



GATE CITY NEWS
NARFE Chapter 211
January 2009

President's Message

Chapter 211 President Larry Standley

If you have not joined us at the Golden Corral yet, come try it. It is a very nice facility and we have great programs. Ned Cline, who was the ace reporter for the Greensboro News and Record for many years, spoke to our January meeting and told us a lot about local politics that we had not heard elsewhere. I never would have guessed Jerry Bledsoe is not being paid for all those Rhino Times articles. You will probably see a book!

The officers of Chapter 211 met on January 7 and will be meeting a few times during the year apart from our chapter meeting day. One of our top challenges will be increasing the membership and turnout for our meetings. We are fortunate that we have Bill Hiney who will concentrate on membership. If you know someone who needs to be contacted about possible membership, please contact Bill at 336-402-5362 or e-mail him at dustmite49@aol.com.

Please make plans to join us at the State Federation Convention in Hickory on April 28-30. We would love to have a large delegation representing Chapter 211.

The 2010 convention will be in the Triad. We don't yet know the hotel site but we will be able to commute easily.

Stay warm!

workshop should contact Herb Lieberman at 545-7923.

Items to be Considered for the Area Meeting:

Chapter Management: Best practices, building stronger chapters, recruiting new leaders, finances, presenting good programs, resources needed for the supporting positions, mentoring, suitable meeting places, cluster meetings, forms and reports, standard procedures, handling money, recordkeeping requirements, special funds, and online assistance.

Communications: NC Web site libraries and work areas, communications, forms, reports, chapter information, budgets, convention options, newsletters, websites, making the website work for your chapter, working without the web.

Membership Issues: Why we should be concerned, what chapters should be doing, assistance available, communications, community, involvement in the on-going membership efforts, one-on-one recruitment vs. multiple recruitment practices, where to find information and support.

Legislative Program/Issues: Why legislation is important for our future, national causes and NARFE-PAC, information on annual events, communications, sources of information, getting chapters involved, Area Legislative Contact Officers, Chapter Legislative Contact Officers, and the importance of strength in numbers (membership).

Area III Leadership Workshop

The 2009 Area III Leadership Workshop is scheduled for Monday, March 9, 2009 at the Family Life Center (lower level) of The First Baptist Church at 390 N Main St. (also Hwy 158), Mocksville. Registration will start at 8:30am and lunch will be served. These workshops are valuable means for Chapter members to gain insight into the organization, personnel and priorities of NARFE in North Carolina. Chapter 211 members interested in attending the

Federation Convention

The 53rd State Federation Convention will be held April 28-30 in Hickory at the Crowne Plaza Hotel. Please make plans now to attend this important event. State NARFE conventions are excellent means for new and veteran Chapter members to involve themselves in NARFE and to meet the members from throughout North Carolina who share our commitment to making NARFE an effective force in protecting and enhancing the earned benefits of all Federal employees and annuitants.

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Legislative Conference

Ex-President Ed Roberts will represent Chapter 211 at NARFE's Legislative Training Conference in Arlington, Virginia, March 7 through March 10, 2009. We look forward to a full report from Ed at our April 9 Chapter meeting. Given the new President and Congress, this year's conference should be particularly interesting.

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Seniors' Health Insurance Information Program

What is SHIIP?

Seniors' Health Insurance Information Program (SHIIP) is a consumer information division of the North Carolina Department of Insurance that assists people with Medicare, Medicare Part D, Medicare supplements, Medicare Advantage, and long-term care insurance questions. The Department also helps citizens recognize and prevent Medicare billing errors and possible fraud and abuse through the Medicare Patrol Program.

How does SHIIP work?

SHIIP provides education and assistance to North Carolinians in three ways:

- by operating a toll-free consumer information phone line Monday through Friday from 8 a.m. until 5 p.m.
- by training volunteers, including senior citizens, to counsel Medicare beneficiaries within their community about Medicare, Medicare Part D, Medicare supplements, Medicare Advantage and long-term care insurance, and
- by creating educational materials for consumers' use including the *Medicare Supplement Comparison Guide* and featuring a Medicare Supplement Comparison Database on our website (www.ncshiip.com).

When was SHIIP started?

The program was founded in 1986 in response to growing concerns about health insurance for the more than one million Medicare beneficiaries in North Carolina. More than 100 different insurance companies sell Medicare supplements, Medicare Advantage, long-term care insurance and other medical insurance products to people in North Carolina. Because there are so many companies, and because the Medicare system is so complex, the Department felt there needed to be an objective information service for people with Medicare.

How do North Carolinians contact SHIIP?

You can contact SHIIP by dialing the toll-free consumer number, 1-800-443-9354, visiting the SHIIP Web site www.ncshiip.com or e-mailing shiip@ncdoi.net. Trained SHIIP volunteer counselors are available in all 100 counties of North Carolina who are coordinated through an

existing human service agency such as the Council on Aging or the Cooperative Extension offices. If your problem is too complex to handle over the phone, you will need to contact your local SHIIP coordinator for a one-on-one appointment with a SHIIP volunteer.

Can I get more information on SHIIP?

Yes! Contact SHIIP nationwide at 1-800-443-9354 or (919) 807-6900, visit www.ncshiip.com or e-mail shiip@ncdoi.net for further information and ask for more details on the Seniors' Health Insurance Information Program and how it can help you.

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Telephone Tree

Thanks to the dedicated volunteers who man our Chapter 211 telephone tree, we were able to respond immediately to a recent Urgent Action Alert from NARFE Headquarters asking us to contact our Senators and Congressman to urge them to include Premium Conversion in the upcoming economic stimulus package being considered by Congress. Our ability to respond in a timely fashion on matters such as this is critical to NARFE's effectiveness on Capitol Hill.

Chapter 211 telephone tree volunteers include Aileen McCraw, Josie Lucenti, Barbara Tew, Robert Murray, Donald Stone, Ed Roberts, Maxine Pruett, Mary Robbins, Margaret Harris, Anna Swaim, Yvonne Revel, Martha Johnson, Audrey Mawyer, Gwendolyn Holt, Louise Julian, Sylvia Gwynn, Julia Brown, Anne Patzch, George Holmes, Lucille Newton, Herb Lieberman, and Jerry Pifer. Thanks everyone!

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Getting Help with Medicare Prescription Drug Plan Cost, Income and Resource Limits.

Social Security and the Centers for Medicare & Medicaid Services are working together to get you extra help with your prescription drug costs. If you have limited income and resources, you may be able to get help paying for your monthly premiums, annual deductibles and prescription co-payments under the Medicare prescription drug program that began January 1, 2006. To determine if you are eligible for this extra help, Social Security will need to know your income and the value of your savings, investments and real estate (other than your home). Filing an *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020) will help Social Security determine if you are eligible. Most of the questions on the application deal with income and resource limits. Social Security will not ask for documentation initially to support the information you provide, but will match your information with data available from other federal agencies.

What is the income limit?

To qualify for extra help with Medicare prescription drug plan costs, your annual income must be limited to \$15,840 for an individual (\$21,240 for a married couple living together). Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher include if you or your spouse:

- Support other family members who live with you; or
- Have earnings from work.

What does not count as income? Not all cash payments count as income. For example, **Social Security will not count:**• Food stamp assistance;• Home energy assistance;• Medical treatment and drugs;• Housing assistance;• Disaster assistance;• Earned income tax credit payments;• Victim’s compensation; and• Scholarships and education grants.

What is the resource limit? To get the extra help, your total resources must be limited to \$11,990 for an individual (\$23,970 for a married couple living together). Resources include the value of the things you own. Some examples are: real estate (other than your primary residence); bank accounts, including checking, savings and certificates of deposit; stocks; bonds, including U.S. Savings Bonds; mutual funds; individual retirement accounts (IRAs); or cash at home or anywhere else.



OPM On-Line Assistance

Information regarding your annuity can be found on-line using OPM’s Services Online. The following are some items the automated system allows you to do:

- *Start or change the direct deposit of your payment
- *Change your mailing address
- *Start, change, or stop Federal and state tax withholdings
- *Buy, change or stop savings bonds
- *Request a duplicate 1099R
- *Start, change or stop an allotment to an organization
- *Start, change or stop a checking or savings allotment
- *View or print a copy of your annuity statement which you may use as a verification of annuity
- *Change your Personal Identification Number (PIN) for accessing our automated systems

You can use the web site if you currently receive a full monthly benefit under the Civil Service Retirement System (CSRS), Federal Employees Retirement System (FERS) or FERS Special, or the Organization Retirement and Disability System (ORDS). If you are currently receiving interim payments this does not apply.

To access your information or to make changes, you will need to go to <https://www.servicesonline.opm.gov> You must have your CSA or CSF number and your retirement PIN number, which was issued to you by OPM.

If you do not have your PIN number, and need a new one, please contact us at (888)767-6738. In the Washington, DC area, you can reach us at (202) 606-0500 or TDD at (800) 878-5707. You may also e-mail your request to us at retire@opm.gov. Please indicate "PIN request" in the subject line and your full name in the email request.



NARFE Welcomes Social Security Fairness Bill

Margaret L. Baptiste, president of the National Active and Retired Federal Employees’ Association (NARFE), recently applauded Representatives Howard Berman (D-CA) and Howard “Buck” McKeon (R-CA) for swiftly introducing legislation in the new 111th Congress to repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), Social Security laws that unjustly deny federal retirees and other public sector retirees their earned Social Security benefits. NARFE’s President reiterated her association’s long-standing opposition to these provisions of the Social Security Act and pledged to work closely with Congress to ensure action this session.

Baptiste thanked Representatives Berman and McKeon for introducing H.R. 235, which was immediately cosponsored by a sizable bloc of their House colleagues. She specifically noted the federal community’s continued appreciation for the legislators’ “tireless and steadfast efforts to deliver equity to our nation’s public servants”.

Since 1983, the GPO has prevented retirees from collecting both their federal annuity and any Social Security benefit based on their spouse’s work. Two-thirds of the amount of the earned civil service retirement annuity is used to offset Social Security spousal or survivor benefits that might otherwise have been payable. The WEP reduces the earned Social Security benefit of a federal worker who also receives a government annuity based on his/her own work. Hundreds of thousands of retired federal civil servants, as well as other public sector retirees, have lost Social Security income as a result of these offsets, and many annuitants are affected by both.

Recent data indicates approximately 465,000 Social Security beneficiaries affected by the GPO, of whom about 77 percent are women, approximately 43 percent are widowed, and 75

percent have lost their entire Social Security spousal benefit. The data also showed roughly 972,000 Social Security beneficiaries affected by the WEP.

President Baptiste highlighted NARFE's ongoing work with other organizations to persuade Congress to address the adverse economic impact of the GPO and WEP. For over 25 years, NARFE has led a legislative campaign to rid the Social Security Act of the GPO-WEP provisions. NARFE chairs the Coalition to Assure Retirement Equity (CARE), comprised of over 40 national organizations representing public sector retirees, including teachers, police officers and city workers that seek to change the law. "The GPO and WEP arbitrarily eradicate the earned Social Security benefits of far too many public sector retirees. There is absolutely no legitimate reason for one segment of seniors being denied their Social Security benefits for which full Social Security taxes were paid" affirmed Baptiste.



Make Your Voice Heard

The NARFE legislative department (leg@narfe.org or 703/838-7760) is eager to help you contact your Congressional representatives. CongressMerge.com provides a useful Online Congressional Directory, with full information about each District Office including phone number and street address. Unique to this site are maps and driving directions. (The URL is <http://www.congressmerge.com/onlinedb/index.htm>)

Other resources include:

the NARFE-sponsored toll free number for the Capitol switchboard, 1-866-220-0044 (ask for your Member by name)

the NARFE Legislative Action Center, <http://capwiz.com/narfe/dbq/officials/>

the Senate gateway to individual Members' "web forms" (www.senate.gov)

Representative Coble's Washington Office can be reached by calling the NARFE-sponsored toll free number for the Capitol switchboard. His Greensboro office is at 2102 N. Elm Street, Suite B, Greensboro, NC 27408, (336) 333-5005.

Representative Miller's Washington Office can be reached by calling the NARFE-sponsored toll free number for the Capitol switchboard. His Raleigh office is at 1300 St. Mary's St., Suite 504, Raleigh, NC 27605 (919) 836-1313.

Representative Watt's Washington Office can be reached by calling the NARFE-sponsored toll free number for the Capitol switchboard. His

Charlotte office is at 1230 Morehead St., Suite 306, Charlotte, NC 28208, (704) 344-9950.

Senator Burr's Washington office can be reached by calling the NARFE-sponsored toll free number for the Capitol switchboard, 1-866-220-0044. His Winston-Salem office can be reached at (336) 631-5125 or you can write to 2000 W. First Street, Suite 508, Winston-Salem, NC 27104.

Senator Hagan's office in Washington can be reached by calling the NARFE sponsored toll free number for the Capitol switchboard, 1-866-220-0044. Her Raleigh Office is 310 New Bern Avenue, Raleigh, NC 27601, (919)-856-4630. Her Washington Office is B40A Dirksen Senate Office Building, Washington, DC 20510, (202)-224-6342
E-mail: Senator_Hagan@hagan.senate.gov

For those of you with internet access, use the Legislative Action Center on the NARFE web site to find your congressional delegation and their cosponsor status. Then take action. (The most direct URL is <http://capwiz.com/narfe/home/>)



Welcome, New Members!

Carol M. Smith – Whitsett
Jean Yves Fichou – Summerfield
Joyce Boyd-Greensboro
Vicki Anthony-Greensboro
Charles Little-Pleasant Garden
Janet Hiney-Randleman



Need a Ride ?

If you have been unable to attend the Chapter meetings because of lack of transportation and would need a ride to our monthly meeting (second Thursday of each month at 11:45 am at the Golden Corral Buffet & Grill at 2419 Lawndale Drive, near Target), we have volunteers who have offered to drive members to and from the meeting. If you wish to avail yourselves of this service, please call Herb Lieberman (545-7923), Led Austin (292-0812), Charlie Ward (299-7291), or Jerry Pifer (273-8861) at least two days before the monthly meeting. We would be happy to have you join us each month.



The NARFE Hotline

As a service of the NARFE, the National Active and Retired Federal Employees Association, a weekly legislative message is available to telephone callers (703/838-7780 and toll free at 1-877-217-8234), and is posted for members on NARFE's Internet site, www.narfe.org.



Federal Retirees' exemption from paying North Carolina Income Tax

...GOING, GOING, GONE?

North Carolina is currently operating under a court settlement, the "Bailey Settlement," which exempts certain military, federal, state, and local government retirees from paying NC state income taxes (e.g., retirees with five or more years of creditable service as of August 12, 1989). This Settlement lacks permanency since, in the future, most new retirees will not meet these criteria, and those now eligible for the exemption will pass away.

The 4th Branch, a watchdog group that addresses the issues of nearly 300,000 retired federal, state, local, and military personnel in North Carolina, was instrumental in the Bailey Settlement and would like to extend its benefits to all government retirees, now and into the future. Getting the State Legislature to agree is the challenge. Obviously, the Legislature is reluctant to witness a loss in state tax revenue. The initial economic impact statement accompanying the proposed bill showed an estimated negative revenue stream of more than \$60 million over the next five years if the bill passed. The 4th Branch feels, however, that this is only part of the economic picture and as such it is very misleading. Exempting these retirees' annuities from state income tax would encourage those that reside here now to remain in the state after their retirement and would encourage non-resident retirees to migrate to our state. Furthermore, retirees remaining in the state or migrating to North Carolina would still pay real estate, personal property, and sales taxes. Moreover, many would continue into second careers and pay state income taxes. Quantifying this positive impact of the legislation is easier said than proved, hence the need for a rigorous economic study. The 4th Branch initiated an economic study to determine whether the economic benefits to the state are sufficient to offset the revenue losses from the income tax exemption; if so, it provides a sound reason to support the passage of a state statute.

So now we have an answer for the question "WHAT HAVE YOU DONE FOR ME LATELY". NARFE is working hard to secure Equal Tax Protection for all federal retirees and extra after-tax income. Read the DRAFT economic report by going to the North Carolina NARFE website: <http://www.ncnarfe.info> and choosing [2009 EconStudyFINAL2.pdf](#) from the library.

Wanted !! Members who have personal contacts within IRS or the Postal Service.

We need your help in order to better inform current Federal Employees of the benefits of NARFE membership. Please call Bill Hiney at 336-402-5362 or e-mail him at dustmite49@aol.com if you have friends in either agency that we could contact for placement of NARFE posters, brochures, and other promotional material.

GOT EMAIL?

According to the latest membership list, a total of sixty-one Chapter 211 members have email addresses, or about 20 percent of our total membership. If you are receiving this newsletter by "snail mail" it means we do not have an email address for you. Help us conserve scarce Chapter resources by providing your email address. Call Jerry Pifer at 273-8861.

NARFE Recruiting Contest

NARFE Headquarters has announced a new recruiting contest that will award chapters with CASH awards for the three top chapters in each of three size categories. The awards are \$500, \$300, and \$200 for first, second, and third place, respectively.

The chapter 211 Board of Directors will earmark \$100 of our award to the 211 Chapter member who contributes most to our winning an award! The contest begins now and runs through July 2010. Contact Membership Chairman Bill Hiney (336-402-5362) if you have any questions.

Free Income Tax Service!

Puzzled by the tax law or which credits and deductions to take? Need assistance with your tax return?

You may want to visit a volunteer site. The IRS Volunteer Income Tax Assistance Program or the Tax Counseling for the Elderly Program offer free tax help.

Trained community volunteers can help you with special credits, such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly for which you may qualify. In addition to free tax return preparation assistance, most sites also offer free electronic filing (e-filing). Individuals taking advantage of the e-file program

will receive their refunds in half the time compared to returns filed on paper – even faster if you have your refund deposited directly into your bank account.

Volunteers will be at the Bardolph Center, 301 East Washington Street each Monday, Wednesday, and Friday afternoons; call 373-4816 for an appointment. Assistance will also be available at the Kathleen Clay Edwards Library, 1420 Price Park Drive, Tuesdays 4:00-7:00 and Saturdays 10:00-1:00, call 373-2923; and the Shepherd's Center at the West Market Street Methodist Church, 302 West Market, Monday, Tuesday, and Wednesday afternoons, 378-0766

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New Year's Resolution #1

From Your Service Officer

Yes, this is the year you've promised yourself (and your family) that you'd get organized and put all your retirement, insurance, financial, social security, Medicare, health benefits, and investments information in one place so they can find it in the event of your incapacitation. Please take advantage of the convenient format for such a project provided in NARFE's publication Be Prepared for Life's Events. If you don't already have a copy, call Led Austin (292-0812) and he'll be glad to make sure you have it so you can get started **TODAY!**

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Please Help the Food Bank:

Please bring cans of food with you to our monthly meetings. We'll make sure that your donations get to the Urban Ministry to help restock their severely undersupplied food bank this winter.

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December Chapter Meeting



Our Officers for 2009



Santa Ed Roberts



Entertainment by Ferdinand Carson & Friends

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Recent Programs

October 2008

Joint Chapter Meeting, Vicki Jarrett, Our State Magazine

November 2008

Howard E. Covington, Jr., Once Upon A City, Greensboro in the 20th Century

December 2008

Holiday Entertainment: Ferdinand Carson

January 2009

Ned Cline, Journalist, former Editor of the Greensboro News and Record

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Quotes from Bob Hope:

ON TURNING 70 "You still chase women, but only downhill".

ON TURNING 80 "That's the time of your life when even your birthday suit needs pressing."

ON TURNING 90 "You know you're getting old

when the candles cost more than the cake."

ON TURNING 100 " I don't feel old. In fact I don't feel anything until noon; then it's time for my nap."

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Food Drive

Our thanks to our Food Drive volunteers George Holmes, Linda Hughes, Howard Drake, Donald Stone, Herb Lieberman, J.R. Deaton, Doris Stafford, Wayne Stafford, Anna Swaim, David Clapp, Gerry Lieberman, Jerry Pifer, Deborah Pifer, and Margaret Harris for their efforts in collecting much-needed food for the Urban Ministry food bank. Nearly 1,200 pounds of food was collected!

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Summary of Life

GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED:

- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts..

GREAT TRUTHS THAT ADULTS HAVE LEARNED:

- 1) Raising teenagers is like nailing jelly to a tree..
 - 2) Wrinkles don't hurt.
 - 3) Families are like fudge..mostly sweet, with a few nuts.
 - 4) Today's mighty oak is just yesterday's nut that held its ground.
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5) Laughing is good exercise. It's like jogging on the inside.

6) Middle age is when you choose your cereal for the fibre, not the toy.

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GREAT TRUTHS ABOUT GROWING OLD

- 1) Growing old is mandatory; growing up is optional.
 - 2) Forget the health food.. I need all the preservatives I can get.
 - 3) When you fall down, you wonder what else you can do while you're down there.
 - 4) You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
 - 5) It's frustrating when you know all the answers but nobody bothers to ask you the questions.
 - 6) Time may be a great healer, but it's a lousy beautician.
 - 7) Wisdom comes with age, but sometimes age comes alone.
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Senior Wheels

The Senior Wheels Program is a partnership of Senior Resources of Guilford and the faith community throughout Guilford County to provide free medical transportation for seniors over 55 years of age.

The program is made possible by volunteer manpower provided by more than twenty-six church congregations in Guilford County and by donations, fund-raising, and agency support.

During 2008, the Senior Wheels Program provided more than 1,450 rides to 270 seniors, averaging more than 150 rides per month. The 300+ volunteers participating in the Program provided over 5,500 hours of service.

There is a critical need for additional volunteer drivers to supplement the efforts of the church-based volunteers. Three members of NARFE Chapter 211 currently serve in this capacity as "float" drivers: Larry Standley, Herb Lieberman, and Jerry Pifer. Please consider joining them in this very worthwhile service being offered to your friends and neighbors in the Greensboro area.

NARFE Chapter 211 Elected Officers

President	Larry Standley	336-855-7095
1st Vice-President	Herb Lieberman	336-545-7923
2nd Vice-President	Jerry Pifer	336-273-8861
Secretary	Margaret Harris	336-674-3029
Treasurer	Anna Swaim	336-697-8867

NARFE Chapter 211 Appointed Officers

Legislative Officer	Ed Roberts	336-854-1413
Service Officer	Led Austin	336-292-0812
Membership Chairman	Bill Hiney	336-266-5989

Chapter 211 Meetings, Second Thursday of each month, 11:45 am

Golden Corral Buffet & Grill 2419 Lawndale Drive, Greensboro

<u>Date</u>	<u>Program</u>
February 12, 2009	Amelia Parker, Executive Director, International Civil Rights Museum, Greensboro
March 12, 2009	Lynn Taylor, Senior Wheels Medical Transportation Service
April 9, 2009	TBA
May 14, 2009	Alzheimer's Association, Eileen Vaillancourt

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