

NARFE 101 NEWS

NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES

Augusta Chapter 101

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



NARFE

National Active and Retired Federal Employees Association

August 2010

Summer is certainly here, with the hot days and hot nights, but it certainly is nice to have those thunder storms come rumbling through in the evening. Of course, there's a small price to pay for the storms ... the electricity goes out and I found it very difficult to watch TV without electricity. Fortunately, it hasn't been out for very long in any storm. I haven't lost a tree to the storms this year, but there is a lot of summer ahead, and picking up the deadfall is good exercise!

I had to miss the member's meeting in July as I had a little retreat in Minnesota to accomplish. I have to tell you, it is certainly beautiful country. A big, lush green ocean of corn rows growing as far as the eye can see. One day while I was up there, the thermometer climbed to 88° F. Humidity was about 60 percent and the poor folks, well they were sweltering in the heat wave. I wore long pants to avoid the chill and my wife wore a sweater whenever we would go into an air-conditioned area, because those wonderful folks in the "Land of 10,000 Lakes" try to recreate the conditions aboard the "Titanic", whenever you get inside. I think it may be their way of staying "adjusted" to their hard winter. All those lakes freeze over, probably is October and don't melt till Master's week, and they play hockey the whole time! Great folks, they have really warm personalities. Guess they have to be to keep from freezing!

Last month, I mentioned that the politics in South Carolina was as hot as the summer. Turns out that Georgia sure isn't "cool" either. I missed the election due to travel, but I did vote early. The July 20 Georgia primaries left a lot of races unfinished with the run-off elections scheduled for August 10. Polls will be open from 7 AM to 7 PM. You need to plan on voting in Georgia again if you have a "horse" in one of the contested races!

Secretary of State (D) Insurance Commissioner (R) Attorney General (R) Roy Barnes was a decisive winner among Democrats netting 71 percent of the primary vote for Governor, but the Republicans gubernatorial candidates will challenge each other in the August Primary run-off election: Karen Handel with 33%, and Nathan Deal with 23% .

Early voting will begin as soon as ballots are available and will end Friday, August 6, 2010. Eligible voters who did not vote in the General Primary can cast a ballot in the run-off. However, eligible voters who cast a ballot in the General Primary must choose the same party's ballot for the run-off.

***Ralph Angelo, Chapter 101 President



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NARFE 101 NEWS



A is for apple, and **B** is for boat, ... That used to be right, but now it won't float!
Age before beauty is what we once said ... But let's be a bit more realistic instead.



Now The Alphabet:



A'S for arthritis; **B'S** the bad back, **C'S** the chest pains, perhaps car-d-iac?

D is for dental decay and decline, **E** is for eyesight, can't read that top line!

F is for fissures and fluid retention, **G** is for gas which I'd rather not mention.



H high blood pressure--I'd rather it low; **I** for incisions with scars you can show.



J is for joints, out of socket, won't mend, **K** is for knees that crack when they bend.

L's for libido, what happened to sex? **M** is for memory, I forget what comes next...



N is neuralgia, in nerves way down low; **O** is for osteo, bones that don't grow!



P for prescriptions, I have quite a few, just give me a pill and I'll be good as new!

Q is for queasy, am I turning blue?

R is for reflux, one meal turns to two.

S is for sleepless

nights, counting my fears, **T** is for Tinnitus; bells in my ears! **U** is for urinary; troubles with

flow; **V** for vertigo, that's 'dizzy,' you know. **W** for worry, now what's going 'round?

X is for Xray, and what might be found. **Y** for another year I'm left here behind,

Z is for zest I still have-- in my mind!



I've survived all the symptoms, my body's deployed, and also,
I'm keeping twenty-six doctors employed!

Excerpts from the NATIONAL OFFICERS REPORT TO THE MEMBERS - July 9, 2010

As veterans of numerous elections at all levels of NARFE, we are very aware that, sometimes, facts can get "stretched" during the run-up to the voting. This is true for elections everywhere and, we guess, can be called "politics as usual."

Three of your four National Officers are not seeking election at the National Convention in Grand Rapids. But, in the past few weeks, a number of emails/GEMS messages have been sent to many of you, stating or alleging or insinuating, that "NARFE is having very serious financial problems ..." and the National Executive Board (NEB) is giving "scant attention" to this problem. These messages might leave the reader with the belief that the NEB is either ignoring this alleged "serious financial situation," or are concealing this information from the members. As members of the NEB, we would like to set the record straight.

In the past 24 years, there have been four increases in NARFE dues: 1986, 1991, 1996 and 2004. Each time dues were increased, the projected "life cycle" was 5-plus years. Obviously, an increase or decrease in membership, the return from our investments, and/or our operating expenses would determine the actual time a particular dues amount would be sufficient to meet NARFE's needs.

Unfortunately, NARFE has experienced "the perfect storm" in the period since the 2004 dues increase. Our membership has declined an average of 10,000 members annually, which means less dues revenue. This means that NARFE has had to supplement the lost dues income from other sources (i.e. investments, advertisements, donations, etc.).

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NARFE 101 NEWS

(From CBS) Waiting for that next electric bill can be nerve-racking if you've been blasting the air conditioner in this summer heat. Consumers are expected to spend roughly 4 percent more this year due to the hotter weather. Kelli Grant, Senior Consumer Reporter for SmartMoney.com has advice on how to keep your cooling costs in check.

Clean air filters monthly for central air and individual window or wall units. Dirt and dust hinder air flow, reducing efficiency. Clean filters could cut your bill by up to 5% percent.

Give the air conditioner a break during the work day. Shifting the settings to allow higher daytime temperatures could cut the average household's electric bill by \$180 a year, according to Energy Star.

If you're in the market for a new central air conditioner or window unit, check for deals. Many local utilities offer discounts for buying an energy-efficient unit, and some states still have "Cash for Clunker" rebates left. For example, Georgia offers \$30 for room units and \$99 on central units. This is also the last year that qualifying central air conditioners are eligible for a federal tax credit of 30 percent of the cost, including installation, up to \$1,500. AS OF MAY 20, 2010, ALL OF SOUTH CAROLINA'S REBATE FUNDS HAVE BEEN EXHAUSTED.

Seal up
your
home.
Cooled
air can



The Long, Hot Summer!

leak through cracks along window and door frames. Invest in some caulk and weather-stripping to plug up these drafts. A home that's properly insulated and sealed improves energy efficiency by up to 20% year-round, according to the Alliance to Save Energy.

The hotter the space, the harder an air conditioner must work to keep things cool. Limit the use of heat-generating appliances such as the oven, dishwasher and clothes dryer during the daytime hours when temperatures are hottest.

Try using "keep cool" tricks. Shut the blinds on south and west facing windows to block strong summer sun. Fans can also make the room feel a few degrees cooler, letting you set the air condition temperature a few degrees higher.

THANK YOU TO AUGUSTA AND THOMSON CHAPTER MEMBERS

This THANK YOU is a little late, but I wanted to extend a special THANK YOU to all of you who helped with the Georgia Federation 2010 Convention at the Augusta Ramada Hotel in May. Ralph has shared some compliments from the Federation. The Program Booklet, hospitality room, orderly and clear business sessions, registration, entertainment, and other aspects of the convention were outstanding. It was such a pleasure to work with Ralph and have him share his talents and take charge of certain areas. All of you really stepped up and helped make the convention something we could be proud of. THANK YOU, THANK YOU VERY MUCH.

The following is a quote from note received from Jerry and Charlotte Samples:

"Dear Carolyn and Ralph (and your other fine members), I thought the meeting overall was very well planned and executed. Every concern I was aware of was handled promptly and prudently. I particularly appreciated the hotel's cleanliness and the cordial welcome you afforded our daughter Jill Cremens. Respectfully, T. Jerry and Charlotte Samples, Marietta 1033"

We also want to thank all the delegates, visitors, speakers, entertainers, and others who provided special services for memorial service, etc., and who participated in any manner.

Carolyn

Tell your fellow

Federal Employees and Retirees to Join NARFE!

The National Active and Retired Federal Employees Association (NARFE) is the only association dedicated to safeguarding and enhancing the benefits of America's active and retired federal employees, and their survivors. For only \$33 a year, you can have:

- A voice on Capitol Hill,
- Advance information on changes to your federal retirement, health and other benefits,
- An award-winning monthly magazine and exclusive Web site access,
- Member perks and Eligibility for college scholarships and disaster relief grants.

Here are two ways you can join NARFE today!

1. Through the Internet: Become a NARFE member online using a major credit card. Just choose one of the payment options below:

- I am a retired/former federal employee
- I am an active federal employee

2. By Telephone: Call us! Join NARFE using a major credit card. This is so easy!

Our toll-free number is: **800-627-3394**



Here is a third way to join. **By Mail:** Contact us or go to the website www.NARFE.org to print a form, fill it out and mail an application.

Remember: Stressed spelled backward is desserts.

STAY IN THE LOOP

JOIN THE **NARFE RAPID RESPONSE TEAM**

Lawmakers sometimes schedule critical votes with little advance notice for the purpose of handicapping efforts to generate a grass-roots response. Fortunately, NARFE can respond to this challenge with e-mail action alerts, which mobilize members on short notice for or against legislation affecting federal workers and annuitants. But without your current e-mail address, you won't know when we need you. If you have an e-mail address and want to help federal workers and annuitants to be treated fairly by Congress and the administration, you have what it takes to join the "NARFE Rapid Response Team." In addition to action alerts, which are sent out on an as-needed basis, you will receive, via our GEMS e-mail system, the weekly NARFE Legislative Hotline, which will update you on all the national issues that affect your earned economic and health security. **(NARFE members who currently receive The Hotline by e-mail are already part of the Rapid Response Team and do not need to send us their e-mail address.)**

To stay informed and be ready to take action, ensure that your current (and accurate) e-mail address is part of your NARFE membership record by:

- Visiting the NARFE Web site, www.narfe.org, clicking on "Members" or on "Membership" on the left side of the page, then clicking "Update Your Record" and following the prompts, which will lead you to your personal record. Add your e-mail address in the designated space; or
- Asking our Member Records Section to add your e-mail address to your record by sending it to: memsrvcs@narfe.org or by calling (703) 838-7760.



NARFE 101 NEWS

Alzheimer's Report

Louise Shay, Alzheimer's Chairman

Thanks for all the support for Alzheimer's I hope the NARFE Chapter 101 Team Page I gave you at the meeting helps all of you see how many contributions our chapter members have made. The Memory Walk is coming up **November 6** after the weather is cooler and I would like to see great participation from our chapter. I know that not everyone will be able to walk but put that date on your calendar and come join the fellowship. This will honor each person in Georgia living with this devastating disease.



We as a team have set a goal of \$1,000 and we have already raised \$659. YEAH !!!

Contact me anytime if you have questions about our fund raising for Alzheimer's and I will continue to provide a NARFE Chapter 101 Team Page so you can follow the progress.



Sunshine Report

Linda Cratic, Chairperson

Get well wishes were sent to Eunice McFeely who suffered a broken ankle; and to Isabelle Booker who had surgery.

A sympathy card was sent to the family of Ruth B. Crawford. Left message on Mr. Owens phone about the death of Mrs. Crawford.

The angels are always near to those who are grieving, to whisper to them that their loved ones are safe in the hand of God. ~

Quoted in *The Angels' Little Instruction Book* by Eileen Elias Freeman, 1994

Treasurer's Report

Elaine Bollinger, Treasurer

BALANCE on HAND - LAST REPORT		\$2,942.06
RECEIPTS		
Total Dues Collected	\$223.26	
Other Receipts - Advertisement	\$ 75.00	
Other Receipts - Lunch Receipts	<u>\$238.00</u>	
Total Receipts	\$536.26	
Total to be Accounted For:		\$3,478.32
DISBURSEMENTS		
Payment of Lunch Costs	\$240.00	
Chapter Newsletter Printing	<u>\$154.48</u>	
Total Disbursements	\$394.48	
Total to be Accounted For:		\$3,083.84
BALANCE on HAND - FOR USE		<u>\$3,083.84</u>



NEW MEMBERS

Welcome to Chapter 101's newest members: YVONNE T. JONES and CATHERINE C. WILLIAMS both of Augusta.

Welcome Back to WILLIAM O'LEARY!

The following members have not renewed their membership yet! If you see them, please remind them it's time to do so!

SYBIL AGERS; MARTHA BAUMANN; JOHN A. CROSBY; MALCOLM D. HALE; WILFORD R. HUTSON; BILLIE J. RICHARDSON; and, MARY ANN TAYLOR.

According to Sunlight Foundation, a non-profit, non-partisan organization, the government's biggest expense from the period of June 2009 and March 2010 was that of benefits for Federal Retired Employees Retirement System allocating some \$80 million in expenditures. *Source: AOL News on-line: special report, 7-21-2010* The same Sunlight Foundation reported that over a nine-month period between late 2009 and early 2010

the House of Representatives spent \$604,000 for bottled water. The purchase is among a long list of questionable expenditures discovered in an audit by the Sunlight Foundation

With this kind of information circulating, we can expect more and more attacks on our retirement benefits.



Augusta VAH Federal Credit Union

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www.avahfcu.org

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There is a new way of checking,
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- No monthly service fees
- No minimum balances required
- Unlimited check writing

PAY TO THE
ORDER OF

Members of NARFE 101 are eligible to join
Augusta VAH Federal Credit Union,
where people matter most!

Note: The member (main accountholder) must be at least 50 years of age to qualify. Limit of one box Freedom 50 style per order. Discount on other check styles available.

In 2004, NARFE dues were increased from \$20 to \$29. In 2004, NARFE had 365,821 members. Today, we have approximately 306,000 members, a loss of nearly 60,000 members. Simple math shows that this loss of membership equates to a loss of approximately \$1,740,000. Again, if we add this loss to the loss of income from our investments and factor in any increased costs in our operating expenses, you will see why, despite our best efforts to hold down spending, NARFE has had to supplement our operating income by using money from our investments.

Despite comments to the contrary from some sources, your NEB has not ignored these losses, but has taken steps to reduce NARFE's annual operating budget. Here are some of the actions already taken by the NEB to compensate for the loss of income:

A final note. We delayed requesting any dues increase until the 2010 National Convention in order to allow adequate time to hear from our members. As good stewards of your money, we have cut costs and tried to maximize the time between any requested dues increase.

To those members who allege that the NEB were not aware of our financial situation, we would advise them that the four National Officers meet weekly to discuss any pertinent items, including our budget and/or financial situation and the National Treasurer and/or the Director of Finances make a presentation at each NEB meeting. Your Board is familiar with our financial situation (monthly reports are provided to them) and we can state unequivocally that we are not broke. NARFE has sufficient funds to continue operating through the end of this year and part of 2011. NARFE also has a "contingency fund" of \$2 million which, as noted by our Auditors in the June issue of the NARFE magazine, "has been designated by the NEB to pay operating expenses should the Association's operations be disrupted by an unforeseen event."

We urge members to approve a dues increase proposal at the National Convention in order to prevent us from dipping into the contingency fund. We trust our members and believe that the members will approve an increase in dues in order to preserve our organization and to continue NARFE's efforts to protect our earned annuities and earned benefits.

Margaret L. Baptiste, Joseph A. Beaudoin, Nathaniel L. Brown, Richard C. Ostergren

LEGISLATIVE: Senate Rejects Extending Coverage Early..

"Kids" Ages 22-26 Must wait Until 2011 in FEHB

Amid growing concerns both fiscal and political, the Senate turned down an amendment by Sen. Benjamin L. Cardin, D-MD to ensure that the children of federal employees and retirees are able to remain on their parent's health insurance until age 26 this year. The amendment to H.R. 4213 failed on a budgetary process vote on June 9, with senators voting 57-42 not to waive budget rules requiring that the costs of the amendment be offset by spending cuts. Beginning in September 2010, employer-sponsored health insurance plans will be required to allow dependent children to remain on their parents' health insurance up to the age of 26. In an effort to save administrative costs, every major insurance company (more than 65 in total) and several major self-insured employers have said they will provide the extended coverage prior to that September deadline. However, the law authorizing the Federal Employees Health Benefits Program (FEHBP) does not allow the extension of coverage during the current plan year, which ends December 31. The legislation would have allowed FEHBP insurance plans to offer an early extension, an important protection to young people graduating from college or struggling to find employer-provided health insurance in today's job market.



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

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

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



NARFE Augusta Chapter 101 August Lunch Meeting will be at Noon on Tuesday, August 17 at First Baptist Church of Augusta, 3500 Walton Way, Augusta, Georgia, at the rear of the campus in the Activities Building.

Come and join us! Please don't wait for a phone call, you likely will not get another reminder !!

Reservations are required in order to get a count of the number of meals to prepare. Make your reservations NOW, but not later than August 16 at Noon by calling the Recording Secretary: Donna Germany (706) 855-9888 or e-mail her at: dwgermany@yahoo.com

You just need to leave a message or send an e-mail, you will not receive a confirming call back. Lunch is **\$9.50** (note increase) 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 at Noon.

