



NEWSLETTER

February, 2008

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

Chapter No. 214 – Hendersonville, NC 28792

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| Paul J. Boudreaux President 697-2034 | Frank Coperich VP/Membership 692-4566 | VP/Program | Joyce Armstrong Treasurer 691-3244 | Lenelle Perry Secretary Marlene Jimenez | George Butler Service Officer 890-5610 | Bill Hickling Asst Svc Officer 864-5263 |
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**OUR MARCH 21, 2008 MEETING WILL BE HELD AT THE VILLAGE CENTER OF FLAT ROCK
{Meeting/Program 10:00 AM – Coffee }**

February 15, 2008 Program:
Speaker: Ms. Suzanne Lengel,
Operational Supervisor, Social
Security Administration. Topics
will cover Government Pension
Offset, Windfall Elimination
Provision and Survivors Benefits.

PRESIDENT'S MESSAGE:

Since our January meeting was canceled because of inclement weather, there are a number of items that should be brought to your attention. I received a notice from the staff at the Village Hall of Flat Rock that the meeting room will be occupied by voting machines of the Board of Elections for one stop voting on April 18 and again on October 17, 2008. Therefore, we will have our NARFE meetings that were scheduled there at those times in alternate locations to be announced later.

On January 22, I attended the Area I Legislative Committee on your behalf in Waynesville. We reviewed the successful campaign to solicit the endorsements of Representative Schuler, Senators Dole and Burr for Premium Conversion. We addressed the issue of the Alternative Proposal to Premium Conversion raised in the US House of Representatives (see *NARFE Magazine, January 2008, pp 14-16*). This Alternative to

Premium Conversion proposes that instead of shielding all health care costs as tax exempt, federal retirees would have to apply each tax year for a maximum of \$3000 in health care premiums that could be excluded from taxes. The Area I Legislative Committee voted unanimously to reject the Alternative Plan and continue our support for complete Premium Conversion. I volunteered to prepare a "Generic" case study of a "typical" North Carolina federal retiree. Using data published by OPM for the tax year 2005 that appeared in the NARFE Magazine on May 2007, page 13, for retirees in NC, I calculated the equivalent FY 2008 dollar amounts. I did this by applying the COLAS of 2006, 2007 and 2008 to the FY 2005 dollar amounts to reach an equivalent monthly annuity for the **average Annuitant of \$1,999.40**, and the **average Surviving Spousal Annuitant of \$1,169.12** living in NC. Using these OPM derived values, I applied the monthly taxed health care premium costs: Blue Cross/Blue Shield Standard Family (**\$314.47**) and Blue Cross/Blue Shield Standard Self Only (**\$125.91**); Medicare Part B (**\$96.40**); and Federal Long Term Care average individual (**\$159.00**) to the respective monthly annuity. The results were startling. For the average annuitant who took these health care premiums, 41% of the annuity is lost to health care costs before taxes are

applied! For the surviving spouse, it is even more drastic when you consider that many women in this category were married to employees who retired prior to social security taxes being withheld from their active government salaries and therefore they do not qualify for free Medicare Part A! That would cost them an additional and unacceptable \$423.00 per month! This would leave them only \$364.81 before taxes to live on each month. Many were stay-at-home mothers raising a family and never earned social security on their own, so they are not entitled to any social security benefits.

Since the average North Carolina annuitant is at the 54 percentile point of all US CSRS/FERS pensions (*NARFE Magazine, June 2007, pp.22-23*), nearly half US pensioners receive more than NC annuitants at \$23, 992.80 per year. What it really says is that many of us can not afford to pay the Medicare and FLTC premiums and expect to have a livable income! Most surviving spousal annuitants don't even have enough income to get above the US poverty level. This hardly seems the income necessary to qualify CSRS/FERS annuitants for the "fat cat" status that many Americans seem to regard retired federal employees. (PRESIDENT)

(PRESIDENT)

On February 7, Congress passed an economic stimulus bill and sent it to the President for his signature. It will provide a tax rebate of \$600 for the tax year 2007 for single income tax filers (with gross adjusted incomes of \$75,000 or less) and \$1200 for married joint income tax filers (with adjusted gross incomes of \$150,000 or less). It will also allow low income seniors who paid no income tax for the year 2007 and who have at least \$3000 worth of earned income a \$300 rebate for single seniors or \$600 rebate for joint filers who paid no income tax in tax year 2007. You must file a 2007 Tax Return to qualify for this rebate. NARFE played a crucial role in lobbying congress to get this legislation passed. Watch for more information in the April 2008 issue of NARFE Magazine.

This August, Chapter 214 will again host Area I at our annual picnic. We are actively planning this event and your continued support will make it the success it has always been. The NC State NARFE Convention is rapidly approaching and Chapter 214 representatives are needed. If you plan to attend, please let us know.

Finally, a thought by the Kansas poet, Katherine Edelman: *“Outside my window, another day. It can be bright or it can be gray. It can be filled with tasks well done, with love and friends, with joy and fun. The blessing of choice is given to me to color this new day that I see.”*

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).

CALLERS: Please note below changes on your caller lists.

New Member:

- Cecilia E. Boyle, 3015 Chestnut Tree Rd, H'ville 28792-1224 (692-7588)
- Elie Stone, 208 Flat Rock Rd, Forest City, NC 28043-5716 (625-1921)
- Jay D. Farris (Wife Debby), 109 Edgehill Rd, H'ville 28730 (693-7080)

Address/Phone Change:

- Linda Benton, 4025 Little River Rd, H'ville 28739 (698-4881)
- Marjorie Hill, 333 Thompson St, Apt 116, H'ville 28792-4802 (693-6446)
- Corrine F. Murray, 600 Carolina Village Rd #21, H'ville 28792-4802 (693-0989)

NEW MEMBERSHIP INCENTIVE

PROGRAM: Anthony Matthews, 8805 Edenrock Ln, Tallahassee, FL 32312-5014

MEMBERSHIP INFO SUBMITTED WILL BE INCLUDED IN APRIL ISSUE.. UNFORTUNATELY, SPACE WAS NOT AVAILABLE THIS MONTH. SORRY!

IN MEMORIAM

L. Margaret Hicks

Died Thursday,

January 24, 2008 in Denver.

We mourn her passing. She will be sorely missed.

Her memory will live on!

“\$40 COUPONS ARE NOW AVAILABLE TO HELP TRANSITION TO DIGITAL TV-The discount coupons are available from the National Telecommunications and Information Administration with a two per-household limit. A special 24-hour hotline has been set up to request the discount coupons. The number is 1(888)388-2009. In addition they can be obtained at the Administration’s website

www.dtv2009.gov Not all converter boxes are eligible. Make sure you request a list of approved converter boxes when you request the discount coupon. Then go to your local electronics store with your coupons and make the purchase. (Store examples: P.C. Richards, Best Buy, Circuit City are a few). Chapter #23 suggests that you don’t wait. Beat the last minute rush and start the process now.”

The above information is from the Manhattan-Bronx Chapter #23 Feb 2008 Newsletter.

AARP TAX SERVICE: In the Blue Ridge Mall (just outside Belk) Phone: 698-6213 Beginning: Feb 1 Mon-Fri (9AM-4PM); Sat (9AM-1PM) Evening Appts: (5PM-7:30PM)

**VILLAGE CENTER OF FLAT ROCK OFFICIAL VILLAGE HALL
110 VILLAGE CENTER DR – MARCH 21, 2007**

Marlene B. Jimenez, Editor
(697-2112)

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