

# 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

May 2010

Just so you know, I am writing this column the week before Chapter 101 host the Georgia Federation of Chapters Convention in Augusta, May 5 and 6. I already know that it will be a remarkably wonderful Convention and I certainly want to thank all of the members of Chapter 101 who helped to plan and who worked to make the convention successful, especially Carolyn Garner, the Convention Chairperson. Everybody working together made this Convention happen, but Carolyn used her experience and her dedication to make it come together over the last several months. Thank you to all, doesn't say enough!

Augusta again celebrated Tax Day, April 15, with a tea party on the Augusta Commons. It was a great turnout on a warm evening in April. Such a festive atmosphere, as the folks sat in their lawn chairs and listened to the speeches from a number of candidates for State offices. Once in a while, it is nice to hear something straight from the mouth of the candidate instead of hearing an instant analysis by a talking head on TV or by a newspaper editorial writer. It may be a very interesting election in November, we can only wait and see.



Well, that last statement isn't quite true .... You can do much more than "wait" and "see." The month of August will be NARFE's second biennial "Meet Your Candidates Month." Congress will be in summer recess from August 9 until September 10, and that is the prime time for candidates - incumbents, challengers and those vying for open seats - to be campaigning for the fall elections in their home districts and states, creating an excellent opportunity for NARFE members to meet with candidates and acquaint them with the association and our legislative concerns. More than ever before, NARFE members should use the summer recess to meet their members of Congress, go to town hall meetings and to any organizational meeting at which the candidate is speaking. You want to make sure that the candidates are going to be aware of the many issues that affect NARFE members. And don't forget to learn about the candidates for state office too. Our "sister" organization, the Georgia Federal/Military Retiree Coalition works for you at the state level. Regardless of your politics become involved!

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



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# NARFE 101 NEWS

# April Meeting

The Chapter 101 Lunch Meeting had a large turnout as the Chapter members finalized their preparations to host the Georgia Federation of Chapters 54<sup>th</sup> Convention at the Downtown Ramada Hotel on May 5 and 6.



# Forty-five Lessons in Life

- Life isn't fair, but it's still good.
- When in doubt, just take the next small step.
- Life is too short to waste time hating anyone.
- Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch.
- Pay off your credit cards every month.
- You don't have to win every argument. Agree to disagree.
- Cry with someone. It's more healing than crying alone.
- It's OK to get angry with God. He can take it.
- Save for retirement starting with your first pay-check.
- When it comes to chocolate, resistance is futile.
- Make peace with your past so it won't screw up the present.
- It's OK to let your children see you cry.
- Don't compare your life to others. You have no idea what their journey is all about.
- If a relationship has to be a secret, you shouldn't be in it.
- Everything can change in the blink of an eye. But don't worry; God never blinks.
- Take a deep breath. It calms the mind.
- Get rid of anything that isn't useful, beautiful or joyful.
- Whatever doesn't kill you really does make you stronger.
- It's never too late to have a happy childhood. But the second one is up to you and no one else.
- When it comes to going after what you love in life, don't take no for an answer.
- **Burn the candles, use the nice sheets, wear the fancy lingerie.** Don't save it for a special occasion. **Today is special.**
- Over-prepare, then go with the flow.
- Be eccentric now. Don't wait for an older age to wear purple.
- The most important sex organ is the brain.
- No one is in charge of your happiness but you.
- Frame every so-called disaster with these words "In five years, will this matter?"
- Always **choose life.**
- Forgive everyone, everything.
- What other people think of you is none of your business.
- Time heals almost everything. Give time, time.
- However good or bad a situation is, it will change.
- Don't take yourself so seriously. No one else does.
- Believe in miracles.
- God loves you because of who God is, not because of anything you did or didn't do.
- Don't **audit** life. Show up and make the most of it now.
- Growing old beats the alternative -- dying young.
- Your grandchildren get only one childhood.
- All that truly matters in the end is that you loved.
- Get outside every day. Miracles are waiting everywhere.
- If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
- Envy is a waste of time. You already have all you need.
- The best is yet to come.
- No matter how you feel, **get up, dress up and show up.**
- Yield.
- Life isn't tied with a bow, but it's still a gift.

*Remember that I will always share my spoon with you! Friends are the family that we choose for ourselves.*

## NARFE 101 NEWS



Saturday, May 8 is the Stamp Out Hunger Food Drive, sponsored by the National Association of Letter Carriers and supported by NARFE. This nationwide effort is the nation's largest single-day food drive. NARFE members are urged to collect and bag non-perishable food items and place

the bag by your mailbox for your letter carrier - city or rural - on Saturday, May 8, 2010.

# Stamp Out Hunger Food Drive



## NEW MEMBERS

Welcome to all of our new members!

We are proud to have you join our Chapter. NARFE is a terrific resource for Federal Retirees and Annuitants.

Please plan on joining us at our monthly Members Luncheons! Meet new folks and old friends!

JOANN L. ALLEN of AUGUSTA, GA  
JOHN E. BRIGGS of AUGUSTA, GA  
GLENDA BRIGGS of AUGUSTA, GA  
CARMEN A. CRUZ of WAYNESBORO, GA  
JOHN H. MORRIS of AUGUSTA, GA  
MARY RECCHIA of MARTINEZ, GA  
FREDDIE RICHARDSON of EVANS, GA

Welcome Back to  
MILDRED B. VAUGHN of AUGUSTA, GA  
GLYNN D. LAMBERT of AUGUSTA, GA  
BILLY E. FANN of AUGUSTA, GA

## Ole Fills In

A doctor in Duluth, Minnesota, wanted to get off work and go hunting, so he approached his assistant. "Ole, I am goin' huntin' tomorrow and don't want to close the clinic. I want you to take care of the clinic and take care of all my patients."



"Yes, sir!," answers Ole.

The doctor goes hunting and returns the following day and asks: "So, Ole, How was your day?"

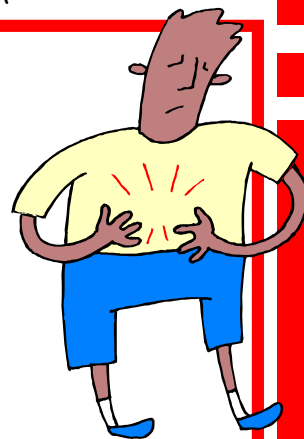
Ole told him that he took care of three patients. "The first one had a headache so I gave her **TYLENOL.**"

"Bravo, mate, and the second one?," asks the doctor.

"The second one had stomach burning and I gave him **MAALOX,** sir," says Ole.

"Bravo, bravo! You're good at this and what about the third one?," asks the Doctor.

"Sir, I was sitting here and suddenly the door opens and a woman enters. Like a flame, she undresses herself, taking off everything including her panties and lies down on the table and shouts, 'HELP ME - I haven't seen a man in over two years!!'"



"Tunderin' Lard A' Mighty, Ole, what did you do?," asks the doctor..."I put drops in her eyes!!"

Now, what were you thinking???



## NARFE 101 NEWS

Time for the Convention and I am so excited about all the wonderful things that were at the Alzheimer's Table. We had information of all types. Some of those items were for caregivers and others were on how to get involved in the ongoing activities in our local communities across Georgia, like the Memory Walks. We had information on our continued commitment to our Georgia Federation level of Alzheimer's. Hope you had a chance to come by and say hello and to see our wonderful display at the convention and didn't forget your money for the great items for the raffle. We are so fortunate to have had so many items ... there is a very special cedar clock that was handmade. I enjoyed sharing the wonderful story behind this



## Alzheimer's Report

*Louise Shay, Alzheimer's Chairperson*

clock. I do hope you got a raffle ticket to have this beautiful clock in your home or one of the many other great raffle items.

I just reported to our Georgia Federation Alzheimer's Chair that Chapter 101 contributed **\$150.00** for the effort to support Research at the National level for the year ending April 30,2010.

So far this year we have raised **\$2,038.50** for the local Alzheimer's Chapter. Each and every dollar helps all of us to see the **future of a world without Alzheimer's.**

## Sunshine Report

*Linda Cratic, Chairperson*

Cards were mailed on April 26 to Mildred Vaughn, Marjorie Swan and Sarah Brown. We wish each of them "a speedy recovery and the best of health. May the good Lord always keep you in His care." We do hope they get well soon and that the cards they received from Chapter 101 help to cheer them up.

*"Life is like a blanket too short. You pull it up and your toes rebel, you yank it down and shivers meander about your shoulder; but cheerful folks manage to draw their knees up and pass a very comfortable night." - Marion Howard*

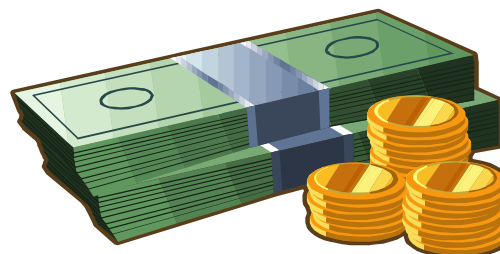


Balance on Hand Last Report:		\$2,304.81
Receipts:		
VAH Cr Union (Advertising)	\$ 75.00	
NARFE (dues)	267.55	
Meals (Apr Meeting)	332.50	
2010 Convention Fund*	<u>500.00</u>	
Total	\$1,175.05	
Total Accountable		\$ 3,479.86
Disbursements:		
Newsletter Printing	\$ 143.78	
NARFE Labels	10.00	
First Baptist Church	320.00	
Office Supplies	35.92	
Postmaster (bulk mail fund)	200.00	
NARFE (insurance)	<u>75.00</u>	
Total	\$ 784.70	
Balance on Hand April 30, 2010		\$ 2,695.16

(\*) Chapter 101 contributed \$500, "start-up" funds, for convention expenses. This amount was repaid

## Treasurer's Report

*Elaine Bollinger, Treasurer*



## NARFE 101 NEWS

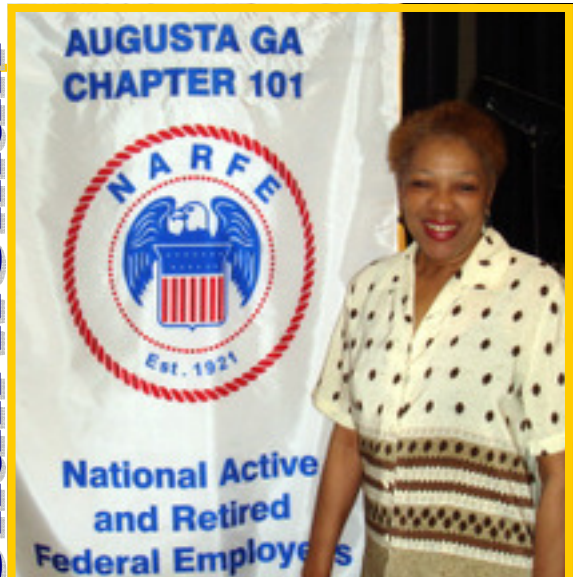
E-mail  
→ Me ←

If you have access to E-Mail, please send a message to [ralphinga@comcast.net](mailto:ralphinga@comcast.net) with your address so that we can include you on our mailing list of meeting notices and other issues that arise at various times. Please also include your preferred telephone number for our directory of contacts. The Chapter 101 web site is available to all at [www.narfe.org/chapter101](http://www.narfe.org/chapter101). There are no passwords, so you can access it from any device with internet access!

If you move, change your address or change your E-Mail address, you can log into the NARFE web site at [www.narfe.org](http://www.narfe.org) with your last name and NARFE Membership number. Then, simply go to the membership section and use your date of birth and membership number to make the changes needed. You may also E-Mail them directly at their new address: [memberrecords@narfe.org](mailto:memberrecords@narfe.org) with any changes.

The toll-free number to Member Records is (800) 456-8410

## Sunshine Chairwoman



In last month's issue of the Newsletter and at the April Meeting, **Linda Cratic** was introduced as the new Chair of the Sunshine Committee. We didn't have a really nice file photo of Linda, so we wanted to show a better picture. Linda would like to remind each member to contact her if they hear *any* news about a NARFE member's health.

Linda's phone number is: (706) 798-2716 and her e-mail address is: [chadaybj@bellsouth.net](mailto:chadaybj@bellsouth.net)



## Augusta VAH Federal Credit Union

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

## Sunshine Chairwoman 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

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.

**LEGISLATIVE:** On April 22, the Senate Budget Committee approved a draft budget resolution by a vote of 12 to 10. The annual budget resolution outlines tax and spending policies for the coming fiscal year and determines the amount Congress can allocate through the 12 regular appropriations bills. While details are scarce, there appear to be no reductions in mandatory accounts crucial for federal retirement benefits.

# Health Care Reform and NARFE

**NARFE supports:**

⇒ **Health Care for All Americans:** The underlying principle of the new law is to provide all Americans access to comprehensive health care reform.

⇒ **Protection of the Federal Employees Health Benefits Program (FEHBP):**

Except for Members of Congress and some congressional staff, federal employees and annuitants will be able to keep the insurance in the system they have now.

Health care reform could have a positive effect on FEHBP if overall health care costs are contained and such efficiencies and savings help to lower the double digit FEHBP premium increases that have become commonplace during the last decade.

The new law contains language drafted and suggested by NARFE that will move to safeguard the FEHBP. The protective language was added by the Senate leadership in response to concerns raised by NARFE regarding a proposal that will have the Office of Personnel Management (OPM) play a significant role in national health care reform -- partially administering a health care delivery system consisting of at least two national, private insurance plans, one of which must be nonprofit.

⇒ **NARFE opposes broadening participation in the FEHBP, unless separate risk pools are created.**

• **Excise Tax on “High Value” Health Insurance Plans:** Effective in 2018, the law will impose an excise tax on insurers of employer-sponsored health plans, including the FEHBP,

with aggregate values that exceed \$10,200 for individual coverage and \$27,500 for family coverage. Amounts which will count against the threshold will include total FEHBP premiums (both the government/employer and enrollee shares) and amounts set aside into Flexible Spending Accounts (Fasts) and employer contributions to Health Savings Accounts (HSAs). Federal annuitants are not eligible to participate in FSAs, and annuitants age 65 and older are not eligible to have HSAs.

• The thresholds will be increased for plans with significant numbers of older enrollees and women. Once an enrollee’s health care cost exceeds the previously mentioned thresholds, health insurance companies will be assessed a 40 percent excise tax for amounts over the threshold. In response, insurance companies would most likely lower premiums to avoid the threshold. To make up for the lost premium income, they would probably reduce coverage and/or increase plan deductibles and co-payments. However, if coverage and enrollee cost sharing remained the same, carriers would likely pass the cost of the tax on to insured persons through increased premiums.



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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**NARFE 101 NEWS** Visit the Chapter 101 Web Site: [www.narfe.org/chapter101](http://www.narfe.org/chapter101)



NARFE Augusta Chapter 101 May Lunch Meeting will be at Noon on Tuesday, May 18 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 May 17 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.

Remember, there is NO Meeting in June, it is Summer Vacation!

