



GATE CITY NEWS
NARFE Chapter 211
July 2008

Chapter 211 Picnic !
Thursday, July 10th
Sumner Civitan Park
11:30 am

Mrs. Winner's Fried Chicken
Biscuits
Potato Salad
Green Beans
Iced Tea
Homemade Desserts

Presentation by NARFE Federation President
Door Prizes

Directions via Holden Road:

South on Holden Road
Continue past I-85
Continue past "Wet and Wild" waterpark
Continue south on Holden until it ends at Sumner
School, (must turn left there)
Right at Old Randleman Road
Go 0.2 mile, turn right at Concord Church Road
Sign to "Sumner Civitan Park"
Go 0.3 miles to Sumner Civitan Park, turn left into park

Alternative Directions via U.S. 220:

South on U.S. 220, past I-85
Take Exit for Old Randleman Road
From end of exit ramp, right onto Old Randleman Road
Go 0.2 mile, turn right at Concord Church Road
Sign to "Sumner Civitan Park"
Go 0.3 miles to Sumner Civitan Park, turn left into park

The price is \$8.00 per person, payable to "NARFE Chapter 211."
Send your check to:
Doris Stafford, 303 Buttercup Drive, Jamestown, NC 27282 by July 3rd.

President's Message

Chapter 211 President Larry Standley

We have now had a couple of meetings at the Golden Corral and I think most folks love it. Those who found the place are to be commended.

Please remember two important times when we meet at the Golden Corral. First, the cash registers don't handle lunch until 11 am. The other is that our program will begin at 11:45 am. If anyone has problems, please let me or any officer know.

The July meeting is a picnic – but remember it is indoors, is air-conditioned, and is virtually bug and bee-free. It is probably the most comfortable picnic you will ever attend.

The public address system is in the shop. When I checked it out I discovered that if you keep your hand on the microphone plug just so that the hum goes away. I hope it's a simple problem but I'll know next week.

See you at the picnic!

About Growing Older.....

First ~ Eventually you will reach a point when you stop lying about your age and start bragging about it.

Second ~ The older we get, the fewer things seem worth waiting in line for.

Third ~ Some people try to turn back their odometers. Not me, I want people to know "why" I look this way. I've traveled a long way and some of the roads weren't paved.

Fourth ~ When you are dissatisfied and would like to go back to youth, think of Algebra.

Fifth ~ You know you are getting old when everything either dries up or leaks.

Sixth ~ I don't know how I got over the hill without getting to the top.

Seventh ~ One of the many things no one tells you about aging is that it is such a nice change from being young.

Eighth ~ One must wait until evening to see how splendid the day has been.

Ninth ~ Being young is beautiful, but being old is comfortable.

Tenth ~ Long ago when men cursed and beat the ground with sticks, it was called witchcraft. Today it's called golf.

And finally ~ If you don't learn to laugh at trouble, you won't have anything to laugh at when you are old.

Legislative Issues

NARFE TESTIFIES IN SUPPORT OF LEGISLATION TO CHANGE RULES FOR RE-HIRING FEDERAL ANNUITANTS

On May 20, NARFE testified in support of legislation, H.R. 3579, to facilitate the temporary reemployment of federal annuitants. Annuitant reemployment occurs now typically with the individual's new pay being offset by the dollar amount of the previously-earned annuity, and in rare cases a restrictive OPM-led waiver process can allow a specific agency to pay these annuitants without the dollar for dollar loss. This legislation would allow annuitants to earn full pay and their annuities.

The National Active and Retired Federal Employees Association (NARFE) threw its support behind legislation that would make it easier for the Government to re-hire Federal Annuitants.

Testifying before the House Subcommittee on the Federal Workforce, Postal Service, and the District of Columbia, Committee on Oversight and Government Reform, Daniel Adcock, NARFE's Assistant Legislative Director, said NARFE has long held that federal retirees who are interested in returning to government service ought to be able to receive the full salary of their new job without any offset as the result of the retirement annuity they earned through prior federal service. "At a time when the nation faces critical challenges and our federal government faces an unprecedented brain drain," Adcock told the Subcommittee, "we should not ignore this pool of ready, willing, able and proud men and women who have dedicated their careers in service to our nation."

Adcock said that NARFE's annuitant members count among our rank agency managers and line supervisors, security specialists, computer programmers, air traffic controllers and law enforcement personnel. "Annuitants boast rare talents and vast experience," he added. "For

those capable, and those willing to give more in answer to this call, laws, regulations and the manner in which they are applied must not be an impediment to accessing our talents.” He noted that “(T)he requirements of the ‘war on terror,’ homeland security and other responsibilities have created considerable staffing difficulties, particularly in light of the unique expertise and experience required for these jobs. Indeed, the reality of our current skill shortages demonstrates the critical roles played by civilian employees of the government, thousands of whom are working alongside their uniformed colleagues in locations like Iraq and Afghanistan.”

The problem, Adcock explained, is that under current law, the wages of those re-employed annuitants are generally offset by the amount of their annuity. “However,” he said, “the Office of Personnel Management (OPM) and certain federal agencies have the authority to allow some returning retirees to avoid the offset when serving ‘in positions for which there is exceptional difficulty in recruiting and retaining a qualified employee’ and in jobs critical to the accomplishment of the agency’s mission.”

But it is not always about the money. Adcock told the Subcommittee that many NARFE members “have told us they appreciate the value of remaining professionally, mentally and physically engaged through re-employment. In addition, more and more no longer care to be bystanders with what is going on in the Middle East and with Homeland Security and they want to answer the call of public service at a time when our nation needs their unique skills and talents.”

Adcock noted that H.R. 3579, legislation introduced by Ranking Member Tom Davis (R-VA), would allow federal agencies to reemploy federal retirees on a limited, part-time basis without offset of annuity from salary. Adcock said it is NARFE’s hope that “agencies use this authority to supplement, and not supplant, the current workforce and to find annuitants with specific skills which are not presently available for hard-to-fill positions which require specific skills.”

Adcock concluded NARFE’s testimony by reiterating that H.R. 3579 removes many obstacles preventing or discouraging the re-employment of federal annuitants and it enables the government to hire workers with skills and talents in short supply, and urged members of the subcommittee to approve this needed and crucial legislation.

Make A Difference !

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/online/db/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 Dole’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 Ave., Suite 122, Raleigh, NC 27601, and the phone number is (919) 856-4630.

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/>)

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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.

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Value of NARFE Membership

Many times NARFE officers/members are questioned as to "Why should I join NARFE and/or maintain my NARFE membership". Some prospective members believe NARFE is a social organization and we know the upcoming Baby Boomers are 'not' joiners. They look at their retirement as an opportunity to get away from; meetings, groups, organizations, etc. We will be faced with a real challenge next year (2009) when a new U.S. President and 111th Congress take office. We (NARFE) will need to work harder than we ever have in order for us to just "maintain or keep our present benefits". Let's look at some statistical information that the new 111th Congress will be looking at in 2009. First, our national debt exceeds \$9.4 trillion and continues to grow. The present government debt per U.S household is \$531,472.00 and continues to grow. Major government liabilities/obligations include: Medicare - \$30.4 trillion, Social Security - \$17.4 trillion, Federal Debt - \$5.2 trillion, Federal Pensions - \$1.3 trillion, Federal Retirement Health Benefits - \$312 billion. The five areas listed above amount to approximately \$54.6 trillion (about 94% of the of the total Government debt/obligation) and they also continue to grow. Substantial increases in all of the above categories are predicted when the oldest of 79 million Baby Boomers reach 65 in 2011.

The future 111th Congress will be attempting to adhere to a policy of "Pay As You Go". In order to accomplish this objective, they will either have to raise taxes or they will have to reduce expenditures (or a combination of both). Expenditures are projected to exceed the revenues and are predicted to continue to do so until at least 2011. Both of the aforementioned alternatives will adversely affect NARFE members. Over the past few years, there have been numerous attempts to; increase our (personal) FEHBP contributions, delay or eliminate COLA's, implement HSA's, means test Medicare or other benefits, etc. All of these attempts (during the past 10+ years) have been defeated or removed from Bill's and/or legislation due to the efforts of our legislative staff, members and our "friends in Congress". A number of "our present friends" in Congress will not be in the 111th Congress (such as Tom Davis). We need to cultivate new 'friendships' in the 111th Congress if we expect to continue stopping adverse legislation.

The numbers of members we have will directly have an influence on whether we can maintain our present benefits. Members who are contemplating *not* renewing their membership should be made aware of the above information and prospective members should also be aware

of how important a NARFE membership is. If we continue to lose members because of retention problems and we can not sign-up new members fast enough to offset our membership losses, then eventually we will become ineffective and we will all see reductions in our annuities or earned benefits. Remember.....

"Together we can make a difference"

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From Your Service Officer Chapter 211 Service Officer

Hello Everyone,

I am your new service officer and would like to introduce myself. My name is William " Bill " Hiney, I retired in 2004 from the Postal Service in Des Moines, Ia. My wife Janet works for the USPS Human Resources Shared Services Center in Greensboro. We have 3 children and 7 grand children, all in Iowa. During my career I worked in Oceanside, and San Diego, CA, Lock Haven and Williamsport, PA before ending up in Iowa. We have been in NC since April 2005 live just north of Randleman and love it here. Our hobbies include golf, traveling in our motor home and animal rescue, especially Greyhounds.

I want you to feel free to call me anytime you have a question or concern, my cell phone number is **336-402-5362** or you can contact me at **dustmite49@aol.com**. In each issue of the chapter newsletter I will try to include information that will apply to current employees as well as retirees. I don't know if I can do as well as Herb has done but I will try.

Retirees

For this issue I would like all of you to review and list in one place all of your important financial information as well as health insurance carrier and a health care power of attorney along with your SS# and your OPM claim number and also consider a Living Will. You should also review all of your beneficiaries to make sure that they reflect your wishes. Please talk to a child, sibling or close friend who will know where that information is if you become ill or disabled. Personal experience with the recent illness and subsequent death of my mother has made me aware of the difficulties if this information is not available.

Current Employees

One of the biggest problems I hear of from all of you has to do with health care. To continue coverage you must be enrolled in a **FEHB** plan for the five years just prior to retirement. Some employees get their coverage from a spouse who has good coverage while employed but is shocked to find the price explodes, disappears

after retirement or the spouse gets laid off. For your spouse to continue to keep the FEHB coverage if something happens to you they must be getting a survivor benefit. Another issue that came up was your retirement date. **FERS** and **CSRS** have two different rules. **FERS** employees must have their retirement date effective by the last day of the month, while **CSRS** employees can wait until the 3rd day of the month to get their first check at the beginning of the next month.

Doris and Wayne have been regular volunteers with our semi-annual Food Drives, for which we are very appreciative.

Doris and Wayne love to travel and have been to Europe, Canada and all over the US. Lately, their most regular trips have been to Texas and New Mexico every couple of years.

Doris also enjoys doing cross word puzzles, jig saw puzzles and cross stitch. She loves genealogy and has worked both side of the family back pretty far. As yet she has found only a few "suspicious" characters among the ancestors!

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Meet the Members



Doris Stafford

Although she now lives in Jamestown, Doris grew up in Greensboro. She worked for the Federal Government for 23 years. The first 18 months were at the Marine Base in Quantico where her husband Wayne was in basic training. It was the Korean War era and Wayne was due to be shipped overseas but got a reprieve when the cease fire was declared just as he finished his training! Wayne went on to work for Western Electric and AT&T. It was that work that brought Doris and Wayne back to the Greensboro area. Doris was hired at HUD in 1978 and worked her way up various positions to the job of Finance Analyst in the Public Housing Division. She retired from HUD in 2000 and joined NARFE immediately. She has served as Chapter 211 Treasurer for the last five years. Wayne and Doris have two children: a daughter who lives here and a son in Texas. So far there are a total of three grandchildren.



Anna Swain

Anna Swain retired at the young age of 48 after 28 years of federal service with IRS and the Federal Home Loan bank Board. Born in Kentucky, Anna's and her family moved here when she was eleven and she grew up near UNC-G. She attended Curry School, then a facility on the UNC-G campus that served grades 1 through 12 that was staffed by students undertaking their student teaching assignments. Married 51 years to her husband, she has two children: a son in Atlanta and another in McLeansville. The grandchildren number two as well, a girl and a boy. She and her husband love to travel and have taken several cruises, most notably one to Alaska in 2000. More recently, they have been exploring the North Carolina mountains. Anna is a dedicated fitness buff, exercising at Curves several time a week, getting over there the first thing in the morning.

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What is Dues Withholding?

Most NARFE members are “annual” members who, upon receiving an annual dues invoice, write a check to renew their membership for another year. It’s the way many of us pay for most things — one check, every month, every year. But there is another way to pay national and chapter dues, without having to remember the annual dues obligation: dues withholding. It is a simple program that requires nothing more than completing the application found in NARFE magazine. The cost: an envelope and a stamp.

You authorize an amount equal to 1/12 of your national and chapter dues to be withheld from your annuity payment each month. For example, if your annual dues are \$35, then the Office of Personnel Management will withhold \$2.92 a month from your payment. That’s all there is to it.

Tour participation in the program helps NARFE, too. Members who choose dues withholding save their association tens of thousands of dollars a year in mailing and dues processing costs. This is a mutually beneficial arrangement; members spread the cost of NARFE membership over 12 months through small payments — interest free — and NARFE slashes the cost of membership administration, thereby freeing monies up for other programs. Members can always cancel out of dues withholding, for any reason.

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Attention Caregivers

Are you taking care of an elderly family member? If your answer is yes, please join UNC-Chapel Hill in a research study about caregiving called, "Meanings and Reasons for Caregiving." This study is for primary caregivers to a family member age 65 or older who lives at home or with others. You will participate in a 30-minute telephone interview and will receive a \$25 gift card to Target for your participation. For more information, please call them toll-free at 1-866-725-3583. Sponsored by the Center for Aging & Diversity at the UNC Institute on Aging.

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Recent Programs

May 2008
North Carolina's Highway Wildflower Program,
Ken Taffer, NC DOT

June 2008
Battle of Guilford Courthouse, Nancy Stewart,
National Park Service

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Food Drive

Mark your calendar! The fall food drive for the Urban Ministry food bank is set for Saturday, September 20th. Please consider joining with other members of NARFE Chapter 211 in supporting this vital city-wide effort. Since 2002, Chapter 211 has collected more than 1,400 pounds of food for Greensboro's neediest citizens!

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Chapter 211 Has Moved !

Effective May 8, the location for the Chapter 211 NARFE monthly luncheon meeting is the Golden Corral Buffet & Grill located at 2419 Lawndale Drive, near the Target store.

Members should plan on arriving at shortly after 11:00 am to help themselves at the buffet. The Chapter business meeting will begin at 11:45. The price for the Senior Buffet, including beverage, gratuity, and tax will be \$10.57 per person. If water is substituted for the beverage, the price will be \$8.27 per person.

Meetings will be held the SECOND Thursday of each month. The meeting dates for the remainder of 2008 are as follows: August 14, September 11, October 9, November 13, and December 11.

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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 11:30 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.

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Gift Membership

A NARFE Gift Membership is a lasting and useful way to show a friend or family member that you care. The cost is only \$33.00 for a one-year membership. It will show that you truly care enough to make NARFE's valuable information, retirement benefits assistance and strong lobbying efforts on Capitol Hill available to that person. It will be a reminder of your thoughtfulness each month when *NARFE* magazine arrives in the mail.

Gift Memberships are appropriate gifts for birthdays, chapter recognition and contest awards, or for a speaker for providing a program. Just complete a Gift Membership Application (F-85) and fill in your credit card information, or add a check or money order payable to NARFE. Send completed applications to NARFE Headquarters, 606 N Washington St., Alexandria, VA 22314.

An official gift certificate will then be issued to the recipient indicating that it is a gift from you.

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New Meeting Time

At the May 8th chapter 211 meeting it was agreed that future Chapter meetings will begin at 11:45 rather than 11:30 in order to allow enough time for members to proceed through the buffet line. Members are advised to wait until 11:00 to arrive at the Golden Corral as the cash register does not reset from breakfast prices to the luncheon prices until that time.

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Death of a Retiree

An eligible survivor can collect civil service retirement benefits with little or no difficulty. The exact type of benefit and the amount will depend on each particular case, but the way to obtain them is simple.

THREE EASY STEPS

The eligible survivor should follow this simple procedure:

1. Return any uncashed annuity checks to the return address shown on the envelope in which the check was delivered. If annuity payments have been sent directly to the bank or other financial institution, promptly

notify that institution of the annuitant's date of death. Any payment deposited after the date of death should be left untouched. The Office of Personnel Management (OPM) will request the Treasury Department to recover the payment. However, any accrued annuity that has not been paid to the annuitant will be included in the benefit to the eligible survivor.

2. Notify OPM by telephone at 724-794-2005. Use option 6 when requested on your touch-tone phone to report a death. You also can notify the Retirement Operations Center, Boyers, PA 16017, of the death of the annuitant so the center can send an application for survivor benefits. The use of this address will expedite your claim.

3. Obtain a certified copy of the annuitant's death certificate to enclose with the application that OPM will send. OPM prefers that the applicant wait for the official application, and that it be completed and returned promptly after receipt. While awaiting return of the application, OPM will have completed certain preliminary actions so that the application can be expedited.

OPM GOES TO WORK

Notifying the OPM Retirement Operations Center immediately after the death of the annuitant enables that office to start helping the person entitled to survivor benefits. As soon as the Retirement Operations Center receives this letter of notification or your telephone call, it will stop payments and send an application to the person who is found entitled to apply for benefits.

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Meeting With the Board

After a long, dry sermon, the minister announced that he wished to meet with the church board after the service.

The first man to arrive was a stranger.

"You misunderstood my announcement. This is a meeting of the board," said the minister.

"I know," said the man.

"If there is anyone here more bored than I am, I'd like to meet him

NARFE Chapter 211 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	Doris Stafford	336-454-4858

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>
July 10, 2008	Annual NARFE Picnic, Sumner Civitan Park
August 14, 2008	Paul Sams, National Legislative Officer, NC Federation
September 11, 2008	Nutrition and Diabetes Management, Richard Neubauer, registered dietitian, Moses Cone Health System
October 9, 2008	Alzheimer's Association, Eileen Vaillancourt

**GATE CIY NEWS
NARFE Chapter 211
308 Woodbine Ct
Greensboro, NC 274303-1549**

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