



NEWSLETTER

May, 2009

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

Chapter No. 214 – Hendersonville, NC 28792

Paul J. Boudreaux President 697-2034	Frank Coperich VP/Membership 692-4566	Frank Coperich VP/Program 692-4566	Joyce Armstrong Treasurer 691-3244	Marlene Jimenez Secretary/Editor 697-2112	George Butler Service Officer 890-5610	Bill Hickling Asst Svc Officer 864-5263
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**OUR JUNE 19, 2009 MEETING WILL BE HELD AT THE VILLAGE CENTER OF FLAT ROCK
[Meeting/Program 10:00 AM - Coffee]**

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)

September 18, 2009 Program: Hal Price, President, Cornerstone Retirement Planning, LLC and his Associate, Steve England

PRESIDENT’S MESSAGE:

Last month you heard me speak of how effective NARFE was in deflecting cuts 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 month I would like to reflect for a moment on how blessed we are as retired federal employees as compared to our fellow brethren who were part of private enterprise. We have all heard the old tale of how as federal employees we could have done a similar job in private industry and earned a lot more in salary. That may, or may not have been true, but even if it were, there is one important difference attached to a private industry job – the average time spent working today for one company is less than three years. The days of spending 30 to 40 years with a single company don’t exist any more, nor will they ever likely return – or for that matter - neither will the defined annuity plans associated with such employment. That means that your retirement pension is what you put away in your own 401K plan and what you can collect from Social Security. With an average 47% loss in 401K plans in the stock market this recession, think of what that has done to

those folks and their future pensions as well as those already depending on their 401K for retirement income! This is certainly a good reason to be thankful for being a retired federal employee.

Consider our COLAS – very few retirees, if any, have a pension plan today that is adjusted every year to compensate for inflation. Certainly, Social Security is COLA adjusted, but one can hardly call that a good retirement plan! In addition, health coverage is a disappearing fact of life in private industry – certainly not something that is offered across the board to present employees when they retire! If you were lucky enough to be offered the opportunity to join the Thrift Savings Plan (TSP) while you were working, then you can appreciate the US Government Treasury Note (G) option and the Lifetime Plans (L) options offered in that government 401K savings plan. Its shareholders have not only survived the recent stock market downturn well, but they

(Continued Page 2)

(President's Message continued from Page 1)

suffered minimal losses in the TSP if the retiree based most of his/her savings in the L or G options.

As you can see, we are indeed blessed, especially during these poor economic times. You do not have to look very deep into this issue to realize that we still need NARFE more than ever to help protect these earned benefits. Our Chapter 214 membership has continued to rise over the last three years. Our increasing clout as a group swells with our increasing membership. Let's keep up the growth and improve our defense of our earned benefits!

I would like to conclude with a thought from Ansel Adams (1902-1984), the great American photographer and environmentalist, *"No man has the right to dictate what other men should perceive, create or produce, but all should be encouraged to reveal themselves, their perceptions and emotions, and build confidence in the creative spirit."*

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).

NEW MEMBERSHIP INCENTIVE

PROGRAM: Carolyn S. Miller, 222 Raintree Dr, H'ville, 28791-9743 (890-0647)

CHANGE OF ADDRESS: Robbin L. Adams, 606 Lincoln Ave, Asheboro, NC 27205-4338 (336-629-1305)

Robert F. Mehrling, Country Manor, Rm 201, 170 Phillip St, P.O. Box 430, Jerome, PA 15937

Editor's Note:

Chaplain (definition): "a clergyman, or sometimes a layman, appointed to perform religious functions in a public institution, club, etc."

Constitution (First Amendment): "...which can neither enact a law nor prohibit free exercising of religion."

Chapter 214 appointed Chaplain, Earl Smith, has always brought us "Words of Wisdom." If anyone in Chapter 214 wishes to contribute to the Chapter 214 monthly Newsletter, in this regard, please feel free to contact Earl (685-3372) and he in turn will advise the editor. Thank you.

JOIN NARFE
Contact Frank Coperich
692-4566
Vice President
Membership

FOOLISH ?'S

Where can a man buy a cap for his knee
Or a key for a lock of his hair?
Could you call his eyes academies
Because there are pupils there?
Where are the jewels from the crown of his head?
Who travels the bridge of his nose?
Do the calves of his legs get hungry at times? And devour the corns of his toes?
Can the crook of his elbow be sent to jail?
Where's the shade from the palm of his hand?
How does he sharpen his shoulder blades?
I'll be darned if I understand.
{Contributed by Earl Smith}

"MOM'S JOB DESCRIPTION"

Job Description: Long-term players needed for challenging permanent work in an often-chaotic environment. . . . **Responsibilities:** This is for the rest of your life. Must be willing to be hated at least temporarily, until someone needs \$5 to go skating. . . . Must screen phone calls. . . Must be willing to be indispensable one minute, an embarrassment the next. . . . **Possibility for Advancement and Promotion:** Virtually none. . . . **Previous Experience:** None required, unfortunately. On-the-job training offered on a continually exhausting basis. . . . **Wages and Compensation:** You pay them, offering frequent raises and bonuses. When you die you give them whatever is left. The oddest thing about this reverse-salary scheme is that you actually enjoy it and wish you could only do more. . . . **Benefits:** While no health or dental insurance, no pension, no tuition reimbursement, no paid holidays and no stock options are offered, job supplies limitless opportunities for personal growth and free hugs for life if you play your cards right." Excerpts from author, Erma Bombeck.

Hope that all Mothers and indeed all caring women had a most

HAPPY MOTHER'S DAY ON SUNDAY, MAY 10TH.



Membership Message and Convention Report

The annual State / Federation convention was held in Hickory, NC April 28 –30, 2009. Frank and Pat Coperich represented Chapter 214 as voting delegates. Frank also served under Sergeant-At-Arms.

The current Federation officers were re-elected without opposition. A proposal was introduced to hold the Federation conventions at 2 year intervals. The (then) elected officers would automatically serve for a 2 year term. This proposal will be evaluated and voted upon at the 2010 convention. The time and place for the 2010 convention is yet to be determined. It will be hosted by Area III.

After hearing the reports from the various standing committees, a major impression was that “lobbyists don’t vote”. What this means is that headquarters can send all the lobbyists they want or can to Congress but the bottom line is that the main concern of our Senators and Representatives is to get re-elected. To accomplish this, they need votes from their constituents. They need to hear from us personally. We need to make our concerns known and we need to determine whether they support the issues we care about. Whether or not you can attend the local Chapter meetings, your membership is important in terms of numbers and influence.

A proposal at the national NARFE convention to eliminate the HQ office of Secretary and combine these duties with the office of Treasurer was defeated. However, the states are working up independent Resolutions to have this issue voted on by majority vote. This activity is ongoing and the Area VP’s and Chapter Presidents will be contacted shortly.

The Federation will initiate a NC lobbying effort during the month of August, when all the members of Congress are home. Details will be forth coming.

Another optimistic sign was the establishment of a Federation office of Public Relations. This will be headed by Doris Maxwell a new and energetic lady with plenty of good ideas. These publicity incentives will be disclosed shortly.

Chapter 214 received an award for the “Best Recruitment and Retention Efforts Among Chapters With 150 or More Members.” A plaque was given along with a check for \$100 payable to Chapter 214 for our treasury. Thank you to all who have maintained their membership. Thank you to all that have recruited new members and thank you to all who have encouraged others emphasizing the benefits of NARFE membership.

Two door prizes were won and these will be donated to the Chapter 214 Alzheimer’s fund at the May meeting.

A final word concerning the future of NARFE is the reality that NARFE will soon be a FERS oriented group. And the perspectives and outreach focus needs to be tailored to that end.
Membership Message and Convention Report.

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