



NARFE NEWS

National Active and Retired Federal Employees Association, Chapter 2245
For Federal Government employees and retirees in Alamance County

WELCOME FROM YOUR CHAPTER PRESIDENT:

Since this is my first article since becoming Chapter President, I want to thank all of you for your support.

One of our major goals for this year is getting more of our Chapter members to attend our regular NARFE Chapter meetings. Most state chapters meet monthly, but we meet only six (6) times a year during January, March, May, July, September and November. Our meetings generally last no more than 1½ hours. We ask you to consider that there are 8,760 hours in a year, and we really need your help in sharing approximately 9 of your hours with your fellow NARFE members.

Our program chair, Jim Little, works hard to identify speakers for our Chapter meetings to talk about varying topics that are of interest to all of us as members. Please plan to join us on March 12 at 8:30 AM for our next breakfast meeting. We also plan to recognize your continued support to our Chapter as well.

The 2008 NARFE NC Federation Convention is on the horizon and takes place April 29 - May 1 in Chapel Hill at the Sheraton Hotel. We invite you



Doris Maxwell
President, Chapter 2245

to consider attending this year's Convention since it is so close to home. There are many issues of concern to all of us as retirees and/or future retirees and NARFE is the one voice on Capitol Hill for all of us.

The concerns of those of us at the chapter level are also the concerns of the officers at the state and national level. To the extent possible, please lend your support to your Chapter, your State Federation and NARFE at the national level.

NOTE FROM BEN SAUNDERS, Area IV Vice President:

Come on ! Let's go to the convention !

Area IV is sponsoring the Federation convention this year which is hosted by the Raleigh, Durham and Chapel Hill chapters. The convention is to be held at the Sheraton Hotel in Chapel Hill and is within easy driving distance if you do not

wish to stay overnight. I strongly encourage each and every one of you to attend. It may be several years before we have another one this close. If you can't stay for the full convention, then drop by for a day and get a feel for the activities that go on. Our slogan this year is: *"Convention '08 will be great if we all participate!"* Catchy isn't it. I thought that one up



Ben Saunders
Area IV VP

all by myself.

There will be votes on two bylaw amendments, election of officers for the coming year, next years Federation budget, lots of door prizes and lots of committee meetings to make plans for the coming year. You can make your opinions and choices known by attending.

The Banquet will be held on Wednesday night and the Key Note speaker will be Elaine Marshall, NC Secretary of State. Also, our chapter, Alamance County Chapter 2245, is to conduct the memorial service on Thursday morning.

The first day, Tuesday, April 29, our convention committee has lined up a tour of local interest including the new basketball museum and the Dean Smith Center in Chapel Hill as well as the Duke Chapel, Sarah P. Duke Gardens and other points of interest in the area.

So, I urge you to take a more active roll in NARFE and attend this convention. You'll be glad you did.

DON'T MISS THIS:

Our next meeting promises to deliver a speaker who will entertain as well as inform us about the behavior of some of Alamance county's residents. We are privileged to have Sheriff Terry Johnson as our guest speaker. You don't want to miss this and it is a good time to invite a potential NARFE member to join you for this breakfast meeting.

NEWS FROM WASHINGTON:

Margaret L. Baptiste, president of NARFE, commended Congress for holding a hearing to examine the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) of the Social Security Act, that deny federal retirees and other public servants their earned Social Security benefits. "NARFE is pleased that Congressmen McNulty (D-NY) and Johnson (R-TX) are using their positions on the Social Security Subcommittee to investigate unjust Social Security policies that undermine the earned retirement benefits of more than a million public servants," declared Baptiste.

Since 1983 the GPO has prevented retirees from collecting both their federal annuity and any Social Security benefit based on their spouse's work. Two-thirds of the amount of the earned civil service retirement annuity is used to offset Social Security spousal or survivor benefits that might otherwise have been payable. The WEP reduces the earned Social Security benefit of a federal worker who also receives a government annuity based on his/her own work. Hundreds of thousands of federal civil servants can lose half of their own earned social security income as a result of the WEP, and many annuitants are affected by both offsets. Baptiste called the GPO and WEP provisions "unfair and deserving of immediate rectification by Congress."

Recent data indicates approximately 401,200 Social Security beneficiaries affected by the GPO, of whom about 75 percent are women, approximately 42 percent are widowed, and 85 percent have lost their entire Social Security spousal benefit. The data also showed roughly 971,300 Social Security beneficiaries affected by the WEP. About two-thirds

NARFE's Mission Statement:

To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.

To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.

To cooperate with other organizations and associations in furtherance of these general objectives.

NARFE's Vision Statement:

To ensure that:

- NARFE is recognized as the association devoted exclusively to serving and protecting the earned entitlements, rights and benefits of all federal retirees, employees and survivors.
- Great work is done to help preserve those rights and benefits.
- Members receive the highest quality services and products.
- All members are left with the knowledge and understanding that their needs and wants are being taken to the highest levels of government for resolution.

— NARFE National Bylaws

were men, and 20 percent had paid into Social Security for at least 21 years.

NARFE has long led a campaign to rid the Social Security Law of the GPO and WEP provisions. The association chairs the Coalition to Assure Retirement Equity (CARE), comprised of over 40 national organizations representing public sector retirees that support changes in the GPO and WEP.

Baptiste asserted, "Federal retirees expect this Congress to finally overturn these laws, which are denying many of our nation's public servants an adequate retirement."

(Extract from a news release from NARFE headquarters)

Is this finally a possibility?



PAY ATTENTION:

I thought that I had done the right thing when, some time ago, I requested and examined my credit reports from the three reporting agencies. Everything looked good with no bad marks. When I applied for a mortgage, however, I was shocked to find that my application was rejected because of bad credit. The bank looked at a "combined credit report" for husband and wife and it had never occurred to me to request a separate report for my spouse. It seems that my wife has several aliases and some really bad credit. Don't wait until it matters before you get your credit reports. Go to "AnnualCreditReport.com" and don't get surprised when you need a loan. 📄

EDITORIAL

During the past few years I have been privileged to serve our chapter as the newsletter editor. Unfortunately, health issues are dictating that my wife and I move close to our daughter near Fredericksburg, Virginia.

Working with our members and officers has demonstrated that this is a worthwhile organization. I encourage each of you to talk with one of the chapter

officers about how you can use your experience and talent to serve your fellow federal employees and retirees in keeping NARFE a vibrant and important means of preserving and enhancing our earned benefits.

Attend your meetings. Participate in decision making. Be informed.

Richard



SERVICE OFFICER REPORT:

We are pleased that there are no deaths to report.

PARTING THOUGHT

After all is said and done, usually more is said than done.

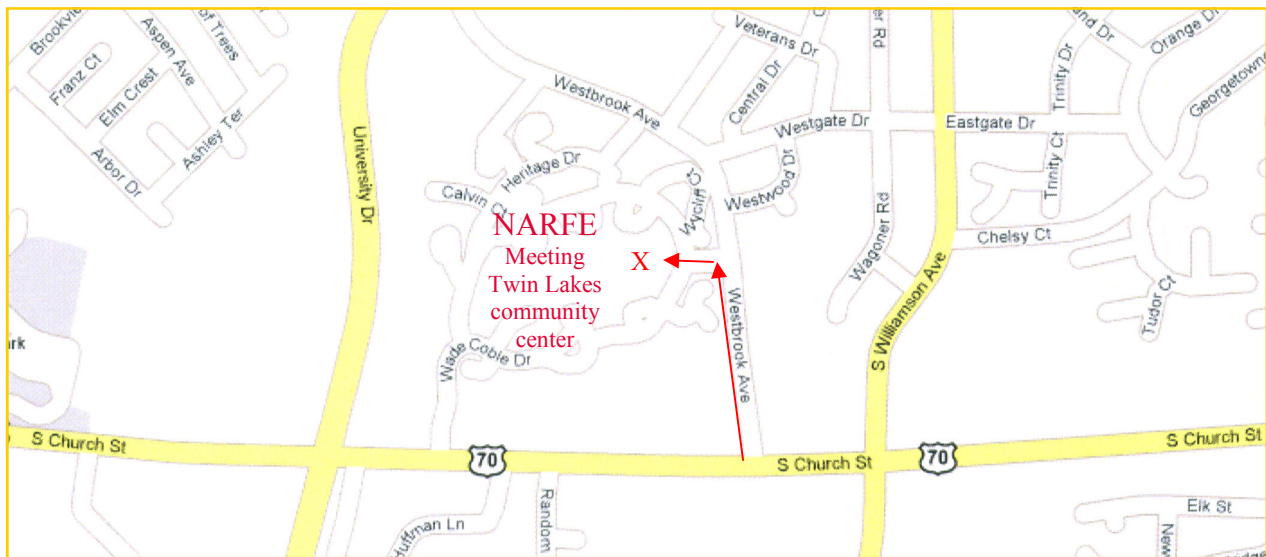


CHAPTER OFFICERS

President	Doris Maxwell
Vice President	Edsel Morgan
2nd Vice President	Millis Wright
Secretary	Luther McCollum
Treasurer	Byron Gross
Membership	Harriet McGlothlin

COMMITTEES

Legislation	Edgar Cashwell
Alzheimer's	James Worrell
Programs	James Little
Sunshine	Louise Randall
Chaplain	Vacant
Badges/Attn	Edsel Morgan
Service Officer	Bennie Saunders
Public Relations	Millis Wright
Bylaws	Louise Randall



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Here

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Be an active NARFE member. Attend the next meeting.

**NEXT
MEETINGS**

Twin Lakes Community Center
March 12, 2008
May 14, 2008
No reservation necessary.
See you there!

Our next breakfast meeting will feature Sheriff Terry Johnson who will relate his experiences with the department and provide advice on remaining safe in our everyday activities.

Don't miss this meeting!

Information on national issues that impact current and retired federal workers is available at:
www.narfe.org

And visit the N.C. Federation web site at:
www.ncnarfe.info