

National Active and Retired Federal Employees (NARFE)



# NARFE Sandhills Chapter 1895

01



Lloyd Geisert,  
President



Paul Sams, VP and  
Legislative Officer

08



Nancy Sandoval,  
Secretary



Shirley Moser,  
Treasurer



Leatrice Beasley,  
Chaplin



Peter Feeny,  
Program Chair



George Sandoval,  
Public Relations



Clarence Martin,  
Service Officer



Julina LeVander,  
Alzheimer's Chair



Ed Klingenschmidt,  
Telephone Tree

12



Louise Klabbitz,  
Sunshine Chair



Vilma Geisert,  
Editor/Membership

08

## Sandhills Chapter 1895 News

INSIDE THIS ISSUE	Page
Meeting Recaps.....	2, 3 & 5
Photos.....	4, 6 & 7
Medicare & HSA's .....	8 & 9
Dues Withholding Forms.....	10
Hail & Farewell.....	11

**January 14 meeting recap:** The Sandhills Chapter of NARFE had its monthly meeting at the Community Congregational Church at 141 N. Bennett St. in Southern Pines, NC. President Lloyd Geisert opened the meeting at 10:30 a.m. with the invocation by Leatrice Beasley followed by the Pledge of Allegiance. Twenty-six were in attendance.

Pete Feeney introduced the guest speaker, Mr. Jeff Gollehon of JG Financial. Mr. Gollehan discussed reverse mortgages, municipal bonds and lessons learned from the 1987 Stock Market crash. His presentation was followed by a question and answer period.



**Jeff Gollehon of  
JG Financial**

**.January recap continued on top of next column.**

### January 14th recap cont'd:

President Geisert welcomed guests, Shirley and Leroy Bell, Bill Cannon and Sarah Gonzales.

**Treasurer's Report:** Shirley Moser; Copies of the Treasurer's report were distributed to the members prior to the meeting. Balance of funds on hand since last report: \$993.17 Receipts: \$280.88 Disbursements: \$183.48. Total to be accounted for: \$1,090.57 Total Obligations: \$76.00 Balance on hand for use: \$1,014.57. The Treasurer's Report was filed for audit.

**Committee Reports: Legislative:** Paul Sams reported on the Premium Conversion Bill and the Government Pension Offset Bill. **Membership/Editor:** Vilma Geisert reported the December newsletter showed status of the chapter membership **Programs:** Pete Feeney reported Matthew Moriarty, newspaper columnist for The Pilot Newspaper will address the February meeting. **Sunshine Program:** Louise Klabbitz sent out 3 get well cards to members this month. **Alzheimer's Research Raffle:** Julina LeVander:: Today's raffle netted \$76.00.

**Telephone Tree:** Ed Klingenschmidt reported Rosetta Smothers requested to be removed from the list. **Service Officer:** Clarence Martin; explained he provides a packet to the survivor, when Chapter member dies; and offers his assistance. He then waits to be contacted by the survivor.

## Sandhills Chapter 1895 News

**February 11th meeting recap:** The Sandhills Chapter of NARFE had its monthly meeting at the Community Congregational Church at 141 N. Bennett St. in Southern Pines, NC. President Lloyd Geisert opened the meeting at 10:30 a.m. with the invocation by Louise Klabbatz followed by the Pledge of Allegiance. Seventeen were in attendance.

Pete Feeney introduced the guest speaker, Mr. Matthew Moriarty, columnist for The Pilot. Mr. Moriarty addressed the membership about his most memorable assignments and columns over the past 5 years. His presentation was followed by a question and answer period.



**Matthew Moriarty,  
The Pilot**

**Alzheimer's Research Raffle:** Louise Klabbatz conducted today's raffle which netted \$31.00. **Legislative, Membership, and Editor** reports were provided by Vilma Geisert. **Programs:** Pete Feeney reported the March meeting will be an 'Eat and Meet' at the Days Inn. **Sunshine Program:** Louise Klabbatz; requested the chapter to continue with Chapter 1895 practice in contributing \$25.00 to the Alzheimer's Fund in the name of Rosetta Smothers; a motion was made by Harry Klabbatz and seconded by Dale Streicker to formally approve that contribution. She asked members to please let her know as soon as possible, of any member's illness. **Newsletter:** Vilma Geisert stated the next newsletter will be due out at the end of March and articles from the membership are encouraged.

**February recap continued on top of**

**February 11th meeting recap cont'd:**

**NEW BUSINESS:** President Geisert referred members to the handout distributed regarding specifics about the NC Federation Convention in Chapel Hill.

Vilma Geisert, Area V Vice President asked those interested in attending the training session on Tuesday February 19<sup>th</sup>, 2008 at the Quality Inn in Lumberton, N.C. to notify her.

**Alzheimer's Research Raffle:** Louise Klabbatz conducted the raffle netting \$31.00

\* \* \* \* \*

**Important message to NARFE members**

**(retirees):** Never again receive a late dues notice for forgetting to pay your annual NARFE dues! Never again write a check to pay your annual NARFE dues! Never again have your name appear on NARFE reports as past due in dues payments.

It is so easy. Sign up for 'Dues Withholding'. Have your dues withheld monthly from your annuity and save money. National dues are now \$29.00 annually plus chapter dues. Instead, sign up for dues withholding and pay \$24.60 a year plus chapter dues of record. It costs you less for your NARFE's dues by signing up for Dues Withholding (divide \$24.60 by 12 months. = \$2.50 monthly out of your annuity). You may also sign up your spouse for Dues Withholding. Both dues are withheld from your monthly annuity. Save on both!

Forms to sign up for Dues Withholding are on **page 10** of this newsletter. Complete both forms, cut out, and mail to the address provided on **page 10**.

## March 10th Quarterly 'Eating Meeting'



Patricia and Pete Feeney at the Sandhills Chapter 1895 'eating meeting' at the Day's Inn.



Julina LeVander preparing to conduct the monthly Chapter 1895 Alzheimer's Raffle with a table full of donated items from chapter members.

**March 10th meeting recap:** The Sandhills Chapter of NARFE had its monthly meeting at the Days' Inn, 805 SW Service Road – US HWY 1 at Morganton Road, Southern Pines, NC. President Lloyd Geisert opened the meeting at 11:00 AM with the invocation by Leatrice Beasley followed by the Pledge of Allegiance. Seventeen were in attendance.

Minutes of February 11, 2008 meeting were distributed prior to the meeting. Minutes were approved as distributed. Treasurer's Report: Shirley Moser. Copy of February Treasurer's report distributed prior to meeting. Balance of funds on hand since last report: \$956.63. Receipts: \$130.92. Disbursements: \$231.00. Obligations: \$73.50. Balance on hand for use: \$783.05. The Treasurer's report was filed for audit. **Legislative:** In the absence of Paul Sams, Vilma Geisert included the GEMS Report with handouts distributed prior to meeting. **Membership:** Corrected reports are anticipated from National. **Programs:** Pete Feeney reported the guest speaker for April meeting will be Mr. Daniel Oates, First Health Medical/Surgical Librarian. **Service Officer:** Clarence Martin briefly mentioned that recently a name, very similar to one of our chapter member's, appeared in the obituary column in the newspaper. **Telephone Tree:** Ed Klingenschmidt executed the Telephone Tree, in this instance, in accordance with chapter procedure, although, at the time, no one realized the deceased was not a chapter member. A recommendation was made to check with a few of our long time active chapter members to insure validity of the name. **Alzheimer's Research Raffle:** Julina LeVander conducted the raffle, netting \$89.00.

**Continued on top of next column**

**March 10th meeting recap cont'd:**  
**NEW BUSINESS:** President Geisert asked Area V Vice-President, Vilma Geisert to report on the Area V Leadership Workshop, held Feb 19th in Lumberton, NC. Attended by Paul Sams, Shirley Moser, George & Julina LeVander, Peter Feeney, Clarence & Marjorie Martin, Lloyd & Vilma Geisert. Lloyd Geisert, Shirley Moser, George & Julina LeVander, Peter Feeney, Clarence and Marjorie Martin each provided brief feedback about the workshops they attended.

Vilma commended Chapter 1895 for having the best chapter representation at the Workshop. The Workshop was attended by 41 Area V chapter members and all ten (10) Area V chapters were represented.



***If you have not renewed your membership please contact one of the Membership Team, below, for assistance.***

**Peter Feeney .....(910) 695-1554**  
**Vilma Geisert .....(910) 215-5898**  
**Glenn Lazarus .....(910) 235-0178**  
**George LeVander... (910) 895-9657**  
**George Sandoval... .(910) 246-9881**

**March 10th 'Eating Meeting' enjoying fellowship and good dining.**



**Left to Right: Leatrice Beasley, Marjorie and Clarence Martin, Julina & George LeVander. Right side of table: Kitty & Bob Maddrey, and Norman Eppell. Not pictured=Ed Klingenschmidt**



**Shirley Moser**



**Left to Right: Facing front Arthur & Cathrine Nommensen, Hal & Darla Davis, Henry Seufert. Pictured in the forefront: Patricia Feeney.**

**March 10th 'Eating Meeting' enjoying fellowship and good dining.**



**Arthur and Catherine Nommensen**



**Facing left to right: Norman Eppell, Hal and Kitty Maddrey;**

**FOR IMMEDIATE RELEASE**

March 20, 2007

**FOR INFORMATION:**

Dan Adcock or Jill Crissman 703-838-7760

National Active and Retired Federal Employees Association (NARFE) President Margaret L. Baptiste said today that her association has concerns about proposals in the Office of Personnel Management's "2008 Federal Employees Health Benefits Program (FEHBP) Carrier Letter" (also known as the "Call Letter") which would create separate health plans for Medicare-eligible federal annuitants and expand controversial Health Savings Accounts (HSAs). However, Baptiste applauded OPM's decision to encourage FEHBP carriers to offer enhanced hearing benefits for adults, including professional services and hearing aids.

"While OPM says that enrollees in the Medicare pilot "sub-option" would pay the same premiums set for their counterpart FEHBP plans, we are troubled that a plan specifically created for Medicare-eligible federal annuitants could open the door for separately rated retiree plans in the future with substantially higher premiums than other FEHBP plans," the NARFE President said. "In the 48 year history of the program, there has never been a separate FEHBP plan based on retirement status or age."

Baptiste also said that NARFE is concerned that the cost of the Medicare pilot sub-option's "pass-through accounts" could result in benefit cuts or higher deductibles, copayments and coinsurance for federal retirees and survivors.

In addition, the Association is disturbed that payments from the pass-through accounts would be used to encourage federal annuitants to join private Medicare options, like "Medicare Advantage" and the Medicare "Part D" prescription drug program.

According to Baptiste, the President's fiscal year (FY) 2009 budget would weaken traditional Medicare by reducing payments to doctors and hospitals and, as a result, make private Medicare Advantage (MA) plans more attractive to beneficiaries. Most federal annuitants enroll in traditional Medicare because the program's coverage coordinates better with FEHBP benefits than Medicare Advantage. Recent studies have shown that Medicare Advantage plans are paid more than the average traditional-fee-for-service Medicare plan in their area. NARFE, and its 53 member Leadership Council of Aging Organizations (LCAO) sister organizations, have urged lawmakers to cut overpayments to Medicare Advantage plans ensuring equitable funding and treatment of all beneficiaries by the Medicare program.

The Medicare Part D program was created to offer a prescription drug benefit for the 16 million older Americans who had no such coverage. Federal annuitants do not need to pay the Part D premium because they currently receive drug coverage through their FEHBP plan. NARFE has long been concerned that Medicare Part D would encourage employers, including the federal government,

**Continued on page 9**

to reduce or eliminate prescription drug coverage to Medicare-eligible retirees under FEHBP. Part D drug coverage is substantially inferior to what FEHBP now provides.

To add insult to injury, OPM persistently has refused to apply for a payment -- available to other public and private employers who provide drug coverage as generous as Medicare Part D -- which could be used to lower FEHBP premiums.

OPM continues to encourage FEHBP insurance carriers to expand the availability of High Deductible Health Plan/Health Savings Accounts (HDHP/HSA) despite the fact that the controversial option has only attracted a minute fraction of federal workers and retirees. Indeed, a report released March 18 by the nonpartisan Employee Benefit Research Institute (EBRI) and the Commonwealth Fund found "little evidence that the tax benefits of such plans [HDHS/HSAs] have the potential to help change the trajectory of health care cost growth, are leading health plans or providers to provide more information about the quality and price of services to patients..."

NARFE opposes HSAs because they could increase premiums for comprehensive plans since relatively healthy enrollees with higher incomes could be siphoned off into HSAs. Such concerns were confirmed by a January 2006 report of the nonpartisan Government Accountability Office (GAO), which found that HSAs tended to attract younger and wealthier FEHBP enrollees.

NARFE opposes OPM's decision in their 2008 call letter to solicit proposals for insurance carriers to offer the long dormant "Indemnity Benefit Plan" as a back-door attempt to jump start anemic participation in HDHP/HSAs. The President's FY 2009 budget said that the "Indemnity Benefit Plan" should provide HSAs as a system-wide option. Despite being named in the law which authorizes FEHBP, the Indemnity plan has not been available since the Aetna insurance company stopped offering the coverage in 1990. The entry of a large insurance carrier with an HDHP/HSA option available to most enrollees also could boost participation in HSAs.

# # #

*NARFE, one of America's oldest and largest associations, was founded in 1921 with the mission of protecting the earned rights and benefits of America's active and retired federal workers. The largest federal employee/ retiree organization, NARFE represents the retirement interests of nearly 5 million current and future federal annuitants, spouses, and survivors.*

### **Weekly legislative message is posted for NARFE members**

**A weekly legislative message is available to telephone callers (703) 838-7780 and toll free at 1-877-217-8234), posted for members on NARFE's Internet site, [www.narfe.org](http://www.narfe.org), and broadcast to GEMS e-mail addresses (now over 50,000). This policy allows each registered e-mail addressee to choose to read each message, delete each or pick and choose. Each delivery device is a service of NARFE, the National Active and Retired Federal Employees Association.**

**To apply:**

- Complete the application
- Enclose payment information, bill pay, check or money order payable to NARFE, or request to be billed.
- Or go to our Web site at [www.narfe.org](http://www.narfe.org) and join today!

\*Prior to October 1, 1987

**Enrollment includes membership in a local chapter and the national association, plus a subscription to NARFE's monthly publication, NARFE magazine.**

**Dues Withholding Application (Retirees Only)**

*Be sure to fill out both forms and mail to: Attn: Member Records, NARFE, 606 N. Washington St., Alexandria, VA 22314 (Do Not Send Money With This Form)*

(Please Print)

-   -

Social Security Number (9-digits)      C   S      Civil Service Annuity Number (Include prefix CSA or CSF) (Include prefix applicable suffix)

\_\_\_\_\_

(Mr., Mrs., Miss, Ms.)

\_\_\_\_\_

Address      Telephone

\_\_\_\_\_

City, State, ZIP      E-mail

\_\_\_\_\_

\_\_\_\_\_      Date of Birth      \_\_\_\_\_      NARFE Membership Number      \_\_\_\_\_      NARFE Chapter Number

**\*\*\* DO NOT SEND ANY MONEY OR CHECKS. Cut out and complete both forms and mail to:**

**Attn: Member Records, NARFE,  
606 N. Washington St.,  
Alexandria, VA 22314**

**Authorization**

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I make below and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I make below:

**Do You Authorize Your Spouse's Dues to Be Withheld from Your Annuity?**     Yes     No

**If YES, enter your spouse's name and membership number below.**

\_\_\_\_\_      \_\_\_\_\_

Name      Number

You authorize:  
National dues of \$24.60 plus  
Chapter dues of record to be  
withheld annually.

I understand that this authorization shall be valid until NARFE receives & processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management & that any disputes regarding this authorization shall be a matter between NARFE & myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization. I also authorize the Office of Personnel Management to disclose any information necessary to execute this request.

\_\_\_\_\_      \_\_\_\_\_

Signature of Annuitant or Survivor-Annuitant      Date

**Do Not Send Money With This Form**

Dues payments & gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

## HAIL & FAREWELL

### Members Transferred In, Reinstated or New

Moore, James C.....Whispering Pines, NC

### Members Sent 2nd Notices

Becker, Mary.....Pinehurst, NC  
 Bucci, Helen, .....Pinehurst, NC  
 Dunn, Rose I.....So. Pines, NC  
 Hayden, Linda J.....Rockingham, NC  
 Tullis, Jonathan T.....West End, NC  
 Wilson, Rebecca.....Myrtle Beach, NC

\*\*\*\*\*

### Members Transferred Out

#### Dropped for Non-Renewal:

Lauer, Mary Anne.....Foxfire Village, NC  
 Marsh, Harriette G.....So. Pines, NC  
 McAdoo, Joyce D.....Pinehurst, NC

#### Passed Away:

Rosetta Smothers.....Pinehurst, NC

\*\*\*\*\*

### 2008 NARFE Sandhills Chapter 1895 Officers

<b>President</b>	<b>Lloyd Geisert</b>	<b>(910) 215-5898</b>
<b>Vice President</b>	<b>Paul Sams</b>	<b>(910) 949-3357</b>
<b>Secretary</b>	<b>Nancy Sandoval</b>	<b>(910) 246-9881</b>
<b>Treasurer</b>	<b>Shirley Moser</b>	<b>(910) 687-0334</b>
<b>Legislative Officer</b>	<b>Paul Sams</b>	<b>(910) 949-3357</b>
<b>Service Officer</b>	<b>Clarence Martin</b>	<b>(910) 582-4310</b>
<b>Programs</b>	<b>Peter Feeney</b>	<b>(910) 695-1554</b>
<b>Membership</b>	<b>Vilma Geisert</b>	<b>(910) 215-5898</b>
<b>Public Relations</b>	<b>George Sandoval</b>	<b>(910) 246-9881</b>
<b>Chaplain</b>	<b>Leatrice Beasley</b>	<b>(910) 692-1124</b>
<b>Alzheimer's Fund</b>	<b>Julina LeVander</b>	<b>(910) 895-9657</b>
<b>Sunshine Program</b>	<b>Louise Klabbatz</b>	<b>(910) 944-7900</b>
<b>Telephone Tree</b>	<b>Edgar Klingenschmidt</b>	<b>(910) 692-2527</b>
<b>Editor</b>	<b>Vilma Geisert</b>	<b>(910) 215-5898</b>

**National Active and Retired Federal Employees (NARFE)**



Sandhills Chapter 1895  
V. Geisert, Editor/Publisher  
PO Box 2393  
Southern Pines, NC 28388

**NONPROFIT  
US POSTAGE  
PAID  
PERMIT NO 40  
MAILED FROM  
28387**

Address Service Requested

*Planning on staying at the Sheraton Chapel Hill Hotel for the Convention?*

*Cut off date for reservations at Convention Room Rates is March 31st.*

*North Carolina State Convention in Chapel Hill, April 28—May 1, 2008*

**Meeting: 2nd Monday of each month**

**Apr. 14th, 2008 10:30-Noon, Community Congregational Church, 141 N. Bennett St., So. Pines**

**May 12th, 2008 10:30-Noon Community Congregational Church 141 N. Bennett St. So. Pines**

**Jun 9th, 2008 11:00-12:30 PM DAYS Inn , Morganton Rd & Hwy 1, So. Pines**

***NARFE—Your future—Our focus!***