

# 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

November 2010



All the leaves are changing and temperatures are dropping. Thanksgiving Day is just a few weeks away, and the elections, for the moment, are behind us. There is one more election to be

held at our November 16 NARFE meeting. The annual election of officers will be held at that meeting. The Nominating Committee, chaired by Past President Bill Richardson submitted the slate of candidates at the October meeting and the nominees are:

President-Ralph Angelo 1st VP - Joann Brassell  
2nd VP - Donna Germany Treasurer - Elaine Bollinger  
Corresponding Secretary - Gail Turner

Recording Secretary - we need someone to step up and fill this role.

The only requirements are to attend the meetings, help with the registration as members arrive, and do meeting minutes, not verbatim, but an executive summary of the meeting. *Please*, give Bill a call if you know of someone who wishes to contribute.

The membership has also set the date of our Christmas Holiday Party. It will be held on Thursday, December 16, at the Gordon Club on Fort Gordon. The time has not be specifically set yet, but it will be at or after 6 p.m. We are planning on a buffet with two entrées. The cost will be \$21 per person, however, the membership voted to make the cost \$11 for members and \$21 for non-member spouses and friends. Bill Richardson is working with the Fort to firm up entertainment by groups from the Fort Gordon Signal Corps Band. Just in case of an unanticipated deployment, we will be looking for back up entertainment. Tickets will be available at the November meeting. Jennifer Wedincamp will make arrangements for tickets and decorations. If you need to contact her regarding ticket reservations, please call her at (706) 863-3221, or e-mail her: jensigwed@yahoo.com

I want all of our members to know that if they have any experience with the writing, producing or editing newsletters or web pages, or if you would like to spend some time each month helping to develop our membership or getting the word out about NARFE and its mission, please let me or any of the officers or staff know of that interest. The big takeaways from an October 18, Washington Post poll on public perceptions of federal workers: A majority of Americans think they're overpaid, more than a third think they're less qualified than private sector workers, and Republicans especially don't seem to like them. If you don't work to protect your retirement, who will?

\*\*\*\*Ralph Angelo, Chapter 101 President



## Chapter 101 Officers & Chairs

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# FEHBP Premium Increase Burden for Federal Employees and Annuitants

National Active and Retired Federal Employees Association (NARFE) President Margaret L. Baptiste today expressed concern that federal annuitants and workers will be burdened by the premium increases announced in the federal employee/retiree health insurance program and will continue to see the burden of premiums. "The overall average Federal Employees Health Benefits Program (FEHBP) premium increase of 7.3 percent for 2011 will be difficult for federal annuitants to bear in a year when no retirement cost-of-living adjustment (COLA) is expected and when the federal employee pay raise is anticipated to be minimal or could be cut altogether," Baptiste said.

Baptiste said NARFE is also troubled that the share paid by employees and retirees in the program's most popular plan (Blue Cross/Blue Shield Standard option) will rise by 6.9 percent for self only and 7.6 percent for family plans coverage.

"A 7 percent increase in our program's most popular plan is tough enough in a no-COLA year for retirees and when workers are expected to receive a nominal pay increase, if that," said Baptiste.

### FEHBP Premiums Could Have Been Lower

"We recognize that the 2011 rate hike was lower than the increases in other large group health insurance programs and that the Office of Personnel Management (OPM) is serious about initiatives to reduce prescription drug costs, which NARFE supports. However, FEHBP premiums could have been lowered if it were not for the Administration's decision to decline a payment available to other public and private employers who provide drug coverage as generous as Medicare's," Baptiste said. "Once again, this year, the Administration left \$1 billion on the table -- a subsidy available to and accessed by private employers in the marketplace, which could be used to lower worker and annuitant premium costs," she said.

The 2003 Medicare reform law provides such employers a payment as an incentive to retain their retiree drug coverage. A 2007 Government Accountability Office report found that premium growth in one of the largest FEHBP plans with many older enrollees could have been 3.5 to 4 percent lower in 2006 had the payment been accessed. And, it could have reduced overall FEHBP premiums for the year by more than 2 percent.

This year, a federal employee who does not work for the Postal Service will pay an average increase of \$5.53 per pay period for individual coverage. For those with family coverage (and, yes, the increase includes a "family" of two people) will pay an average increase of \$11.45. For Postal Service employees, premiums will cost an extra \$6.10 per pay period for individual coverage and \$12.73 more per pay period for family plans.

### Why Are Your Premiums Going Up?

No doubt, there are a number of reasons. Within the federal program, there are more benefits this year. OPM director John Berry said in a press release: "We have eliminated enrollee cost sharing for preventive care services, added incentives for tobacco cessation, and, in accordance with the Affordable Care Act, added coverage for dependents up to age 26. Even with these new benefits, premiums will rise less this year than they did last year."

These expanded benefits are good news for some. The bad news is that, even if these expanded benefits are of no value to you, you are going to help pay for the expanded service. The preventive care and adult-child coverage add about 1.7 percent to your increase in premiums for 2011.

So, perhaps, you should consider part of your insurance premium increase to be your contribution to lowering health costs for private sector employees.

# Prioritizing: If time flies, where does it go?

## Give yourself some focused time

The only problem with multi-tasking is we often don't deliver our best thinking when we are working on ten things at once. If possible, schedule an hour each day

during which time you focus only on one task or activity. You'll be amazed at how much you can accomplish with one scheduled hour of work time.

### Block out time for answering e-mails & returning calls

Whenever possible, block out times in your day for returning e-mails and returning calls. This avoids constant interruptions that can keep you from focusing on what you need to accomplish that day.

### Put technology to work

There is no end to the new technology available to help you stay on track and focused. Set the alarm on your cell phone or desktop calendar to chime hourly to remind you to check your progress throughout the day. Use applications such as Google Calendar, Backpack, Tiddlywicky, or just a stack of index cards to help you make lists and schedule your priorities. Use calendars, note-taking tools and to-do lists as organizational aides. Synchronize your iPhone or other Smartphone or PDA applications with your computer to help you stay focused on your priorities.

### End with tomorrow in mind

If you're feeling overwhelmed, take just a few minutes out of your day to organize, and end the day knowing what is most important for you to tackle tomorrow.



The old adage: "There's so much to do and so little time" has never been truer than in today's busy world. By the time you wade through your e-mails, return phone calls and take care of life's unexpected details, the morning is gone and the rest of the day is a scramble just to get back on track.

There are ways to make the day more productive, and by taking just five minutes at the top of the day to set goals and prioritize your tasks, you'll find that you will become more effective, and efficient in no time.

### Take five

"Managing our time needs to become a ritual," says time management guru Peter Bregman, "all it takes is a little discipline." Before you start your day, sit down with a piece of paper and make a list of goals for the day. Next, prioritize them and schedule time for them in your calendar, the most important and most difficult in the earliest slots. Once every hour, check in with your list and see where you are. If necessary, make adjustments, but stick to the plan. End the day with a five-minute review of the list, and build a new list of the top five things that need to be accomplished the next day.

### Track your time for a few days

If you often get to the end of the day and don't know where the time went, consider tracking your time diligently for 2-3 days and see where it is going. You can do this on a list, in an online calendar on your computer or with a PDA.

## SENIOR HALLOWEEN...

You know you are too old to Trick or Treat when:



10. You get winded from knocking on the door.
9. You can't chew the candy because of your partial sticking.
8. You ask for high

fiber candy only.

7. When someone drops a candy bar in your bag, you lose your balance and fall over.

6. People say: "Great Boris Karloff Mask," and you're not wearing a mask.
5. When the door opens, you yell, "Trick or..." and can't remember the rest.
4. By the end of the night, you have a bag full of restraining orders
3. You have to carefully choose a costume that won't dislodge your hairpiece.
2. You're the only Power Ranger in the neighborhood with a walker.

**And the number one reason Seniors should not go Trick Or Treating...**

1. You have to keep going home to pee.

Simple but Brilliant and full of truths!  
Will Rogers, who died in a 1935 plane crash with his best friend, Wylie Post, was probably the greatest political sage this country ever has known.

Never slap a man who's chewing tobacco.

Never kick a cow chip on a hot day.

There are two theories to arguing with a woman -  
- Neither works.

Never miss a good chance to shut up.

Always drink upstream from the herd.

If you find yourself in a hole, stop digging.

The quickest way to double your money is to fold it and put it back into your pocket.

There are three kinds of men: The ones that learn by reading. The few who learn by observation. The rest of them have to pee on the electric fence and find out for themselves.

Good judgment comes from experience, and a lot of that comes from bad judgment.

If you're riding ahead of the herd, take a look back every now and then to make sure it's still there.

Lettin' the cat outta the bag is a whole lot easier'n puttin' it back.

After eating an entire bull, a mountain lion felt so good he started roaring. He kept it up until a hunter came along and shot him. The moral: When you're full of bull, keep your mouth shut.



## WILL ROGERS

was quite the cowboy, with all the wisdom of simple, honest folk. His words still ring with common sense today.

### ABOUT GROWING OLDER...

First ~ Eventually you will reach a point when you stop lying about your age and start bragging about it.

Second ~ The older we get, the fewer things seem worth waiting in line for.

Third ~ Some people try to turn back their odometers. Not me; I want people to know 'why' I look this way. I've traveled a long way, and some of the roads weren't paved.

Fourth ~ When you are dissatisfied and would like to go back to youth, think of Algebra.

Fifth ~ You know you are getting old when everything either dries up or leaks.

Sixth ~ I don't know how I got over the hill without getting to the top.

Seventh ~ One of the many things no one tells you about aging is that it is such a nice change from being young.

Eighth ~ One must wait until evening to see how splendid the day has been.

Ninth ~ Being young is beautiful, but being old is comfortable.

Tenth ~ Long ago, when men cursed and beat the ground with sticks, it was called witchcraft. Today it's called golf.

And, finally ~ If you don't learn to laugh at trouble, you won't have anything to laugh at when you are old.

### WOMEN WHO KNOW THEIR PLACE

Barbara Walters did a story on gender roles in Kabul, Afghanistan, several years before our involvement in the Afghan conflict. She noted that women customarily walked five paces behind their husbands.

She recently returned to Kabul, and observed that

women still walk behind their husbands. Despite the overthrow of the oppressive Taliban regime, the women now seem to, and are happy to, maintain the old custom. Ms. Walters approached one of the Afghani women and asked, "Why do you now seem happy with an old custom that you once tried so des-

perately to change?" The woman looked Ms. Walters straight in the eyes, and without hesitation said, "Land Mines."

No matter what language you speak or where you go, the moral of this story is the same: **BEHIND EVERY MAN, THERE'S A REALLY SMART WOMAN**



## Alzheimer's Report Almost There!

*Louise Shay, Alzheimer's Chairman*

Chapter 101 has done pretty well we met our goal of \$1,000. and more! It's people like our members who make the difference in the fight against Alzheimer's. In order to make it to the \$150.00 personal level to receive a t-shirt you still have a week and here are some tips to reach that goal.

Ask a few friends for a donation of \$10 each. Each donation may seem small, but they can really add up quickly.

Use your social networking like church family, friends and let them know how close you are to reaching your goal.

Remember that last minute donation may just put you over the top.

See you bright and early on Saturday at Augusta Common. for the Memory Walk November 6<sup>th</sup>. The walk will begin at the Augusta Commons between Reynolds and Broad Street. Registration begins at 9:00 and the Walk will begin at 10:00. There is no registration fee. Louise will bring our Chapter's banner. After the Walk, there will be festivities! Come and join us!

## Sunshine Report

*Linda Cratic, Chairperson*

We have received notification of one ill person, Dorothy Milliland, and will send a card to her. A sympathy card was sent to Teressa Wilcher for her recent loss. Updates: Bob McFeely had his knee replaced and is doing well. Bill Richardson has seen Louise Ott about three weeks ago and she seemed to be doing well, also. Mason Richardson has been in and out of the hospital as he adjusts to his new pacemaker. Kay Richardson sprained her ankle.

*Death leaves a heartache no one can heal,  
love leaves a memory no one can steal.  
-From a headstone in Ireland*



Balance on Hand Last Report:	\$4,863.62	
Receipts:		
NARFE (dues)	180.80	
Augusta VA FCU	75.00	
Meals (Oct Meeting)	<u>246.50</u>	
Total Receipts	\$502.30	
Total to be Accounted For:	\$5,365.92	
Disbursements:		
Ralph Angelo (Deposit Refund)	50.00	*
R. Angelo/C. Garner	360.00	**
First Baptist Church	270.00	
Newsletter Printing	93.78	*
Strapping Material	15.50	
Sunshine Supplies	4.18	
Stamps	<u>17.60</u>	
Total Disbursements	\$811.06	
Balance on Hand October 31, 2010	<u>\$4,554.86</u>	

## Treasurer's Report *Elaine Bollinger, Treasurer*

(\*) Ralph personally paid a \$50 deposit to Alpha-graphics when we first set-up the charge account with them last year. Because of our payment record, they reimbursed the deposit to us by reducing the cost this month for printing our newsletters. The chapter reimbursed Ralph the deposit amount. (\*\*) The Executive Committee voted, for members attending the NARFE National Convention, to reimburse our President \$200, and any other attending member \$160, to cover registration fees, etc. Ralph and Carolyn represented Chapter 101 at this year's National Convention.



## NARFE 101 NEWS

# NEW MEMBERS



We wish to welcome Kathleen Winger to Chapter 101. Kathleen retired from the Charlie Norwood VA Medical Center and is married to another member Lee Winger.



NARFE's Member Records office handles a host of member inquiries on a daily basis. Included in these contacts are change of address requests, dues inquiries and chapter assignments. Effective June 1, 2010, the e-mail address for the Member Records office changed to [memberrecords@narfe.org](mailto:memberrecords@narfe.org). The toll-free number – 800-456-8410 – remains the same. Be sure to make a note of the new e-mail address as well as the phone number so you will have them on hand if you need to contact Member Records.



### Augusta VAH Federal Credit Union

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

## Freedom 50 Checking

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

- 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

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 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.

## **Why are We Paying the Same Health Care Premium for A Couple as For a Large Family?**

Many federal employees and retirees become incensed when they see their annual health insurance for a couple identical to the premium paid by a large family.

For example, if you are single and subscribe to the Blue Cross self only standard plan in 2011, your out-of-pocket cost will be \$2246. The family plan will cost you \$5179. In other words, you could purchase a single person plan for two people and save money over the family plan. On the other hand, if you are a single parent and have

three children, you still only pay \$5179.20--

the same rate as a couple that may be very healthy and not present an insurance company with the same risk as a family of four will pose. In effect, a couple will pay considerably more per person than a large family and probably receive fewer benefits.

To those vocal readers who often contend "that isn't fair," you have a point--at a minimum the govern-

ment is not charging everyone the actual cost of providing health insurance. Having said that, there is no obvious movement to change the current system. It is a decision that was made by the federal government a number of years ago to effectively subsidize families and charge more to the people who will not have as many health insurance claims.

## **LEGISLATIVE: Include Public Service Retirees in Equivalent Relief Sought for Federal, State & Local Government Retirees Not Eligible for Social Security**

### **\$250 Payment for Seniors**

House Speaker Nancy Pelosi, D-CA, announced October 14 that when Congress reconvenes for its Lamé Duck session after the Election, the House of Representatives will consider legislation that would provide a \$250 payment to Social Security recipients, veterans and individuals with disabilities (recipients of disability insurance under Social Security). The payment was proposed in anticipation of the official news delivered from the Bureau of Labor Statistics that there will be no COLA in 2011 as a result of economic conditions.

It is clear that Social Security beneficiaries would receive the \$250 payment under the House Leadership proposal. But what is ambiguous is whether relief would be offered to over one million federal, state and local government retirees who are not eligible to receive Social Security benefits. By way of precedent, during the consideration of the 2009 Stimulus bill, retired public employees were initially excluded from a \$250

payment to Social Security recipients, but later – through NARFE’s efforts – a \$250 refundable tax credit for public service retirees was included in the legislation which became law.

NARFE fears that federal, state and local government retirees may not receive equivalent relief under the House legislation. For that reason, NARFE President Margaret Baptiste has issued an Action Alert for all NARFE members – even individuals who are Social Security-eligible – to urge their lawmakers to provide retired public service employees relief equivalent to the \$250 payment which Social Security beneficiaries would receive.

NARFE members can take action through the Action Alert on the NARFE Legislative Action Center or they can write or call their US Representative and Senators.



NARFE, Chapter 101  
National Active and Retired  
Federal Employees  
Ralph Angelo, President  
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*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](http://www.narfe.org/chapter101)

Out to  
**LUNCH!**

NARFE Augusta Chapter 101 November Lunch Meeting will be at Noon on **Tuesday, November 16** 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 \$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 at Noon.

Reservations are required in order to get a count of the number of meals to prepare. Make your reservations no later than **November 15** at Noon by calling the Recording Secretary: Donna Germany (706) 855-9888 or e-mail her at [dwgermany@yahoo.com](mailto:dwgermany@yahoo.com).

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

