



NARFE Sandhills Chapter 1895

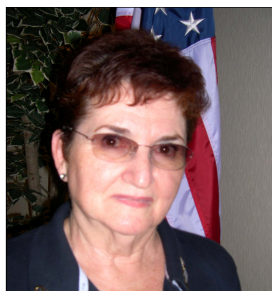
“It will mean money in your pocket every year...a very good return on your investment for a few minutes of your time.”



**George LeVander,
Chapter President**

President’s Message: I feel sure that we have a great chance of passing **H.R. 994 and S. 484** Bills during this Congress if we can get them on the floor for a vote. We have a lot of co-sponsors signed on, but we have been unable to get it out of Committee and on the floor for a vote. Write, call, e-mail, or visit your Congressional representatives and Senators to support these two “Premium Conversion” Bills and right a wrong against “Retirees”. It will mean money in your pocket every year. This will be a very good return on your investment of a few minutes of your time. **Pages 4 and 5** in this issue of our Chapter newsletter provides explanation about what Premium Conversion means to you.

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**Vilma Geisert,
Chapter Vice-
President**

VP’s Note: It is great to see members who haven’t been to a meeting lately. Welcome back! If you know someone eligible for NARFE membership, extend a personal invitation to them to join us at our October 10th meeting.

Our program for October 10th monthly meeting will be presented by B.C. Ballard. Ms. Ballard will speak about “Reverse Mortgages”. This is a popular topic of discussion on golf courses, in grocery stores, coffee houses, libraries, etc. Ms. Ballard is Secretary Treasurer of Harnett County Chapter 2047 in Dunn, NC, and Mortgage Loan Officer in Home Equity Conversion Mortgages. Our November 14th program will be presented by Tom Sherwin, Staff Pharmacist at First-Health Moore Regional Hospital. What a great opportunity to learn about interaction of medications, vitamins and supplements! December 12th (eating meeting) entertainment to be announced. If you know of some lively entertainment willing to perform gratis or small fee for about 15-20 minutes please contact me (910) 215-5898 as soon as possible.

Sandhills Chapter 1895 News



**Henry Seufert,
Treasurer**

Treasure chest of info: All Narfe dues have been collected by the National office since 1986: National, Chapter and Federation dues. Since 1988 ALL new members of NARFE were required to be Chapter Members as well as National Members. Those who held National

Membership ONLY were "grandfathered" as such. Chapter 1895 at this date has 31 "National ONLY" members, who do not pay Chapter dues.

Currently National Dues are \$25 per year and Chapter Dues are \$10 a year which includes \$4.00 a year paid to the State Federation for their dues. (National sends Chapters monthly their share and State's share of the dues). Thus, the total dues for Chapter 1895 members is \$35.

NARFE members can have their dues withheld from their Federal Pension on a monthly basis or can submit their dues to National direct by check or credit card. Members may pay for one, two or three years and receive a discount. One year National dues are \$25, two years \$45 and three years \$60. There is no discount on Chapter or State dues.

Spouses of Retired Federal Members may also join NARFE as members for the same fees. Since Narfe is now actively enrolling "Active" Federal employees, their spouses can also become members. Also, former Federal members may rejoin NARFE as well as "former" employees, "former" spouses, and "survivors" of "federal" Employees.

NARFE members may also become "Life" Members by paying in advance a reduced "dues fees" depending upon their present age from 30 to 100 years old. This discount averages from 10 to 30 per cent depending on their age. (See the NARFE Retirement Life Magazine). **See Treasure Chest page 7**



**Clarence Martin,
Chapter Service
Officer**

Service Officer's Message:

It is great to be a Service Officer, to provide a valuable service to members at a very difficult time in their life. To receive a call, "Could you please be of help" from a survivor who has just lost their mate. Especially when you walk into the home and the survivor is

not aware of the location of the check book, or how to write a check. Does not know anything about the daily budget, or location of insurance policies of life, house, car, car title/registration, etc.

Please get involved, know where these important documents are located and their significance. If you are in business, by all means designate someone, in writing, in advance, who can carry out your instructions in the business, in case you

See Service Officer's Message page 2



**Darlind Davis,
Secretary**

Note from the Chapter Secretary:

The Sandhills Chapter continues to bring the most important information to our members through the monthly meetings, fellowship, and now our latest newsletter edition. As secretary,

it is always helpful to have the highlights of our discussions distributed to everyone, especially those who were unable to attend the latest meeting. We love to see you all there each month, in a show of support for our programs and efforts. There is such a rich array of agencies represented in our membership. Come in October and bring your issues and concerns!

Did you know the "red tape" originally referred to the traditional practice of tying up bundles of bureaucratic records with red tape before storing them.

Sandhills Chapter 1895 News

July 2005—Thirteen members were in attendance at this meeting.

Vilma Geisert volunteered to be newsletter editor. Please give Vilma your in-put by July 20. We now need a program chairperson

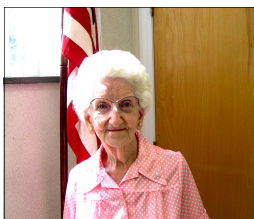
Treasurer's Report: Henry Seufert provided the Treasurer's Report: Balance on hand: \$3,985.60 is on hand in the bank, the most ever. A motion was approved to reimburse the Sampson-Duplin Chapter for its donation.

Three delegates would not accept reimbursement for the convention fees. A full check for the amount of \$135 will be sent to Alzheimer's Research and to add an amount to honor Phil DeLozier, who is a loyal member who has been ill.

Legislative Report: Paul Sams, legislative officer, discussed GPO and Premium Conversion and asked that we notify our public officials of our concerns for retirees. Also, the issue of re-vamping social security is a national issue that merits our continuous attention.

Membership: Pete Feeney was in Massachusetts on vacation.

Members providing items to the monthly Alzheimer's Raffle were: Julina and George LeVander, Nell and Earle Winnie, Margaret McLeod, and Vilma and Lloyd Geisert.



**Rosetta Smothers,
Chapter Chaplin**

Note from the Chaplin:

We invite all Federal Retirees to come to our NARFE meetings and become members. We encourage all NARFE members to attend all monthly meetings. You will be glad you did.

Service Officer's Message (continued from page 2) become incapacitated or die. I ran into a case where the combination of the safe went to the grave.

Develop habits to open and review your mail daily, checking bills for due dates to avoid late charges, as these can destroy your credit quickly. If needed, ask for assistance.

Have a great day, we are here to serve you.

August 2005— Nineteen members were in attendance at this meeting.

President LeVander welcomed the members and guests. He reflected about Phil DeLozier, who recently passed away. The Chapter and National NARFE office sent Mr. DeLozier certificates of appreciation for his dedication to the organization. He was a charter member of the Sandhills Chapter. Condolences were expressed to the MacDonald family as well. Cards were circulated by Julina LeVander for everyone to sign. Dale Streicker was welcomed back after an extended vacation.

The speaker, Mr. Gordon White, was introduced by Vilma Geisert, Vice President. Mr. White is a columnist for *The Pilot*, and served as a sports writer on the staff of the *New York Times* from 1947-1990. He serves as president of the Southern Pines Rescue Squad, and is also a member of the Southern Pines Men's Garden Club. His commentary was an interesting background sketch of Baltusrol, the course in Springfield, NJ, where the upcoming PGA Championship will be held this weekend.



Gordon White, Speaker

Our newsletter was mailed since the last meeting and Vilma Geisert was commended for the quality of the publication. The latest newsletter, however, is now in production. Please send Vilma material by September 20. She would like each officer or chairperson to provide an article for the upcoming newsletter. **See 2005 Chapter News page 7**



**Louise Klabbatz,
Sunshine Chair**

Sunshine Chair: I sent out two sympathy cards; one to the DeLozier family and one to the Monroe family. A get well card was sent to Leatrice Beasley and followed up with a couple of phone calls. Surgery may be on the agenda soon. We wish her a speedy recovery. There are so many members who do not attend our meetings; it would be appreciated if they would call me if they know of a member who is ailing or a close member who has passed away. We are all interested in their welfare.

Federal Employees: Avoid Losing Hundreds of Dollars a Year in Health Benefits Tax Savings When you Retire

Current federal employees may be surprised to learn that they will no longer receive the premium conversion benefit once they retire. That is because Section 125 of the tax code is unclear on the participation of retirees in premium conversion plans. In fact, no retirees, public or private, have premium conversion benefits. Consequently, retiring employees lose the tax benefit just when they need it the most—when they began living on lower fixed incomes. That means retirees, and survivors shoulder the burden of annual premium increases without the tax savings made possible by premium conversion.

RIGHTING A WRONG

Working with Rep. Tom Davis (R-VA) and Sen. John Warner (R-VA). NARFE drafted legislation (**H. R. 994 and S. 484**) to allow federal civilian annuitants and military retirees to use pre-tax earnings to pay their share of health insurance premiums. Both bills have accrued considerable support on Capitol Hill, but your help is needed if they are to become law.

WHAT YOU CAN DO

Join our fight so that you can continue to enjoy the premium conversion tax benefit in retirement by calling 1-800627-3394 or visiting our Web site at www.narfe.org to become a NARFE member. NARFE membership is open to all federal employees, retirees and survivors; as well as workers and retirees who were hired by District of Columbia government before October 1, 1987.

See top of next column, this page

continued

Urge your Representative to cosponsor **H.R. 994** and implore your Senators to cosponsor **S. 484**. It's easy to contact your member of Congress by e-mail through the "Legislative Action Center" on the NARFE Web site, www.narfe.org, or to call them toll free at (866) 220-0044—the Capitol Hill switchboard.



National Active and Retired Federal Employees Association

606 North Washington Street
Alexandria, Virginia 22314-1914
(703) 838-7760—Fax (703) 838-7782

E-mail: leg@narfe.org
Web site: www.narfe.org

Understanding Premium Conversion

Section 125 of the Internal Revenue Code presently allows employers in both the public and private sectors to permit their employees to pay for their share of health insurance premiums with wages excluded from both income and Social Security payroll taxes. Under this “**premium conversion**” benefit, if an employee’s annual share of a premium were \$3,000, then her reportable income would be lowered by that amount for purposes of filing personal income taxes.

Paying for Health Insurance With Pre-Tax Salary

Annual Salary:	\$28,000
Insurance Premium Paid: \$	3,000
Income Reported to IRS: \$	25,000
Federal Tax Rate:	x 28.0%
State Tax Rate:	x 6.0%
<hr/>	
Federal & State Income Taxes Paid:	\$ 8,500

Paying for Health Insurance With After-Tax Salary

Annual Salary:	\$28,000
Insurance Premium Paid: \$	3,000
Income Reported to IRS: \$	28,000
Federal Tax Rate:	x 28.0%
State Tax Rate:	x 6.0%
<hr/>	
Federal & State Income Taxes Paid:	\$ 9,520

Premium Conversion Savings

Taxes Paid Without Premium Conversion:	\$9,520
Taxes Paid With Premium Conversion:	\$8,500
Total Savings:	\$1,020



Premium Conversion for Federal Employees

Federal employees and annuitants pay an average share of 29% of Federal Employees Benefits Program (FEHBP) premiums, and the federal government/employer pays the remaining 71%. Absent premium conversion, the enrollee share of FEHBP premiums is paid with taxable salary or annuities.

Based on the authority provided in Section 125, President Clinton ordered that the premium conversion benefit be extended to executive branch employees of the federal government as of October 1, 2000. Under separate administrative authority, legislative branch employees began paying their share of FEHBP premiums with pre-tax wages on January 1, 2001. According to the Office of Personnel Management (OPM), “premium conversion” saves federal workers an average of \$434 per year in taxes.

Sandhills Chapter 1895 News



**Paul Sams,
Legislative
Officer**

Legislative Report: After long hours of discussion at NARFE HQS and after talking with the Politicians it was decided that the best chance we had of getting anything thru congress this year was to place the Premium Conversion Bill at the top of our priorities. Don't back off of the GPO/WEP but place the most emphasis on Premium Conversion. The whole Social Security Issue is being looked at by Congress and HQS will make sure that GPO/WEP gets looked at in the process of the makeover.

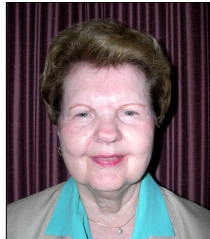
We also talked about the possibility of a "Homestead Act" in NC but according to James Sears our State Legislative Officer no one wants to promote the bill in the legislature because of the budget crunch in NC and the affect it would have on the Counties, we can discuss this at our next meeting and see how we want to approach this, I think some of us could get together and visit with Richard Morgan and see what he has to say about the proposal.



**Julina LeVander
Alzheimer's
Fund Chair**

Donations & Raffle News: There is an old saying that I've heard all my life, "Everything good is done just by patient trying". Strides are being made, slowly but surely on finding the cause and the cure for Alzheimer's Disease and our Chapter is contributing to this progress with our

monthly raffle. Our raffle has sent over \$8,000.00 to Research. We keep chipping away and hopefully a cure will be found in our lifetime. Keep bringing your gifts monthly for the raffle table and keep buying the raffle tickets and our donations will help NARFE attain their goal of Seven Million before 2007.



**Darla Davis,
Public Rela-**

Publicity Chair: My main responsibility is to notify two newspapers, **The Pilot, and The Richmond Daily Journal**, concerning up-coming meetings, including information about the meeting agenda and program, if available.

I welcome any ideas members might offer on how to increase publicity about Sandhills Chapter 1895.



**Edgar Klingschmidt,
Telephone Tree
Chair**

Communication: The Telephone Tree was originated primarily so we would have a means of contacting members about up-coming special events, such as speakers who have helpful information for our members. Also, to remind people about "eating meetings". The Telephone Tree provides important information in the event of a last minute change of meeting place due to unforeseen circumstances. The Chapter Newsletter published quarterly provides information about upcoming events, however, the value of the Telephone Tree is apparent in communicating late breaking information to Chapter members, as well as communicating the death of a Chapter member. (which occurs too frequently). We have lost so many dedicated members in the past few years: two former Presidents, a Secretary, and a Treasurer.

Important to note: The Telephone Tree can perform it's functions of contacting members in case of unforeseen events only if we have your telephone number. If you have an unlisted telephone number which you prefer not to provide, it is very important to provide us with an **alternate** number, perhaps a neighbor, family member, an alternate number where we can leave a message for you.

We have several lists of names to add to the Telephone Tree if anyone is interested...7-8 names on each list. Thanks. Please call me 910 692-2527.

Did you know only 15 representatives make up the Rules Committee; 10 are from the majority party, and 5 are from the minority party.

Sandhills Chapter 1895 News

Treasure chest (continued from page 2):

The Treasurer deposits all NARFE funds in the Chapter 1895 bank account at the BB&T in Southern Pines. All payments for any service or approved expenditures are paid by checks drawn on this account.

Phil DeLozier served as Treasurer of Chapter 1895 for the past 21 years. Phil served the U.S. Federal Government for 38 years. He was devoted Narfe member and resigned due to illness He died August 3rd at 83 years of age.

Henry P. Seufert, present Treasurer, is a member of Narfe National since 1979 and a member of Chapter 1895 since 1987. He can be reached by phone at: 910-692-6466 or email at: seufert-stax@earthlink.net or snail mail at PO Box 2393, Southern Pines, NC 28388.

August 2005 continued from page 3:

Federation Convention: George is still receiving laudatory comments regarding the May Convention. He again thanked all members who supported the event in many ways.

Treasurer's Report: Henry Seufert provided the Treasurer's Report: Balance on hand: \$2,428.95 is on hand. A discussion ensued regarding possible expenditures for the purposes of thanking volunteers who assisted with the Convention. Another suggestion was made to use some funds to attract new members by offering lunch at the December meeting, as incentive for enrolling. Fifty-five dollars was collected for Alzheimer's Research.

Membership: Pete Feeney is still on vacation. Membership was discussed and the telephone tree needs to be revisited. Those who could be on email status, should be taken off the telephone tree list.

Members donating items and buying tickets for the monthly Alzheimer's raffle were: Julina and George Le Vander, Mary and Harry Klabbatz, Margaret McLeod, Nell and Earle Winnie, Henry Seufert, Vilma Geisert, Norman Eppell, Dale Streicker, Bob Maddrey, and Marjorie and Clarence Martin. The Alzheimer's drawing was held and prizes distributed by Julina LeVander and her volunteers. Thanks to everyone for bringing prizes and buying tickets.

September 2005 meeting: Twenty-one members were in attendance at this meeting.

President LeVander welcomed members and guests who have been on vacation or have not been active for a long period.

Treasurer's report by Henry Seufert: \$98.92 received in dues; \$55 collected last time for Alzheimer's research; \$321.04 total in disbursements; balance on hand: \$3,225.83.

Members voted to continue the quarterly eating meetings at the Holiday Inn in 2006. Lunch fare increased from \$11.00 to \$11.50 including tip and gratuity, per person.

George LeVander reported on an article he read in the Bronx, NY Chapter newsletter on the issue of cost of living increases. Currently, the increase is set at 3.2%.

Concern was raised by Henry Seufert about locating the Chapter Bylaws as a pre-requisite by the US

Postal Office for obtaining a Non-Profit Mailing Permit. Without the permit the Chapter Newsletter will continue to be mailed by first class mail.

Paul Sams, Legislative Officer attended the Leadership Symposium in Macon, GA. The emphasis was on the rapid decline in membership. Local Chapters need to assume an active role in retaining members, because a major loss is due to non-renewals. Paul will report on this and more at the October 10th meeting. Today, \$98. was collected for Alzheimer's Research. Contributing raffle items and purchasing tickets were: R. Smothers, LeVanders', L. Beasley; Winnie's, H. Seufert, Martins', Klabbatzs', Davis, and Geiserts'.

Reminder!

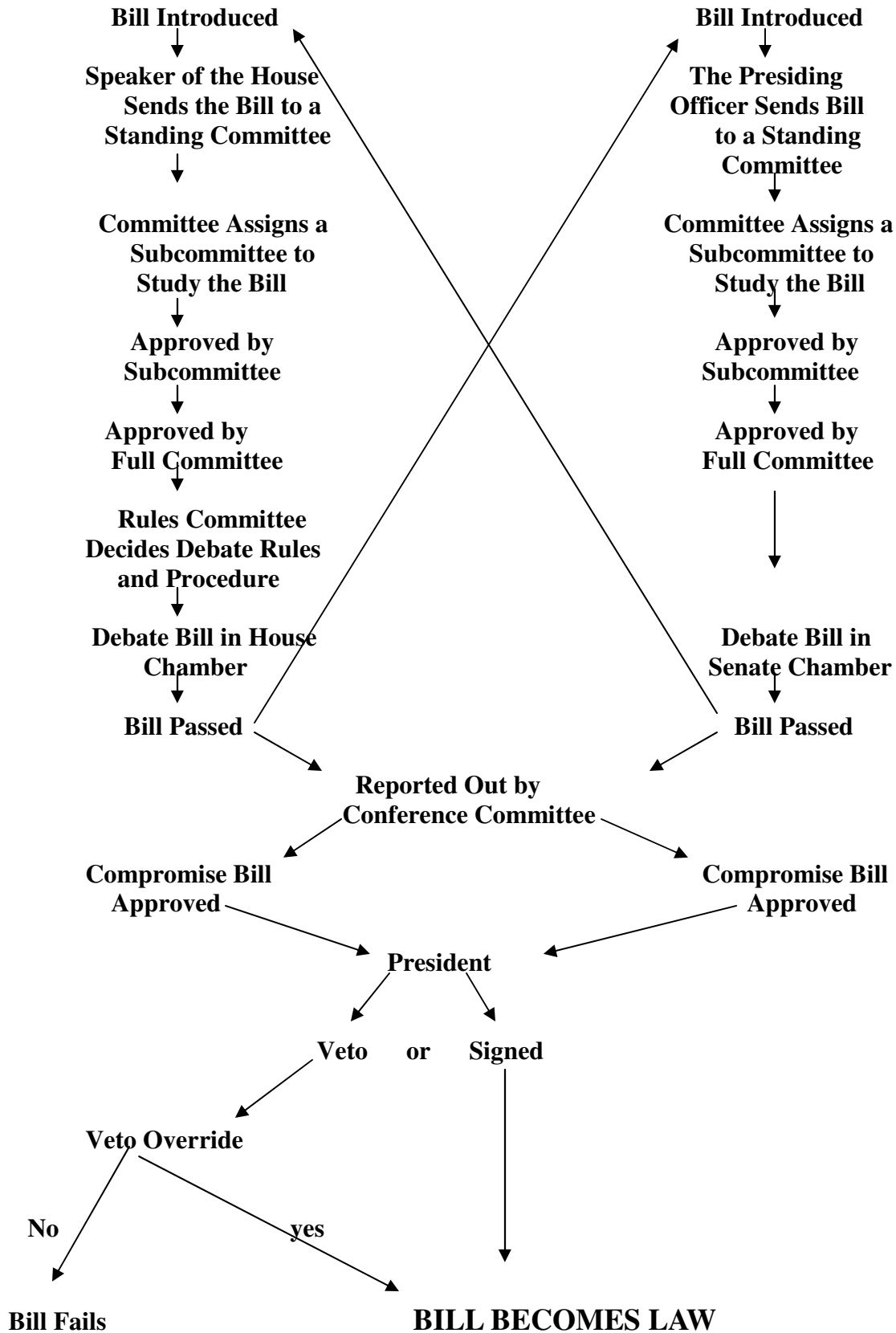
October is National Chapter Meeting Month.

Attend and bring a prospective member with you!!

MAKING OF THE LAWS

House of Representatives

Senate



MAKING OF THE LAWS

1. Member of the House or Senate (sponsor of the bill) introduces a bill or proposed legislation.
2. Bill is sent to the appropriate committee (standing committee), for study.
3. When Senate committee approves bill, it is ready to be put on the calendar for debate.
4. Bill is ready to be debated in the sponsoring member's chamber. Rules Committee, a standing committee, decides:
 - A. When the full House will debate on the bill
 - B. If the bill can be amended during the debate process
 - C. How much time will be allowed for each representative to speak during the debate (often five minutes or less).
5. Bills are voted on in the House or Senate by a voice vote, standing vote or roll call vote. A bill will pass the Senate if a majority (51 out of 100 senators) votes for it. In the House, a bill will pass if a majority (218 out of 435 representatives) votes for it.

(If the House and Senate pass similar bills, these bills are sent to *conference committee*, to sort out the differences between the bills and write a *compromise bill*—a bill a majority of senators and representatives will vote for).

6. Bill passed in one chamber must now undergo nearly the same process in the other chamber. Even when both houses pass a bill that started in one house and moved to the other, the bills usually aren't identical because of committee and amendment changes in the second chamber. This means the House and Senate have passed different versions of the same bill. A conference committee must meet and write a compromise bill.
7. Both chambers vote on the compromise bill.
8. If both chambers pass the bill, the Speaker of the House and the president of the Senate sign and send it to the President of the United States , who may sign (approve) or veto (turn down) the proposed legislation. The bill becomes a law if the President signs it. If the President doesn't act on a bill (either sign it or veto it) within ten days of receiving it (assuming Congress is still in session), the bill automatically becomes law. On the other hand, if Congress adjourns (ends the session) before the ten days and the President hasn't signed the bill, then it doesn't become a law (called a pocket veto).

A bill can't become a law if the President vetoes it, unless Congress *overrides the veto*. If the President vetoes the bill, it is sent back to the Congress with a note listing the reasons. The chamber that originated the legislation can attempt to override the veto. First, two-thirds of those present must vote to override. Once that is accomplished, then the other chamber votes on whether to override the veto.

A Presidential veto is overridden when two-thirds of those voting in both the House and the Senate vote to do so. Once Congress overrides the Presidential veto, the bill becomes law.

Did you know only about 5 per cent of the bills introduced in Congress become laws.

Member's Page

ATTENTION CHAPTER MEMBERS:: The tragedy of events which have unfolded as result of Hurricane Katrina makes us all realize our vulnerability to natural disasters. There are many organizations attempting to assist those impacted by the hurricane. The official NARFE website www.narfe.org has provided the information below about The NARFE-FEEA Natural Disaster Fund , which assists NARFE Chapters/members directly impacted by natural disasters.

Vilma Geisert, Editor

NARFE-FEEA AID TO VICTIMS OF KATRINA

The NARFE-FEEA Natural Disaster Fund (supported by NARFE members and administered by the Federal Employee Education and Assistance Fund) can pay out grants up to \$500 per NARFE household to reimburse NARFE members for losses stemming from Hurricane Katrina or other natural disaster. As this article is being written (August), the NARFE-FEEA Natural Disaster Fund currently has a balance of approximately \$30,000, which may not last too long if we get the number of applications we are anticipating. Tax-deductible donations can be sent to the NARFE-FEEA Natural Disaster Fund by sending a check to FEEA, 8441 W. Bowles Ave., Suite 200, Littleton, CO 80123. Also, credit card donations can be made online by going to the FEEA homepage at www.feea.org and clicking on the "Give Online" button at the top of the page. Select "NARFE-FEEA Disaster Relief" from the drop-down menu on the donation screen. Or you can call FEEA toll-free at 1-800-323-4140 to make your contribution.

Corrections: The following individuals were omitted from the previous issue of the Chapter Newsletter: Louise and Harry Klabbatz served on the Hospitality Committee at the 2005 Convention. Marjorie Martin using plastic canvas method, crafted a red, white, and blue Perpetual Calendar as a door prize for the 2005 Convention.

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, 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 the NARFE, the National Active and Retired Federal Employees Association.

Letters to the Sandhills Chapter 1895 Newsletter

We welcome your letters: Letters must be original, by the person who signs the letter, and exclusive to this newspaper. Please list your name, street address and daytime phone. Only your name and hometown will be published. No "open" or anonymous letters. Write to: Editor, NARFE Sandhills Chapter 1895, PO Box 2393 Southern Pines, NC 28388 or e-mail to: vilmag@pinehurst.net

Hail and Farewell

Members Transferred In:

Bobby Benson, Southern Pines, NC
Linda C. Donnelly, Pinehurst, NC

Members Dropped for Non-Renewal:

Lois U. Banks, Aberdeen, NC
Joan Barns, Southern Pines, NC
Terzel W. Brown, Cameron
Michael A. Charlton, Whispering Pines, NC
William F. Jelochen, Pinehurst, NC
John J. Mahan, Pinehurst, NC
Ernestine Napoli, Jacksonville, FL
Lowell Russell, Troy, NC
Judith W. Seabolt, Aberdeen, NC

Members passed away:

Leo J. Anctil, Pinehurst, NC
Howard W. Harris, Southern Pines, NC

IMPORTANT NOTE: We ask those who have not renewed to please reconsider, and to contact President George LeVander, President, or Henry Seufert, Treasurer (telephone numbers listed below). We encourage you to join us at our October 10th Chapter meeting 10:30 AM—12:00 noon at the Community Congregational Church, 141 N. Bennett Street in Southern Pines.

Phil H, DeLozier, of Woodlake Country Club in Vass, NC died Thursday, August 2, 2005 at his home. The funeral Service was held at the United Methodist Church and Internment in Parklawn Cemetery in Rockville, MD. Phil was born in Marbury, Md. He was a U.S. Navy Veteran serving in World War II. He retired from the National Institute of Health in Bethesda, MD. **Phil was a member of NARFE and Treasurer for 21 years.** He was a past president and lifetime member of the Lions Club, a member of the American Legion Post #171 in Damascus, MD, delivered Meals on Wheels, and was a longtime member of the Woodlake Country Club. He was preceded in death by a daughter, Donna Jean Phillips. Survivors include his wife of 63 years, Jean Margueritie Gwin DeLozier; his daughter, Joan D. Davis and husband Douglas of Brookville, MD; a brother Joseph DeLozier of San Jose, CA; and two grandchildren Jill and Ali Davis. Boles Funeral Home in Pinehurst served the family.

NARFE Sandhills Chapter 1895 Officers

President	George LeVander	(910) 895-9657
Vice President	Vilma Geisert	(910) 215-5898
Secretary	Darlind Davis	(910) 215-0515
Treasurer	Henry Seufert	(910) 692-6466
Legislative Officer	Paul Sams	(910) 949-3357
Editor	Vilma Geisert	(910) 215-5898
Membership	Peter Feeney	(910) 695-1554
Service Officer	Clarence Martin	(910) 582-4310
Public Relations	Darla Davis	(910) 295-7385
Programs	Vacant	
Alzheimer's Fund	Julina LeVander	(910) 895-9657
Chaplin	Rosetta Smothers	(910) 692-1124
Telephone Tree	Edgar Klingenschmidt	(910) 692-2527
Sunshine Program	Louise Klabbatz	(910) 944-7900
NARFE Net Coordinator	Vacant	



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

When did you attend your Chapter meeting?

(A) a month ago (B) 3 months ago (C) a year ago (D) so long ago, can't recall

Meeting: 2nd Monday of each month

Oct 10th, 2005 10:30-Noon Com. Congregational Church 141 N. Bennett St. So. Pines

Nov 14th, 2005 10:30-Noon Com. Congregational Church 141 N. Bennett St. So. Pines

Dec. 12th, 2005 11:00-12:30 pm Holiday Inn (eating meeting) Morganton Rd & Hwy 1 So. Pines

NARFE—Your future—Our focus!