



NEWSLETTER

January, 2011

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

Chapter No. 214 – Hendersonville, NC 28792

Raymond N. Carter President 890-8080	Paul J. Boudreaux VP/Legislative 697-2034	Frank Coperich VP/Mem & Prog 692-4566	Raymond N. Carter Treasurer 890-8080	Marlene Jimenez Secretary/Editor 697-2112	George Butler Service Officer 890-5610	Asst Svc Officer
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OUR FEBRUARY 18, 2011 MEETING WILL BE HELD AT THE VILLAGE CENTER OF FLAT ROCK
[Meeting / Program 10:00 a.m. -Coffee]

January 21, 2011 Program

Steve Kirkland, Chief Development Officer & CEO Jennifer Henderson Blue Ridge Community Health Services, 2579 Chimney Rock Road, PO Box 5151, H'ville 28793 (828-233-2204)

{Contact provided by Elizabeth Balogh}

PLEASE NOTE

If; when we are scheduled for a meeting, school is closed, or delayed for any amount of time that day, there will be no Chapter 214 meeting. We want no accidents on slick roads thank you!

PRESIDENT'S MESSAGE

By Ray Carter

2011 is not only a New Decade but also a New Congress. Budget cuts on the way, Benefits are big items, so we must stay on top of Washington's proposals.

Most of us thought our retirements were secure but

we will most likely be thrown in with Social Security and Medicare Health Care. We need to make our votes count!

This is also why membership is so important. No One sees a five cow herd but two thousand head makes a lot of noise. We need to find ways to increase membership and raise awareness of the Chapter in the Community.

Alzheimers Fundraisers would let people see us in a positive Light. Some times making the Newspaper could be Good Advertisement.

NARFE GOALS FOR 2011

1. LEGISLATION INFORMATION
2. MEMBERSHIP
3. ALZHEIMERS
4. COMMUNITY INVOLEMENT
5. COMMUNICATE WITH MEMBERS WHO DO NOT ATTEND MEETINGS

The Chapter would like to Thank Paul and Penny for having the December Meeting in their Home. Their hospitality added a warmth to the Season. Also, we appreciate their efforts in obtaining the Flat Rock Center for our 2011 Meetings.

LEGISLATIVE AFFAIRS

By Paul Boudreaux, VP

Well, here it is a new year and perhaps we can spend a moment to reflect on the happenings of the past twelve months from NARFE's perspective. Two important events for this chapter occurred last year. First was our meeting with Rep. Schuler and Candidate Miller and getting their promise to work with the opposition party, no matter who was elected. The second was the Fiscal Commission Report and its potential consequences for active and retired federal employees. By now you are all too familiar with its suggestion for "fiscal contractions" impacting federal employees and retirees:

- Basing federal civilian retirement annuities on an employee's highest five years of salary rather than the highest three years, as under current and longstanding law. According to the Congressional Budget Office, this plan would reduce a Civil Service Retirement System (CSRS) annuity by an average of \$1,424 in 2010 and would reduce the average annuitant's retirement benefit by \$7,148 over five years. A Federal Employees Retirement System (FERS) annuity would be cut by an average of \$462 in 2010 and by \$2,322 over five years.

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LEGISLATIVE AFFAIRS
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- Requiring workers to contribute a much higher share of their salary toward their defined-benefit annuity. This would have the effect of a significant pay cut. The additional contribution would not result in any change in a retirement annuity. While employees currently make contributions from their salary to the Civil Service Retirement and Disability Fund, most medium and large private-sector employers historically have not required their workers to make any contributions toward their defined-benefit pensions.
- Deferring CSRS cost-of-living adjustments (COLAs) until age 62. Instead, CSRS annuitants would be offered a one-time, catch-up inflation adjustment at age 62 to increase the benefit to the amount that would have been payable had full COLAs been in effect.

Even more disturbing is the report's plan to require federal employees and annuitants to pay an increasingly higher share of Federal Employees Health Benefits Program (FEHBP) premiums by limiting growth of the government/employer share to the Gross Domestic Product (GDP) plus 1 percent. Given that increases in FEHBP premiums are likely to outpace the percentage increase in the GDP plus 1 percent, workers and retirees would be forced to pay a higher percent of the premium each year to the point where many could no longer afford health insurance.

In addition, the co-chairs' proposal to use the so-called "Chained" Consumer Price Index for All Urban Consumers (C-CPI-U) to set COLAs for Social Security (and other indexed benefits) has been estimated by the Congressional Budget Office to lower Social Security benefits by 3 percent after a 10-year period and would likely result in a similar reduction to federal civilian and military retirement COLAs. Rather than adjust the COLA to reflect the disproportionately higher health care costs paid by older Americans, the co-chairs' proposal to use the C-CPI-U would further erode federal annuitant inflation protection.

We have done our part in bringing these facts before you. As a member of NARFE, it is incumbent upon you to act, or not act, upon these facts. It is also our duty to share in the

burden of government. We all knew that when we worked as federal employees. However, it is also important to be treated fairly, justly and with equity as any other American. We should object strenuously to being unfairly treated as the preverbal "whipping boy" of congress, knowing fully that under the Hatch Act, active employees can not object – BUT – we are retired and no longer come under the jurisdiction of the Hatch Act. Let congress know your opinion, give them the facts that affect you personally. Make your feelings known to them.

The NARFE web site has a contact provision that you can use if you have access to a computer. The NARFE web site is found on the internet at:

<http://www.narfe.org/departments/member/>

You will need your last name and your current NARFE Membership ID Number to log onto this site. The Legislative Action Center (LAC) on the NARFE web site provides an easy way for NARFE members to locate information about every Member of Congress including links to Member's web sites and forms to sign-up for regular e-mails. A template or "Sample Congressional Delegation Letter" is available to NARFE members on the Legislation home page. (To find Members by name or state use

<http://capwiz.com/narfe/dbq/officials/>).

Computers are available at public libraries if you do not have access to one. Librarians are very helpful in aiding seniors in accessing the web.

Even with this technology, a hand written letter to a Senator or Congressman is often the most effective voice we have. It is now up to you if you feel it is important enough to act.

Paul



JOIN NARFE
Contact Frank Coperich
(692-4566)
Vice President Membership

Welcome to NARFEAS! You ask what is NARFEAS? The "extra AS" stands for AND SPOUSES. A commonly overlooked fact is that the benefits we (and NARFE) are so careful to protect apply to our spouses and families. Maybe NARFEASAF is better? Please consider that (when properly selected) 1.) A predetermined portion of our retirement annuity passes on to our surviving spouse . 2.) Our life insurance benefits pass on to our surviving spouse and children. And 3.) Our health benefits and options pass on to our surviving spouse. It is, therefore, important that surviving spouses retain their NARFE membership. "Not ever having worked for the US Government" is not a valid reason to drop membership in NARFE. Please consider the long-term protection that NARFE offers. And make sure that our spouses understand that NARFE is for us all.

Frank

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).

ADDRESS CHANGES

Carolyn Entwistle, 600 Carolina Village Rd, Apt 1412, H'ville 28792-2803 (692-4117)

PROSPECTIVE MEMBER

Claire Gagan, 54 Wilkie Way, Fletcher 28732-9638 (687-2580)

Marlene B. Jimenez, Editor (697-2112) marbj@juno.com