

NARFE 101 NEWS

NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES

Augusta Chapter 101

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



NARFE

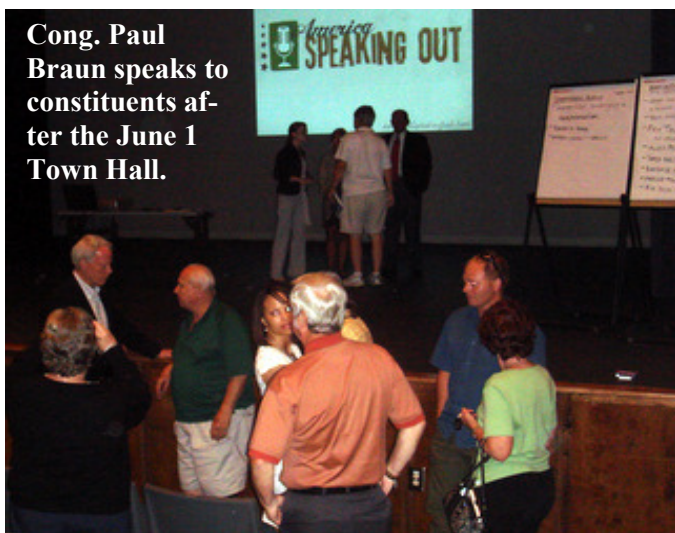
National Active and Retired Federal Employees Association

2010

Seems as though Summer has arrived. I could tell because it is staying warm at night, the grass is growing and the flowers are still blooming. It has been so nice to have those frequent showers run through the neighborhood.

I took the opportunity to attend Congressman Paul Braun's June 1 meeting at the Columbia County Library in Evans. It was quite interesting and very different from others that I have attended. The most remarkable thing was that it wasn't full. I don't know if that was because of poor publicity or because so many were doing summer vacation travel. The Congressman asked the hundred or so in attendance to give him topics that they felt to be the main topics that should be addressed by the Congress. It is felt that Leadership in the Nation's Capital has been doing public policy behind closed doors and that it was time to address issues that citizens believe are important. No one in the crowd suggested that the Federal government should spend money on a "local" project, such as the canal or summer employment for children or increasing the time folks should get unemployment or mortgage protection. Some of the subjects they did speak out about were: stopping the spending, addressing illegal immigration and the reaction to Arizona's legislation addressing that topic, term limits, tax policy, the Fair Tax and disliking a VAT, auditing the federal reserve, balance of trade, not doing 'cap & trade (tax),

Cong. Paul Braun speaks to constituents after the June 1 Town Hall.



not funding the recently passed Health Care Bill, balance the budget, eliminate the U.S. Department of Education, drill for oil and pursue alternative energy, quit subsidizing corporate agriculture and paying to not produce and improve the way ethics issues are handled when members of congress are in-

involved in financial wrongdoing. It was very interesting.

The politics in South Carolina is also as hot as the summer! South Carolina Republicans nominated a tea party-backed woman to run for governor and a conservative (continued on next page)



Chapter 101 Officers & Chairs

President: Ralph Angelo
2017 Pheasant Creek Drive
Martinez, GA 30907
(706)-860-2014, ralphinga@comcast.net

1st VP & Membership: Joann Brassell
3948 Almon Drive, Martinez, GA 30907
(706)-860-1495, joann36@knology.net

2nd Vice President: Sameera Thurmond
432 Goldfinch Drive, Augusta, GA 30907
(706) 364-8540, sameera@knology.net

Treasurer: Elaine Bollinger
510 Hillcrest Court N. Augusta, SC 29841
(803) 278-3051 bolleb@comcast.net

Corresponding Secretary:
Gail R. Turner
507 Ridge Cliff Court,
North Augusta, SC 29841
(803) 279-3900, scliongrt@bellsouth.net

Recording Secretary: Donna Germany
563 Ansley Way, Evans, GA 30809
(706) 855-9888, dwgermany@yahoo.com

Newsletter Printing & Mailing:
Anita L Aguirre
3333 Fashion Drive Augusta, GA 30906
(706) 771-9748 nitaaguirre@comcast.net

Legislative: Bill Richardson
148 Holiday Drive Augusta, GA 30907
(706) 860-2286, richardb148@knology.net

Alzheimer's: Louise Shay
2451 Deodara Drive Augusta, GA 30904
(706) 825-3870, louiseshay@hotmail.com

Sunshine: Linda Cratic
2202 Boykin Rd Augusta, GA 30906
(706) 798-2716, chadaybj@bellsouth.net

FEEA & Scholarship:
Jennifer Wedincamp
4107 Spencer St Augusta, GA 30907
(706) 863-3221, jensigwed@yahoo.com

Parliamentarian: Robert A. McFeely
629 Canterbury D., Augusta, GA 30909
(706)-736-5778, robertamcfeely@aol.com

Service Officer: Varnell Owens
3436 Pine Hill Rd, Hephzibah, GA 30815
(706)-790-4388, v.owens@comcast.net

(continued from page 1)

black man to run for Congress. Another SC incumbent congressman lost. So did a Senate hopeful chosen by Washington Democrats. It's shaping up to be an unpredictable year nationwide with several variables. The one clear element is the electorate's disgust with establishments of any kind. Voters routinely are casting ballots against candidates with ties to Washington and the national political parties.

Perhaps no other contest illustrated that better than GOP State Representative Nikki Haley's race for governor. With the backing of tea party activists and Sarah Palin, Haley overtook the state's "good old boy" network (according to the Yankee commentators) to trounce Representative



Gresham Barrett, a four-term congressman. With her victory, she moved one step closer to becoming the first female governor in conservative South Carolina.

The Georgia primary is on July 20 with the run-off scheduled for August 10, 2010.

Everyone's Election Day is November 2, 2010. Please vote! Your vote does make a difference! If you will be out of town for an election, use the absentee ballot process or by advance voting. Check with your county to see how it is done for you.

The Legislative section on page 7 of this newsletter contains information about important topics. Please consider writing your Senators and Representatives in Congress.

****Ralph Angelo, Chapter 101 President

National Commission on Fiscal Responsibility and Reform

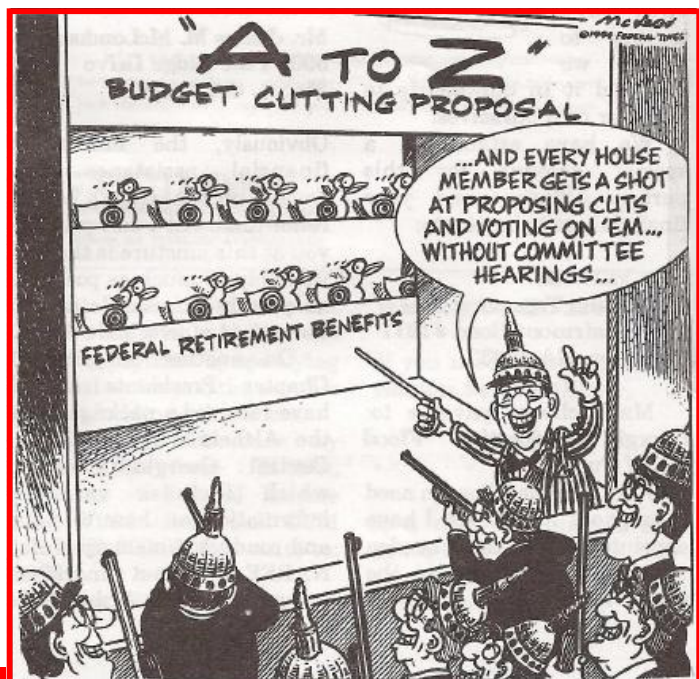
Margaret L. Baptiste, president of NARFE, in testimony before the National Commission on Fiscal Responsibility and Reform on June 30, urged the 18-member, bipartisan commission to protect the compensation and retirement value of benefits for federal workers, retirees and their spouses and survivors. Speaking before the Commission created by President Obama to craft proposals to reduce the long term debt, Baptiste noted that while entitlements will be a focus of the group, federal retirement and health benefits differ from other entitlement programs. "There is one significant difference: civil service retirement and health benefits are earned by employees, and designed to attract and retain a skilled workforce. They are not modeled on social insurance, health-based, or means-tested," Baptiste said.

Responding that everyone is concerned about the fiscal future facing America, Baptiste observed that the cost of federal retirement programs will barely increase as a share of the Gross Domestic Product in contrast to Social Security and health costs due to increasing retirements on the less costly FERS model.

"In federal personnel programs, that goal must be balanced against the skills, retention and productivity of the next generation of employees -- also a long-term balance. Outsized reductions diminish the federal workforce needed to meet the complexities of globalization, and to make government more efficient and

responsive to the taxpayers. Please keep these competing elements in mind as you develop a new fiscal blueprint for America," Baptiste remarked.

The Commission is schedule to make its recommendations December 2010. Should any proposal receive 14 votes, its recommendations will be considered in an expedited procedure by both the House and Senate without amendment.



By Stephen Dinan Sunday, June 20, 2010

Excerpted from *The Washington Times*

"Rich got Richer and Paid more Taxes under Bush"

After dipping in the early part of the Bush administration, by 2007 the top quintile (1/5th) of earners - the 20 percent who made the most - paid nearly 70 percent of all the taxes that the federal government collected, according to Congressional Budget Office figures. That includes a staggering 86 percent of the income tax being paid by just the top quintile of earners.

By contrast, the bottom 40 percent (2/5ths.) on average not only pay no income tax, but they siphon money back from the federal government in the form of the Earned Income Tax Credit, a 35-year-old program designed to offset some of what low-income workers pay in Social Security taxes.

The numbers aren't a surprise to those who study the country's financial situation, but the trend raises deep social policy questions: Can a society where the top earners win a far disproportionate amount of the income be stable, and can a democracy survive when those on the lower end get benefits without ever having to pay into the system for them?

"A rule is, 'You should have everybody who is receiving benefits have a stake in paying for those benefits,' so you don't get an unstable democracy, where people vote themselves benefits at somebody else's expense," said Douglas Holtz-Eakin, a former CBO director who is now president of the conservative-leaning American Action Forum.

Chuck Marr, director of federal tax policy for the Center on Budget and Policy Priorities, said it makes sense that high-income taxpayers are paying more because there was an "income inequality explosion" under Mr. Bush. He

said that happened even though tax rates were cut across the board under Mr. Bush.

"Even while their tax rates are going down, they're going to pay a larger share of taxes," he said.

Politicians have increasingly turned to the tax code to deliver social policy, from encouraging children to promoting home buying and subsidizing charitable giving.

But foremost, the federal tax code is also a means of trying to level the playing field so the well-to-do don't get too far out of kilter with those on the low end.

Mr. Marr said the imbalance has grown dramatically in the last several decades, and said that since the previous recession ended in 2002, two-thirds of all the income gains generated in the recovery that lasted until 2007 went to the top 1 percent of the population.

Between 2000 and 2007, the top quintile's average pretax income went from \$236,500 to \$264,700, or a jump of 11.9 percent - nearly twice the rate of increase of any other quintile. But the top quintile was also the only group to see their federal tax burden rise, and by 2007, it was paying the vast majority of all such taxes.

In 2007, the lowest quintile averaged \$18,400 in pretax income, the second quintile averaged \$42,500, the third quintile \$64,500, and the fourth \$94,100.

The Tax Policy Center earlier this year calculated that 47 percent of households owed no income tax altogether in 2009, kicking off another debate over who should pay.



After 39½ years of wandering in the desert, Mrs. Moses secretly asks for directions.

the fight started....

In 2008, a guy decided to buy his mother-in-law a cemetery plot as a Christmas gift. The next year, he didn't buy her a gift. When she asked him why, he replied, "Well, you still haven't used the gift I bought you last year!"

And that's when the fight started...

My husband and I were watching "Who Wants To Be A Millionaire" while we were in bed. I turned to him and said, "Do you want to have sex?" "No," he answered. I then said, "Is that your final answer?" He didn't even look at me this time, simply saying, "Yes." So I said, "Then I'd like to phone a friend."

And that's when the fight started...

I tried to talk my wife into buying a case of Miller Light for \$14.95. Instead, she bought a jar of cold cream for \$7.95. I told her the beer would make her look better at night than the cold cream.

And that's when the fight started...

I took my wife to a restaurant, some years ago. The waiter, for some reason, took my order first. "I'll have the strip steak, medium rare, please." The waiter said, "Aren't you worried about the mad cow?" "Nah, she can order for herself."

And that's when the fight started...

My wife sat down on the couch next to me as I was flipping the channels. She asked, "What's on TV?" I said, "Dust."

And that's when the fight started...

My wife and I were sitting at a table at my high school reunion, and I kept staring at a drunken lady swigging her drink as she sat alone at a nearby table. My wife asked, "Do you know her?" "Yes," I sighed, "She's my old girlfriend. I understand she took to drinking right after we split up those many years ago, and I hear she hasn't been sober since."

"My Goodness!" said my wife, "who would think a person could go on celebrating that long?"

And that's when the fight started....

I asked my wife, "Where do you want to go for our anniversary?" It warmed my heart to see her face melt in sweet appreciation. "Somewhere I haven't been in a long time!" she said. So I suggested, "How about the kitchen?"

And that's when the fight started...

My wife was hinting about what she wanted for our upcoming anniversary. She said, "I want something shiny that goes from 0 to 200 in about 3 seconds." I bought her a scale.

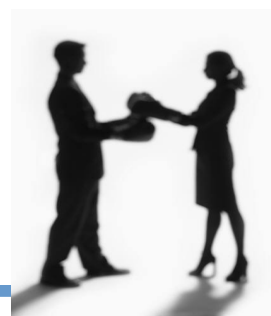
And that's when the fight started....

A woman was standing nude, looking in the bedroom mirror. She was not happy with what she saw and said to her husband, "I feel horrible; I look old, fat and ugly. I really need you to pay me a compliment." The husband replies, "Your eyesight's damn near perfect."

And that's when the fight started....

When I got home last night, my wife demanded that I take her some place expensive... so, I took her to a gas station.

And that's when the fight started....



REMINDER:

Read the resolutions at www.narfe.org and let your chapter's Convention delegates know you views. Send an e-mail to ralphinga@comcast.net

Q&A: To obtain an answer to a retirement benefits question, call 703-838-7760 and ask for the Retirement Benefits Service Department; send your question by postal mail to NARFE Headquarters, 606 North Washington St., Alexandria, VA 22314-1914 ATTN: Retirement Benefits; or submit it by e-mail to retbenefits@narfe.org

NARFE 101 NEWS

Just a Reminder to the following:
Don't forget to renew your membership!



memberrecords@narfe.org

WILLIAM B. ADAMS of AUGUSTA, GA
MARGARET AMUNDSON of AUGUSTA, GA
WILLIAM IRVING of AUGUSTA, GA
REGINA A. MACK of AUGUSTA, GA
EDWARD D. COLLINS, of NORTH AUGUSTA, SC
LOIS B. DUDLEY, of AUGUSTA, GA
GWENDOLYN HIXON of APPLING, GA
JUDY C. JEFFCOAT of AUGUSTA, GA

NEW MEMBER

Welcome to
TODD TURANSKY of AUGUSTA, GA

The toll-free telephone number is 800-456-8410. Be sure to make a note of your e-mail address and your phone number so you will have them on hand when you call. Changes of address also may be made using the NARFE Web site. Sign in as a member, go to the Members Home Page and see Update Your Record on the left panel under What You Can Do Online.

If you have e-mail and have not been getting messages, send me one! ralphinga@comcast.net

Alert: Former VA Nurses

Former Department of Veterans Affairs nurses are still eligible to have their annuities recalculated to honor incentive promises made to them more than 20 years ago. Eligible nurses worked part-time hours prior to April 7, 1986, and retired between April 7, 1986, and January 23, 2002. They should contact the Office of Personnel Management directly to have benefits recomputed. For more information or to join a nurses network, e-mail maryamacking@gmail.com.

Health Care Reform & You

NARFE Member Exclusive: A detailed NARFE staff analysis of how the new health care reform law affects federal workers and annuitants is available on the NARFE Web site, www.narfe.org. Sign in, then click on Legislation.



Come Grow With Us

Augusta VAH Federal Credit Union

1267 Augusta West Parkway • Augusta, GA 30909
Main Office: (706) 855-2224
www.avahfcu.org

Freedom 50 Checking

There is a new way of checking,
exclusively for members ages 50⁽⁺⁾

Free Freedom 50 Checks

Free Money Orders

Free Cashiers' Checks

Free Traveler's Checks

Dividends paid on the average daily balance

Access to online Freedom Branch

Access to Freedom Line Audio Service

No monthly service fees

No minimum balances required

Unlimited check writing

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

Note: The member (main account holder) 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.

NARFE 101 NEWS

Alzheimer's Report

Louise Shay, Alzheimer's Chairman



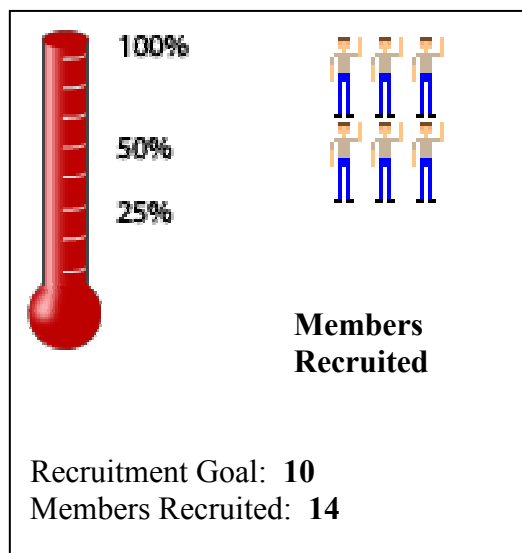
We now have a Team Page for NARFE Chapter 101 on the Alzheimer's Association website. This page provides both the goal we set and our donations to date.

Our goal was to have 10 people in the Memory Walk in November. To date, we have 14 who have made a contribution, either to walk or in cash. Everyone is invited to walk or come out to support our team.

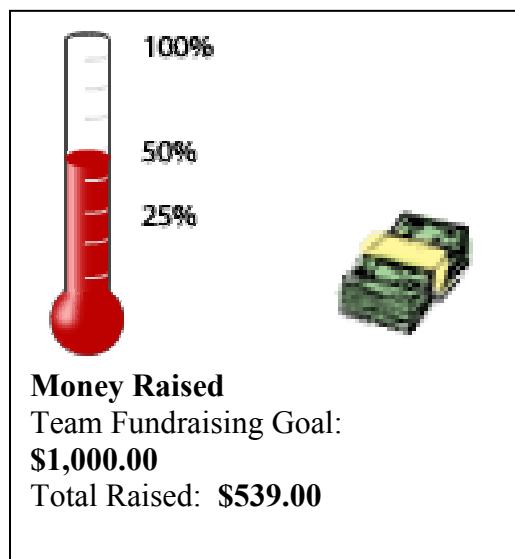
I will have copies of this Team Page to provide to everyone at the July meeting so you can see how we are doing.

[Join Our NARFE Team](#)

Hope everyone had a great month off in June and I will see you at the July meeting.



NARFE Chapter 101 Statistics



Balance on Hand Last Report: \$2,931.25

Receipts:

VAH Credit Union (Advertising) \$ 75.00

NARFE (Dues) \$ 240.26

Total \$ 315.26

Total Accountable \$3,246.51

Disbursements:

Newsletter Printing \$ 154.48

PO Box Rental \$ 70.00

FEEA/Disaster \$ 25.00

National Convention Ad \$ 55.00

Total \$ 304.48

Balance on Hand May 31, 2010 \$2,942.03

Treasurer's Report

Elaine Bollinger, Treasurer



LEGISLATIVE:

Attempts to freeze federal work pay continues: Supporters of proposals to deny federal workers a modest 1.4 percent pay raise in 2011 are continuing their attempt to attach their proposal to must-past legislation. The latest example is Senator Tom Coburn's, R-OK, pay freeze amendment to H.R. 4213, a tax and benefits bill. At our deadline, consideration of the Coburn amendment was pending in the Senate. However, the Senate did consider under unanimous consent a provision to provide a six month "fix" in the Medicare provider re-imburement rate.



NARFE President Margaret L. Baptiste Urged Senators to Oppose any Pay Freeze Amendment. In a June 15 letter to all 100 Senators, Baptiste urged Senators to oppose the Coburn amendment to H.R. 4213. Baptiste wrote, "NARFE supports putting our fiscal house in order, but not if it means undermining the invaluable contributions made to our country by Americans who devote their careers to public service."

This pay freeze proposal is particularly ill-timed as we call on federal workers to do more with less, respond to disasters like the oil spill in the Gulf of Mexico, fight terrorism here and abroad and serve alongside their uniformed colleagues in Iraq and Afghanistan."

Baptiste: ENLIST to Defend: The National Commission on Fiscal Responsibility and Reform held its third meeting on June 30. The Commission's web site provides a full video of the Commission meetings: <http://www.fiscalcommission.gov/> The Commission's mandate is to scrutinize federal tax policy and all federal spending – **including federal retirement**. NARFE President Margaret L. Baptiste wants each NARFE member to enlist in the defense of our earned benefits. Join the 6,262 members who have already enlisted using the Legislative Action Center to send a **MESSAGE** to your Representative and two Senators." (The specific link is <http://capwiz.com/narfe/issues/alert/?alertid=14982226>.)

The following letter was sent in June. You Can Send One Too!

I am writing as President of Augusta Chapter 101 of the National Active & Retired Employees Association, to express our concerns about how our earned federal civilian retirement and health benefits could be affected by the budget-cutting recommendations of the National Commission on Fiscal Responsibility and Reform. As the commission begins its work, we, the 360 Chapter 101 members, urge you to keep the following points in mind:

1) During previous periods of entitlement reform, policymakers first discussed cutting the "big three" – Social Security, Medicare and Medicaid. However, when lawmakers realized the political realities of cutting a program such as Social Security, which has 40 million beneficiaries (77 million by 2030), they have turned to easier targets – including the "captive audience" of federal retirees — a much smaller constituency (2.3 million retirees and survivors). In fact, during the budget crises of the 1980s and early 1990s, federal retirees and survivors lost in excess of \$50 billion in deferred, reduced and canceled cost-of-living adjustments (COLAs), while Social Security COLAs were preserved. A stark example was the application of the once-used sequestration process

of the Gramm-Rudman-Hollings law which eliminated civil service COLAs but held Social Security recipients harmless.

2) Federal civilian retirement does not face the same solvency challenges as trust funds that support Social Security and Medicare. Indeed, the Civil Service Retirement and Disability Fund (CSRDF) is fully funded and actuarially sound. According to the nonpartisan Congressional Research Service: "Using a 75-year projection period, the Office of Personnel Management estimates that the total value of securities in the trust fund will grow throughout the projection period, ultimately reaching about 4.2 times payroll, or nearly 18 times the amount needed to pay annual benefits. In summary, by definition, under the financing arrangements set out in current law, the system is not now and never will be 'insolvent' or without adequate budget authority for payment of benefits. Again, because the budget cost of the system can never exceed the cost of monthly benefits to living annuitants, the cash required from the Treasury or taxpayers will never exceed the cost of those monthly payments."

3) While Social Security,

Medicare and Medicaid will consume two more percentage points of the Gross Domestic Product (GDP) over the next 10 years, civil service retirement's share of the GDP will shrink by 0.06 percent, with the decline in the number of annuitants covered by the closed former retirement system, the Civil Service Retirement System.

4) Federal retirement will not be directly affected by the boom in the senior population because the federal retirement population is a function of the size of the federal work force, not the general population.

Can we count on you to preserve COLA equity between all federal retirement programs and defend the integrity of a system that provides deferred compensation and benefits to individuals who have dedicated their careers to federal public service? We are and were the dedicated persons that care for the Nation's veterans at the VA, who work to support the active duty forces at Fort Gordon, move towards the future at the Savannah River Site, deliver the mail and perform countless other jobs throughout the CSRA. I request that you reply to this letter. Ralph R. Angelo

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!*

NON-PROFIT ORG.
US POSTAGE
PAID
PERMIT NO. 115
AUGUSTA, GA

ADDRESS SERVICE REQUESTED

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



NARFE Augusta Chapter 101 **July** Lunch Meeting will be at Noon on Tuesday, **July 20** 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!

Lunch is \$8.50 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 at Noon.

Reservations are required in order to get a count of the number of meals to prepare.

Make your reservations no later than **July 19** 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.

August is when our lunch cost *increases* at First Baptist, so our the price for lunch will have to increase from \$8.50 to \$9.50 in August.

The July meeting will be the last at the old rate.

