out now. **Tell your senators and representative: Federal workers Protect America's Heartbeat. Reject additional cuts to their pay and benefits.**

Go to www.narfe.org/heartbeat/benefits or call, or write your Representative and Senators!



Federal Employees and Retirees:

**Fight back against attacks
 on your benefits and reputation.**

NARFE MEMBER REQUEST FOR DUES WITHHOLDING REBATE

NARFE Member # _____

Chapter No. **101**

Name _____

Address _____ City _____ State _____ Zip _____

This is my official submission of Form DW-2 authorizing appropriate deductions from any annuity payments to pay the amount of dues for which I am annually obligated.

My current dues expire: _____
I understand I will receive a one-time only \$5.00 rebate from the Federation.

X

Signature

Date: _____

Mail this entire, completed form to: **Lynn Harper, Federation Secretary**
57 Crab Apple Dr, Hawkinsville, GA 31036

Form C-7 (01/2011)

Dues Withholding Application for Retirees

Be sure to fill out this form

(Please Print)

_____|_____|_____|_____|_____|_____|_____|

Social Security Number
(9-digit number)

C S _____

_____|_____|_____|_____|_____|_____|_____|

Civil Service Annuity Number
(Include prefix, CSA or CSF)
(Include any applicable suffix)

(Mr., Mrs., Miss, Ms.) _____

Address: _____ Telephone Number: _____

City, State, Zip: _____ E-mail: _____

Date of Birth: _____ NARFE Membership Number : _____ NARFE Chapter Number: **101**

AUTHORIZATION (Withholding will begin in 60-90 days). No payment should be forwarded with application. I authorize the United States Office of Personal Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I make below and to pay the deducted sum to the National Active and Retired Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I make below: *Please allow 60-90 days for processing.*

Do You Authorize Your Spouse's Dues to be Withheld from Your Annuity? Yes No
If YES, enter your spouse's name and membership number below,

You authorize:
Annual NARFE dues of \$34.00 plus Chapter dues of record to be withheld annually.

Name Number

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

X _____
Signature of Annuitant or Survivor-Annuitant Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.



2011 Alzheimer's Facts and Figures Released

The Alzheimer's Association has released the 2011 Alzheimer's Disease Facts and Figures report. The report provides a statistical resource for all U.S. information related to Alzheimer's and other dementias. This year, it also includes a special report on early detection and diagnosis of Alzheimer's.

- The new 2011 Alzheimer's Disease Facts and Figures report information will support all of the Association's public policy and communication efforts over the next year. The report has been distributed on Capitol Hill. Additionally, it is known that this data is most powerful when it is combined with the personal stories of advocates. To help with your advocacy efforts with legislators, local media, and others, we have created a fact sheet for your use. Key highlights include:
- An estimated 5.4 million American's have Alzheimer's disease. Another American develops Alzheimer's disease every 69 seconds.
- In 2010, 14.9 million family and friends provided 17 billion hours of unpaid care to those with Alzheimer's and other dementias.
- The cost of caring for those with Alzheimer's to American society will total \$183 billion in 2011.

Deaths from Alzheimer's increased 66 percent between 2000 and 2008, and Alzheimer's is the only cause of death among the top 10 in America without a way to prevent, cure, or even slow its progression.



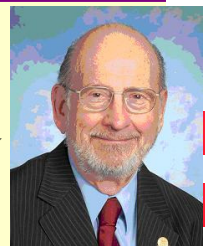
Sunshine Report

Linda Cratic, Chairperson

We are sad to report that National Treasurer Charles Saylor passed away in early March. He was elected to the position at the National Convention in August. You may recall that he visited Augusta during the Georgia Federation Convention in May of 2010, which our Chapter 101 hosted. Effective April 3, 2011, NARFE Region V Regional Vice President Richard G. Thissen was installed as National Treasurer following the death of Charles W. Saylor.

A sympathy card was mailed in March to Mr. Edward Collins following the death of his wife.

*Although it's difficult today to see beyond the sorrow,
May looking back in memory help comfort you tomorrow. ~Author Unknown*



Mr. Saylor

Balance on Hand Last Report: \$4,011.68

Receipts –

Dues	441.92
Advertising	<u>75.00</u>
Total Receipts	516.92

Total to be Accounted for: \$4,528.60

Disbursements –

General Liability Insurance	75.00
Newsletter	<u>135.76</u>
Total Disbursements	210.76

Balance on Hand for Use: \$4,317.84

Treasurer's Report

Elaine Bollinger, Treasurer



NARFE 101 NEWS

Welcome to the new members of NARFE Chapter 101!

They are : JUDY M. MILLER of GIBSON
 JAMES D. TATE of EVANS and
 ANNIE & RICHARD WILSON of HEPHZIBAH. Plan on attending one of the Chapter Lunch meetings to meet some new friends and some you may already know.

Our March evening Dinner Meeting was very interesting. Our speaker was Gina Weeks and she told us about independent retirement living at Washington Commons. The web address is www.washingtoncommons.net

NEW MEMBERS



Augusta VAH Federal Credit Union

www.avahfcu.org

1267 Augusta West Parkway • Augusta, GA 30909 • Phone: (706) 855-2224
 Uptown VAMC Branch: (706) 731-7161 • Downtown VAMC Branch: (706) 731-7161



Set Your
 Sights
 on New

TOYS

during the

Spring **LOANfest**

Rates as
 Low as **2.99%** APR*

As a member of NARFE, Chapter 101, you and your immediate family may join Augusta VAH Federal Credit Union

*APR IS ANNUAL PERCENTAGE RATE. Payment sample: 48-monthly payments of \$23.70 for each \$1000 borrowed.

APR varies by length of term, age of vehicle, RV, boat or motorcycle and your credit worthiness. Rates & terms subject to change. Credit & other restrictions apply. Available to qualified AVAHFCU members. Limited time offer. No refinancing of existing AVAHFCU loans, loans from other institutions may qualify for refinancing.

LEGISLATIVE:

On Friday, March 18, 2011, U.S. Senator Richard Burr (R-NC), along with Senator Tom Coburn (R-OK), introduced the Public-Private Employee Retirement Act of 2011 to address long-term liabilities facing the federal government. The legislation would end the defined benefit pension portion of the Federal Employee Retirement System (FERS) for new federal government hires starting in 2013, leaving fully in place the Thrift Savings Plan with the current match (up to 5 percent) for both current and future federal workers. The bill would also apply to Members of Congress.

"Right now, federal government workers receive far more generous retirement benefits than private sector employees. The cost to taxpayers of these benefits is unsustainable and we simply cannot afford it," said Burr. "We cannot ask taxpayers to continue to foot the bill for public employee benefits that are far more generous than their own."

"The congressional pension plan currently in place only serves to foster political careerism and should have been frozen years ago. In addition to enjoying a better benefits package, federal workers generally earn up to 20 percent more than their private sector counterparts. When American families across the country are being asked to sacrifice in order to meet their basic needs, federal employees and members of Congress should not be the exception. Defined benefit pension plans are going belly-up across the nation because politicians and employers continue to make promises they cannot keep. Existing federal employees will be unaffected, and all federal employees would continue to enjoy a 401(k)-style pension plan with a very generous federal match. But the only responsible thing to do is stop making irresponsible commitments and forcing future generations to pick up the tab," said Dr. Coburn.

Currently, federal workers enjoy both a defined benefit pension and a Thrift Savings Plan (equivalent to a

**Senators Propose
Ending FERS Defined
Benefit Pensions for
New Employees**

401(k) with up to a 5 percent match, paid for by the taxpayers. The average private sector employee gets a 401(k) with a 3 percent employer match and no pension. Federal workers also continue to enjoy federal health care benefits (FEHBP) after they retire, a benefit that is becoming increasingly rare in the private sector.

The FERS system is currently underfunded by nearly a billion dollars. The old federal pension system, the Civil Service Retirement System (CSRS), is underfunded by \$673 billion. In the coming years, as more of the retirement burden falls on the FERS system, the required federal government contributions to FERS will skyrocket, especially in comparison to what federal workers will put into the system. In 2012, the federal government will contribute \$22.2 billion to FERS. By 2065, those required contributions will rise to \$239.5 billion, with the government paying out \$415.3 billion in benefits.

Current federal government employees and retirees would not be impacted by the changes in the Burr-Coburn bill.

WASHINGTON, D.C. – In response to a bill (S. 644) before Congress that would eliminate pensions for all new government hires, Joseph A. Beaudoin, president of NARFE, stated, "This bill is another unfair and unwise attack on federal employees at a time when the country desperately needs a high quality and vigilant work force. Some politicians claim that these pensions are unsustainable, but, in actuality, the federal pension program is fully funded, actuarially sound and paid for largely by federal employees themselves.

"Changes to policies that affect federal employees threaten the future of the vital services they perform. Without employment packages that are competitive in the professional marketplace, our government will struggle to attract the best workers to protect us.

"Considering the importance of the federal meat inspectors in Kansas who ensure our food is safe or the U.S. nuclear regulators who now are working in Japan to avert a nuclear catastrophe, we can ill-afford to shy away from support for our nation's federal workers."



NARFE, Chapter 101
National Active and Retired
Federal Employees
Ralph Angelo, President
2017 Pheasant Creek Drive
Augusta, GA 30907

*You worked hard to earn your
benefits. We're working hard to
preserve them!*

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AUGUSTA, GA
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ADDRESS SERVICE REQUESTED

NARFE 101 NEWS Visit the Chapter 101 Web Site: www.narfe.org/chapter101

NARFE Augusta Chapter 101 **April Lunch Meeting** will be at Noon on Tuesday, **April 19** at First Baptist Church of Augusta, 3500 Walton Way, Augusta, Georgia, at the rear of the campus in the Activities Building.



Representative John Barrow (D) of Georgia's 12th District will be our speaker at that meeting. If anyone has any particular concerns or questions, he will field those questions as well. Please e-mail questions in advance to Donna Germany at: dwgermany@yahoo.com.

Come and join us! Lunch is \$9.50 at the door. Please make checks payable to: "NARFE, Chapter 101" or have the exact change, if possible. Please plan on arriving about 11:40 a.m. or earlier so that you may have paid and are ready to go through the buffet line by Noon.

Reservations are required in order to get a count of the number of meals to prepare. Make your reservations no later than **April 18** at Noon by calling the Recording Secretary: Tom Kiernan **email:** Luke34525@comcast.net **Phone:** (706) 863-2134

You just need to leave a message or send an e-mail, you will not receive a confirming call back.