



# NEWSLETTER

April, 2009

**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES**

**Chapter No. 214 – Hendersonville, NC 28792**

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**OUR MAY 15, 2009 MEETING WILL BE HELD AT THE VILLAGE CENTER OF FLAT ROCK**  
[Meeting/Program 10:00 AM - Coffee]

**April 17, 2009 Program:** Linda Charping, Henderson County Department of Health on “Status of health (statistics) in Henderson County.”

**May 15, 2009 Program:** Our Speaker, Marcia Caserio, on “Life Style Changes Due to Aging”

**June 19, 2009 Program:** Marvin Owings will speak to us about the apple growing season.

**July 17, 2009 Program:** Dan Stower, representative of Habitat for Humanity’s Global Village

**August, 2009 Picnic-Lake Julian**  
(Details to follow)

**PRESIDENT’S MESSAGE:** If you ever wondered why you pay your NARFE dues or why you bother to support NARFE activities, consider this: In a letter sent to all 435 members of the House of Representatives prior to the vote, NARFE President Margaret Baptiste successfully urged lawmakers to oppose an amendment to the bill because it would have compelled the House Committee on Oversight and Government Reform to consider proposals such as cutting or canceling federal annuity cost of living adjustments (COLAs), basing future retiree annuities on the highest five years of salary, shifting a growing share of Federal

Employees Health Benefits Program (FEHBP) premium costs to workers and retirees and/or requiring workers to double their Thrift Savings Plan contribution to receive the full government share. This bill would have raised your monthly health premiums and cut future COLAs. It failed to pass due to NARFE efforts! This is a BIG reason why we need you to continue to help support NARFE through your membership dues and activity in our local chapter 214!

On March 31<sup>st</sup>, Area I representatives met in Clyde, NC, to discuss Leadership issues and activities. I was joined by Frank Coperich, VP for Membership, Lenelle Perry, Secretary, and Helen Sherman, a Ch214 new member. One of the items discussed at the Clyde meeting was the end product of the effort to gain support for the Bailey Amendment Extension in the state Legislature. Last year, if you recall, some NARFE members received a detailed questionnaire on financial matters. These questionnaires were summarized into data to determine the effect of the existing Bailey Settlement, which grants a state tax exemption for federal annuities to retirees who were vested with

five years federal employment before August 12, 1989. Elaine Hughes, NC Federation Vice President and Paul Sams, a member of the Fourth Branch Working Group for the Bailey Amendment Extension, presented the results that answered the question, “Does the Bailey Settlement represent a profit or loss to NC State revenues?” The answer is a resounding **net profit: for every annuity dollar exempt from state tax, retirees contribute \$2.50 to state revenues!** There is a litany of benefits that arise because federal retirees move to NC: increase in local sales taxes, enhancement of local property tax base, increase in local capital pool, increase in community jobs, increase in incomes and expenditures, stabilization of the business cycle, increase in volunteer services, limited increase in community supported services, stimulation of the economic sectors, stimulation of additional in-migration, benefits relative to other economic development options, and environmental friendly growth. In other words: federal retirees generate community benefits and jobs as they spend in the local economy! Even on the downside there is good news because nearly all federal retirees carry their own health insurance and some even

(Continued Page 2)

**(President's Message continued from Page 1)**

carry long term care insurance that reduces the state's burden for Medicare and Medicaid. With this data in hand from the University of North Carolina and The Fourth Branch, NARFE wants to expand the Bailey Settlement to include all federal, state, teachers and military retirees in the Bailey Settlement, not just those who were working in 1984 through 1989 or before.

A final thought for this month is from J. M. Barrie, (1860-1937), a Scottish author and dramatist. He is best remembered for creating *Peter Pan*, the boy who refused to grow up: "*Those who bring sunshine to the lives of others cannot keep it from themselves.*"

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**NC Federation 53<sup>rd</sup> Annual State Convention in Hickory, NC (April 28-30)**

**JOIN NARFE**

**Contact Frank Coperich  
692-4566**

**Vice President  
Membership**

**"JESUS LOVES ME"  
(Senior version)**

Jesus loves me, this I know,  
Though my hair is white as snow  
Though my sight is growing dim,  
Still He bids me trust in Him.

(CHORUS)  
Yes, Jesus loves me, yes, Jesus  
loves me. Yes, Jesus loves me for  
the Bible tells me so.

Though my steps are oh, so slow,  
With my hand in His I'll go  
On through life, let come what  
may,  
He'll be there to lead the way.

(CHORUS)  
When the nights are dark and long,  
In my heart He puts a song.  
Telling me in words, so clear,  
Have no fear for I am near.

(CHORUS)  
When my work on earth is done,  
And life's victories have been won.  
He will take me home above.  
Then I'll understand His love.

(CHORUS)  
I love Jesus, does He know?  
Have I ever told Him so?  
Jesus loves to hear me say  
That I love Him every day.

Author Unknown

{Contributed by Earl Smith}

**CALLERS: Pls note below info and add to or change your calling list numbers. THANKS**

**FYI:** Anyone with change of address or telephone, please call 1-800-456-8410 and let NARFE/Hqs know. Also please inform Lenelle Perry (696-9490).

**MEMBER TRANSFERRED FROM ANOTHER CHAPTER:**

Leona Kirby, 333 Thompson St, Apt 112, H'ville 28792-4801 (697-7579)  
**NEW MEMBERSHIP INCENTIVE PROGRAM:** Janet A. van Matre, 3124 Primrose Dr, H'ville 28792-1164 (693-1179)

**TELEPHONE NO. CORRECTION:**  
Kircher, Karen R. 165 Ridgeway Road, Lake Lure 28746-9609 (625-0156)

**"Horse Sense"**

A horse can't pull while kicking,  
This fact I merely mention,  
And he can't kick while pulling,  
Which is my chief contention.

Let's imitate the good old horse  
And lead a life that's fitting;  
Just pull an honest load, and then  
There'll be no time for kicking.

-- Anonymous

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**Limerick**

I'd rather have fingers than toes,  
I'd rather have ears than a nose;  
As for my hair,  
I'm glad it's still there,  
I'll be awfully sad when it goes.

-- Gelett Burgess