



NARFE

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION

Charles R. Patton Chapter 156
136 Castlerock Drive, Asheville, NC 28806-9517

Newsletter
October, 2007

Frank Quinlan President 253-4552 dftq@charter.net	Richard Preston 1 st Vice President 253-1706 jprestonplace@charter.net	James Ariail 2 nd Vice President 505-0443 jimariail@yahoo.com	Lewis Blodgett Secretary 274-7863	Charles Patton Parliamentarian 274-4485 Patton39@charter.net	Bruce Habermann Treasurer 667-5705 bhab@charter.net
Ted Mathis Legislative Officer 298-4400 Mathis2471@bellsouth.net	VACANT Public Relations Officer	Bety Downey Benevolence 299-1936 downeybc@bellsouth.net	Theron Rumsey Editor 658-2131 trumsey3@earthlink.net	Bob Thatcher Service Officer 684-6627	Theron Rumsey Past President 658-2131 trumsey3@earthlink.net

WHEN: Saturday, October 13, 2007
WHERE: Ryans Family Steak House, 1000 Brevard Rd.
Near Biltmore Square Mall
TIME: Breakfast at 9:00 am, Meeting at 10:00 am

OCTOBER PROGRAM

Richelle Williams will present our October program on Funeral planning and other services provided by Groce Funeral Home. Richelle joined the staff of Groce Funeral Home as funeral director and after-care coordinator. She is a native of Ohio and the daughter of Richard and Sherry Reinoehl-who moved from Ohio to Swannanoa in 2000. Richelle is a veteran of the U.S. Navy-as a Hospital Corpsman and E.M.T. She is a volunteer with the Big Brothers and Big Sisters Program, a member of St. Margaret Mary's Catholic Church, and a former employee of Williams Funeral Service where she met and married co-owner Al Williams. Both she and her husband now work together at Groce and they have one daughter, Hannah Jane. Richelle has made these presentations previously and she will have handouts and other useful information for us.

NEW MEETING TIME AND PLACE

Responses to our recent survey indicated an overwhelming preference for morning meetings and strong interest in breakfast meetings. In response to these survey results we have made reservations for the front meeting room at Ryan's Family Steakhouse at 1000 Brevard Road (near Biltmore Square Mall) for our next two meetings; October 13th and November 10th. The plan is to have breakfast between 9:00 and 10:00 am, begin the meeting at 10:00 and complete the meeting no later than 11:30. The program should begin at approximately 10:10 and the business meeting at about 10:45. Come join us! Ryan's is serving a very good buffet breakfast with many choices. We encourage you to test our new time and place and pass on your comments to our officers. We will revisit this meeting time and place decision following our November meeting. An added benefit of this location is that if you prefer to eat lunch rather than breakfast, you can come for the program and meeting and enjoy Ryan's lunch buffet afterward.

We look forward to seeing you at our next meeting. As Chapter members, these are your meetings, and the Chapter leadership is working hard to provide the kind of meetings you want.

BENEVOLENCE REPORT THRU AUGUST

Members that have decided to drop their membership:

Norman Bradford	Joyce Johnson
Margaret Kmecza	Paula Price
Christine Radford	Frances Ransmeier

We ask any member acquainted with these folks to give them a call and encourage them to reinstate their membership. They are important to us and to NARFE as NARFE is to them.

REPORT FROM NOMINATING COMMITTEE

Thanks to those who are able and willing to provide important leadership for Chapter 0156, keeping it a strong NARFE Chapter within the NC Federation. Sabine Dieringer has agreed to be nominated for 1st Vice President and Dale Rusk has agreed to be nominated for 2nd Vice President. All other Chapter Officers have agreed to continue serving through 2008. We will vote on our slate of officers at our meeting on November 10th. Nominations from the floor will be accepted. Note: We are looking for a volunteer to fill our "Public Relations Officer" position. Please contact Frank Quinlan at 253-4552 if interested.

NEED TRANSPORTATION?

Review of our recent survey revealed that some may not be attending chapter meetings because they lack transportation. Please contact Frank Quinlan at 253-4552 if you need a ride to the meeting.

FEHBP OPEN SEASON APPROACHING

The Federal Employee Health Benefit Program's OPEN SEASON this year is November 12 through December 10, 2007. For BlueCross/BlueShield participants, BC/BS will maintain an Open Season Information Center from October 29 - December 28. Also, BC/BS will hold a Health Benefit Seminar at the Holiday Inn Charlotte - Billy Graham Parkway on October 30, 2007. Call Debbie Tolbert, Western NC BC/BS Accounts Manager for information and details (919-765-3896).

PROTECT YOUR GOOD NAME

Protect Your Social Security Number And Your Credit:

- Don't carry your Social Security Number in your wallet.
- Give your Social Security number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it is kept confidential.
- Don't print your SSN or driver's license number on your checks.
- Shred old bank statements, insurance forms, credit applications, etc.
- Do not give out the number on back of credit card unless you are the one that makes the call when using a phone. If some one calls you refuse to give them the number because you aren't certain who is calling you.

Finances:

- Limit the number of credit cards you carry.
- Review monthly statements for missing bills or odd charges. Contact creditors if a bill or statement doesn't arrive when expected.
- Use automatic deposits for payroll, social security, and federal benefit checks.
- Keep copies of credit cards etc. (front and back) in a safe place in case cards get lost or stolen.
- Destroy receipts that show your full credit card number. It is illegal for a business to print your full credit card number on an electronically generated customer receipt.
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call 1-800-772-1213.
- Opt out of sharing your nonpublic personal information or credit report information with other businesses.

Protect your email:

- Don't carry your personal ID numbers (PIN) in your wallet or purse.
- Don't share PIN's or passwords, even with close friends or relatives.
- Choose a different PIN for each account.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or your family members' birth dates, your SSN, phone number or a series of consecutive numbers.

Protect Your Mail:

- Call 1-888-5-opt-out to stop pre-approved credit card applications.
- Place outgoing mail in a locked or secure mailbox such as a blue postal service box or in a post office.
- Don't leave incoming mail in an unlocked mailbox.
- Cut down on junk mail by sending a letter or postcard with your first and last name, home address and signature to: Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512. The internet (www.dmaconsumers.org)

Freeze Access to Your Credit (Security Freeze):

A security freeze, also known as credit or file freeze, is a consumer right provided by North Carolina law, enacted as part of the identity Theft Protection Act of 2005. To obtain a security freeze send, by certified mail, the following information and payment of \$10.00 to each of the four credit bureaus:

- Full name with middle initial and any suffix (such as Jr.)
- Home address for the last five years.
- Social Security Number and date of birth.
- Two proofs of residence (examples: copies of driver's license, utility bill, insurance or bank statement.
- Police or DMV report if you are a victim of identity theft.
- \$10.00 payment by check, money order, or credit card (Visa, Master Card, Amer. Ex., or Disc. Must include card name, account number and expiration date and 3

or 4 digit card identification number on back of card).

Send information to:

- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348.
- Experian Security Freeze, PO Box 9554, Allen, TX 75013.
- Innovis Security Freeze, PO Box 725, Columbus, OH 43216
- TransUnion Security Freeze, PO Box 6790, Fullerton, CA 92834. (Accepts credit card payment only)

A sample letter is available at www.noscamnc.gov. The freeze prohibits credit reporting agencies from releasing any information about you to any creditors without your approval, making it difficult for any identity thief to use your information to open an account or obtain credit.

Look for more on Protect Your Good Name in the next issue.

ISSUE: PREMIUM CONVERSION

On September 20, 2007, NARFE President Margaret Baptiste praised the House Committee on Oversight and Government Reform for favorably reporting legislation (H.R. 1110) that would allow federal and military retirees and active duty personnel to pay their health insurance premiums with pre-tax earnings. This is only one step in a lengthy legislative journey for this proposed legislation, but a very positive one. Because it amends the tax code, the legislation must also be passed by the House Committee on Ways and Means or included by the panel in a larger tax bill.

It is a matter of fairness and equity that we push to equalize tax breaks for annuitants with those available to federal workers. As NARFE members let 's keep up the push by letting your Representative Shuler and Senators Dole and Burr know how you feel about this issue and need for their support. Do your own case study and let them know how you would benefit. Also, remind them of the inequity in current law that provides premium conversion to active federal employees and special category retirees but not all retirees.

CHRISTMAS AT O'CHARLEY'S

This is an advanced announcement. Mark your calendar for December 8, 2007, our regular meeting day. This is the date for our Christmas dinner, and it will be held at the O'Charley's restaurant located at 2 Kenilworth knoll Rd. just off of Tunnel Rd. Details will be included in our November issue of the newsletter.

Deadline for the next (November) newsletter – Oct. 24, 2007

WE GRATEFULLY ACKNOWLEDGE GROCE FUNERAL HOME AND ASHEVILLE QUICKPRINT FOR THEIR CONTINUING SUPPORT TO NARFE CHAPTER 156, and RYAN'S FAMILY STEAK HOUSE FOR PROVIDING MEETING ROOM SPACE.

Bruce Habermann
Charles R. Patton Chapter 156
136 Castlerock Drive
Asheville, NC 28806-9517

**NARFE
CHAPTER NEWS**

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