



NARFE

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION

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

Newsletter
September, 2007

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WHEN: Saturday, September 8, 2007
WHERE: Asiana Grand Buffet, 1968 Hendersonville Rd.
TIME: Gathering: 11:00 am; Meeting: 11:15 am

SEPTEMBER PROGRAM

Our September program will be about the Blue Ridge Parkway and will be presented by Dan Brown. Dan is one of our chapter members and was superintendent of the Parkway for 5 years prior to his retirement in August 2005. In 1975, Dan began his first stint on the Blue Ridge Parkway, serving as a management assistant and district ranger in Virginia.

BENEVOLENCE REPORT

New chapter member: We welcome the following new member into our Chapter-

Evelynn Stewart

As a new member to NARFE and Chapter 156, please join us at our monthly Chapter meetings. Chapter meetings are held on the 2nd Saturday of each month, currently at the Asiana Grand Buffet restaurant on Hendersonville Rd.

Member that transferred to another Chapter:

Mark Carstens

Prospective Member:

Toby Brown

If you know Toby, please contact him and encourage him to join NARFE.

NARFE NORTH CAROLINA FEDERATION OF CHAPTERS AREA I PICNIC

Our picnic at Lake Julian on August 18, 2007 hosted by the Charles R. Patton Chapter 156 was a great success. We had 60 paid attendees with North Carolina Federation Area I members from Morganton to Murphy visiting, lobbying and eating. Our special guests were:

North Carolina Federation of Chapters:

Paul H. Carew - President
Elaine C. Hughes - Executive Vice-President
Sam Crain - Treasurer
Frieda M. Terrell - Area I Vice-President

NARFE National:

Joe Beaudoin - Region X Vice-President

Congressman Heath Shuler's Office:

Bruce Peterson - District Director for Congressman Shuler
Brian Hopkins - District Systems Administrator

Special thanks to the following members of Chapter 156 whose efforts contributed to the success of the picnic:

- Dan & Emilie Louderback for taking care of picnic arrangements, reservations, and nametags.
- Ted Mathis for arrangements with Congressman Shuler's Office;
- Theron Rumsey for doing a special newsletter to encourage attendance.

- Sabine Dieringer, Pat Kendall, Donna Habermann, Elaine Hughes, and Sandy Rumsey for preparation of the baskets for the Alzheimers drawing. **We took in \$283 for Alzheimers.**
- Bob Thatcher for preparing and cleaning up tables in the shelter.
- Lucille Lamy for selling the tickets for the drawing.
- Bruce Habermann for writing checks, etc.
- Chapter 156 members who contributed items to the theme baskets for the drawing.
- Circle B Ranch BBQ for the good food.

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.

Thanks to Chapter member Bill Ward for bringing this important area of personal protection to our attention. Next month we will run a full article on North Carolina's efforts that allow us to protect our Name and Personal Information.

ISSUE: PREMIUM CONVERSION

NARFE gave priority support to this legislation introduced in both the 107th, 108th and 109th Congresses by Rep. Tom Davis (R-VA) and Senator John Warner (R-VA), to allow federal annuitants, as well as active duty and retired members of the uniformed services, to pay their share of employer-provided health insurance premiums with non-taxable earnings.

Despite the fact that more than three-quarters of the members of the House of Representatives (340) and over half the U.S. Senators (64) cosponsored this legislation in the 109th Congress, it was not brought to the floor of either chamber for a vote.

In the 110th Congress (2007-2008), NARFE will continue to support premium conversion legislation introduced by Rep. Davis and a bipartisan bloc of cosponsors as H.R. 1110, as

well as S.773, the Senate companion bill again introduced by Senator Warner.

If we could get Congress to approve this legislation, the typical federal retiree would save several hundred dollars in federal income taxes, with no additional paperwork, if Premium Conversion were passed and signed into law. It is a matter of fairness and equity that we push to equalize tax breaks for annuitants with those available to federal workers.

Let your representative know how you feel about this issue and need for their support.

MANAGING MONEY

Be sure and read the article by James P. Ruth, CFP® of Potomac Financial Group on the activities of the criminal element that has specifically targeted seniors, and that may not be good news for your pocketbook.

The article describes various scams to be on the lookout for in your mail, on your computer, telephone, answering machine or even when your doorbell rings. It cautions you to be wary of any communication that promises free money, huge discounts, unusually high interest rates, or requests for personal account information of any type.

Finally, it reminds us that the rest of our financial life is at stake, so be aware and be careful.

FEDERAL RETIREE TASK FORCE OF NORTH CAROLINA

Several months ago you may have received a letter from Paul Sams who is NC's National Legislative Office for NARFE and also Director of the Federal Retiree Task Force of NC. His letter is very important and I would like to print part of it here.

Dear Task Force Member:

The setting is a living room in a private residence in North Carolina (the time is 1989) where a small group of people is meeting to discuss how they could correct a terrible injustice being put on the federal retirees in North Carolina. A group of politicians decided unlawfully to tax the annuities of these gentlemen and thousands of others across the state. This small group of people decided on their own and put their money where their mouth was to do something about this injustice. They each put up \$100.00 a piece and started what was the beginning of the task force and ultimately the Bailey/Emory/Patton Case. We all know where that took the group and the rest of us over the period from 1989 until 1998 when the State Supreme Court decided that these taxes were truly illegal. From that period on the emphasis was on finding all of us and making sure we were refunded all of the money that was paid in taxes to NC plus interest (average of 18%). I say all that to let you know that the FEDERAL RETIREE TASK FORCE is alive and well.

Membership Eligibility: all federal civilian and military retirees and their beneficiaries residing in NC. **Active Members:** Any member who makes a voluntary contribution in any amount for the purpose of supporting the work of the Federal Retiree Task Force of NC. Active members will be eligible to receive information material.

The decision in the Bailey/Emory/Patton Case stated that anyone that had five years of service as of August 12, 1989 were exempt from paying state taxes on their annuities. If you started your career after August 12, 1984, you have to pay taxes. We are already

making plans to introduce a House bill in the next general session to fix the problem of having two different tax rules concerning federal retirees. We will be asking for your help.

NARFE – The NC Federation supports the Federal Retiree Task Force. We participate in their Board meetings and support their legislative efforts. Any federal retiree wishing to participate with us in NARFE activities should contact President Paul Carew, 637 Fearington Post, Pitsboro, NC 27312-8507 or email: pcarew@nc.rr.com.

If you would like to be on the Federation Retiree Task Force email list send your email address to paulsams@mindspring.com.

Mail all contributions to:
Federation Retiree Task Force
c/o Paul E Sams
86 Pine Lake Drive, Whispering Pines, NC
28327

NOTE, NOTE, NOTE !!!: YOUR EDITOR'S ADDENDUM

This is a critical issue for future Federal Retirees in NC. As Paul's letter indicated, in 1989 NARFE members took a giant step in supporting the issue of no State taxes on our federal annuities, and with work and perseverance we now benefit from the fruits of that labor. However, the settlement stipulated that a federal retiree must have had 5 years of federal service prior to August 12, 1989. We are approaching a time when federal retirees will not have started their federal careers 5 years prior to that date, i.e., they will not be eligible for the tax benefit that we currently enjoy. This must be changed, but it will take the support of NARFE members to help make the change.

Please do the following two things if you haven't already done so: 1) Send a contribution to the Federal Retiree Task Force to support the efforts needed to accomplish this needed change. Affecting State Legislation will be an uphill challenge. 2) Contact Paul Sams and get on the mailing list so that you can stay informed on this important issue.

It should also be pointed out that a decision was made earlier this year to have an independent economic study conducted regarding the impact on our State's economy made by federal, military, state, and local retirees. We hope this study will provide support for accomplishing the needed change so future Federal retirees are included in our tax benefit. Your contribution will help defray the cost of this important economic study. **Please Act Quickly.** It is important for future federal retirees and it is important for NARFE Federation membership in North Carolina. By: Theron Rumsey, Newsletter Editor

Deadline for the next (October) newsletter – Sept. 26, 2007

WE GRATEFULLY ACKNOWLEDGE GROCE FUNERAL HOME AND ASHEVILLE QUICKPRINT FOR THEIR CONTINUING SUPPORT TO NARFE CHAPTER 156, and THE ASIANA GRAND BUFFET FOR PROVIDING MEETING ROOM SPACE.

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CHAPTER NEWS

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