



# Chapter News

**Next Chapter Meeting**  
**Noon, Tuesday, October 20th**

**Ryans Family Steak House**  
**1500 Julian R Allsbrook Hwy**  
**Roanoke Rapids**

## Upcoming Events

### October meeting:

Noon, Tuesday  
 October 20th  
 Ryans Family Steak House

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## From President Mike

Well the picnic was a bust. I called Sylvan at 8:30 a.m. on Tuesday, September 22<sup>nd</sup> and the lady who answered advised me that it was raining hard and the prediction was for rain all morning. With that in mind I decided to cancel the picnic and Tim and I proceeded to call the members. As luck would have it, I couldn't contact Ben Saunders, our area IV VP, so Cindy and I went down to the park to advise him of our actions. When we got there the sky was clearing and it turned into a rather pleasant day. I apologize to those of you who had planned on the outing but the decision was made based on the information at hand.

More bad news—the restaurant that we were we have been meeting closed and we were left to scramble again. We seem to have a propensity for closing places. Anyway, the officer's decided that maybe we should try either Ryan's or Ralph's Barbecue. I went to both places and got quotes on a lunch meeting as follows: Ralph's is \$12.14 for lunch including a drink and tip; Ryan's is \$9.67 for lunch, a drink and tip; however if you only want water the price will be reduced by the drink amount and further, in November the price will be reduced by about \$2.00. We will meet at Ryan's this month and see how that works out.

**We are still looking for a few good men/women to lead the Chapter next year. Please step up and take over. We need a President, Vice President and Secretary.**

I have had very little response to the referendum. We will be discussing it this month and it is really important that all of us cast the vote. A ballot is attached hereto and is also in the Sep/Oct NARFE magazine. Please take the time to get it to either Tim or myself.

I would like to take the chapter's share of the 50/50 proceeds and donate them to the Alzheimer's fund. We will be voting on that this month also.

Thanks.

Mike McCoid  
 President

## In Memoriam

Lillian Bohan, a member of our Chapter, who had been residing in California, Maryland the last few years died recently

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## October Meeting

As Mike noted above, our October meeting, this will be next Tuesday. **October 20<sup>th</sup>**—**not the normal date of October 27<sup>th</sup>**—at Ryans Family Steak House. When you go to pay your bill after the meeting, tell the cashier that you are part of the NARFE group so that you are only charged \$9.67.

In addition to our discussion of the NARFE dues referendum, a representative of the North Carolina Blue Cross Blue will be present to discuss upcoming changes to the Federal Employee Health Benefit program'

*Again, don't forget the change in date and place.*

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## FEHBP 2010 Premiums

Health premiums will increase substantially in 2010. The following is extracted from the NARFE Legislative Hotline, number 686, which was released Friday, October 2nd.

*On September 29th, OPM announced 2010 FEHBP Premiums will increase an average of 8.8 percent. Responding to that news, NARFE President Margaret L. Baptiste expressed concern that federal annuitants and workers will be burdened by the large premium increases. "The overall average Federal Employees Health Benefits Program (FEHBP) premium increase of 8.8 percent for 2010 will be difficult for federal annuitants to shoulder in a year when no cost-of-living adjustment (COLA) is expected and when the federal employee pay raise is anticipated to be minimal," Baptiste said. (More detail in NARFE press release on the web site, at <http://www.narfe.org/departments/home/articles.cfm?ID=1900> )*

The OPM premium tables are at pp. \*--\*.

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## NARFE National Dues Referendum

As Mike commented, NARFE Headquarters is asking all chapters to participate in a referendum to establish a single, NARFE-wide dues including the chapter dues. This is a departure from the current system where each chapter establishes its own dues based on its own needs. Several pertinent documents, which were included in the September newsletter, are also included with this newsletter:

- A ballot for each Chapter member to submit to the Chapter.
- A memorandum from NARFE President Margaret Baptiste discussing the referendum
- A Q & A on the referendum
- The text of the referendum
- A discussion of dues distribution if the referendum passes

The individual member ballots will be tabulated to determine the allocation of the Chapter's two votes. To meet the NARFE deadline for submission, all Chapter member votes must be received by Mike or me by November 24<sup>th</sup> (the November meeting).

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## COLA Prospects

Don't plan on a COLA this coming January. The following is taken from the NARFE Legislative Hotline, number 684, which was released Friday, September 18th.

*On September 16th, the Labor Department's Bureau of Labor Statistics ([www.bls.gov/cpi](http://www.bls.gov/cpi) and 202/691-6994) reported the consumer price index for Urban Wage Earners and Clerical Workers, the CPI-W, for August is 211.156, an increase of 0.3 percent from the July index of 210.526. However, as reported in earlier Hotlines and in the August (pp. 16-19) and September (p. 36) issues of NARFE magazine there is unlikely to be a retiree COLA for 2010. In fact, the*

July/August average index (210.841) is 2.2 percent LOWER than the third quarter average base index in 2008 (215.5). With only one month remaining, three beneficiary groups, social security, military and federal civilians, should plan to receive NO COLA for 2010 only a year after the highest COLA in more than a quarter century.

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## Minutes of the September 2009 Meeting

The Chapter did not meet in September.

Respectfully submitted  
Tim Stone  
Secretary

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## Congressional Contacts

Congressional contact information is listed below.

**Capitol Toll-free number:** 1-866-220-0044

Dial the number and ask the operator to be connected to the Congressional office you wish to reach.

### *Congressional Delegation Contacts*

	<u>Washington, DC office</u>	<u>Local office</u>	<u>Web site</u>
<b><i>House of Representatives</i></b>			
G.K. Butterfield	413 Cannon House Office Building Washington, DC 20515 Phone: (202) 225-3101 Fax: (202) 225-3354	311 West 2 <sup>nd</sup> St Weldon, NC 27890 Phone: (252) 538-4123 Fax: 252-823-0236	<a href="http://www.house.gov/butterfield">http://www.house.gov/butterfield</a>
<b><i>US Senate</i></b>			
Richard Burr	217 Russell Senate Office Building Washington, DC 20510 Phone: (202) 224-3154 Fax: (202) 228-2981	100 Coast Line Street, Room 210 Rocky Mount, NC 27804 Phone: (252) 977-9522 Fax: (252) 977-7902	<a href="http://burr.senate.gov">http://burr.senate.gov</a>
Kay R. Hagan	521 Dirksen Senate Office Building Washington Dc 20510 Phone:( 202) 24-6342 Fax: (202) 228-2563	3310 New Bern Avenue Suite 122 Raleigh, NC 27601 Ph: (919) .856-4630	<a href="http://hagan.senate.gov">http://hagan.senate.gov</a>

Note: Each web site has a form for e-mailing the respective Senator/Congressman. That form can generally be accessed by clicking "Contacts" on the Home Page.

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## Chapter Directory

If you got this newsletter through the regular mail even though you have a valid e-mail address, there are a couple of possible explanations— your e-mail address as listed in the membership directory lists is incorrect or your spam blocker is keeping the e-mail with the newsletter from being delivered into your mail box. To fix the problem:

1. Forward your correct e-mail address to me (Tim Stone) at [tfdnstoneagain1@embarqmail.com](mailto:tfdnstoneagain1@embarqmail.com)
2. Set your spam blocker so e-mails from that address get through to your mail box.

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## Chapter 2297 Officers

The following individuals are serving as the chapter officers for 2009.

Office	Incumbent	Telephone	E-mail
President	Micheal McCoid	(252) 537-2096	<a href="mailto:mmccoid@embarqmail.com">mmccoid@embarqmail.com</a>
Vice President	Virginia Shell	(252) 537-1713	<a href="mailto:viriniashell@gmail.com">viriniashell@gmail.com</a>
Secretary/Newsletter	Tim Stone	(252) 586-4864	<a href="mailto:tfdnstoneagain1@embarqmail.com">tfdnstoneagain1@embarqmail.com</a>
Treasurer	Barry Van Scoyoc	(252) 410-0433	<a href="mailto:big.bear@earthlink.net">big.bear@earthlink.net</a>
Membership Chair	Barbara Dow	(252) 537-8627	<a href="mailto:dowhome@peoplepc.com">dowhome@peoplepc.com</a>
Service Officer	Cindy McCoid	(252) 537-2096	<a href="mailto:cmccoid@embarqmail.com">cmccoid@embarqmail.com</a>

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## NARFE Dues Referendum Chapter Member Voter's Coupon

Each member of Chapter 2297 should submit the below ballot to Mike McCoid or Tim Stone by November 27<sup>th</sup>, 2009.

### INFORMATION ON THE SPECIAL VOTER'S COUPON

Attention chapter members: Your chapter will be holding meetings to discuss and vote on the NARFE Dues Referendum. According to NARFE's Bylaws, every chapter gets one vote for each 50 chapter members or fraction thereof. If you cannot attend your chapter meetings, you may use the special coupon below to vote on the referendum. *DO NOT SEND TO NARFE HEADQUARTERS.*

### Special Voter's Coupon

#### ***Make Your Vote Count on the 2009 NARFE Dues Referendum***

Note: If you cannot make your chapter meeting when members vote on the NARFE Dues Referendum (see pp. 42-43), please vote below.

**I vote YES on the NARFE Dues Referendum** \_\_\_\_\_

**I vote NO on the NARFE Dues Referendum** \_\_\_\_\_

***Cut out this coupon and mail/take it to your chapter president.***

*(Chapter presidents' names and addresses can be found on the main Home Page of the NARFE Web site, [www.narfe.org](http://www.narfe.org), by clicking on "Find a NARFE Chapter.")*

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

## **MEMORANDUM**

From: Margaret Baptiste  
National President

To: NARFE Membership

Date: March 30, 2009

Subject: Referendum on NARFE Dues

I want to share with you a decision that was made at the National Executive Board meeting on March 4, 2009 to amend the Bylaws to provide for a single or NARFE dues structure by a referendum to chapters. After careful consideration of all the facts, the Board decided a single dues structure was in the best interest of NARFE. The referendum will be sent to chapters for a vote in September this year.

As you may know, at the past two National conventions, a resolution was submitted to amend the Bylaws to provide for a single dues structure. Both times, nearly two-thirds of the delegates voted to approve the resolutions. I believe the time has come to give members the opportunity to discuss the matter in detail at the chapter level. I encourage each chapter president to ensure that every chapter member, including those that rarely attend meetings, be given an opportunity to discuss the referendum. When you discuss it, please keep in mind what is best for our organization.

Enclosed you will find a copy of the referendum, including questions and answers about it and a distribution of NARFE dues if the referendum is approved.

## Q&A. NARFE Dues

1. Why do we need a single NARFE dues?

**A. For years, we have been discussing the disadvantages of having national dues and chapter dues. If we create a single NARFE dues, there will be no national dues and chapter dues. There would be just ONE dues; the NARFE dues. Note: at the last two NARFE national convention, resolutions recommending this change have come very close to passing and, NARFE members could choose to participate in chapter activities or not and both ways they would have one simple and easy dues. This would certainly help our retention efforts.**

2. Would this impact our recruitment efforts?

**A. Yes! It would simplify our recruiting efforts, and we would have one dues; \$40.00 for new members. There would no longer be a first year membership fee of \$33.00 followed in the second year by dues of \$29.00 plus whatever the chapter dues are. We would no longer have to answer what happens after the first year membership fee expires – we presently have to tell potential members that NARFE’s dues depend on the chapter of assignment and that is a large road block.**

3. If approved, would this result in the loss of current NARFE members?

A. It is possible. Under NARFE dues some members will see an increase in their dues while others will see a reduction. However, this isn’t a dues increase. It is a reduction in the number of dues categories that NARFE presently offers.

4. What is the major barrier to passing a NARFE dues?

A. Historically, NARFE chapters have established their own dues (anywhere from no dues to \$20.00 (+). If the NARFE dues concept passes, every chapter will receive \$9.00. The only way this would increase is for NARFE members to approve an increase in the NARFE dues of \$40.00.

5. How did NARFE determine the NARFE dues of \$40.00?

A. NARFE annual dues are \$29.00. The average annual chapter dues are over \$8.00 and the Federations get \$2.90 (10% of \$29.00). That gives a total of \$39.90.

6. What can chapters do if they presently have dues of \$10.00 or more?

A. They can do fundraising, silent auctions, etc. However, the chapters will collect those assessments.

7. What does a chapter do with \$9.00 if their present dues are under that amount?

A. They will be encouraged to increase their services to their members using the additional monies. They could establish chapter newsletters or award gift cards (i.e. luncheon cards from local restaurants, etc.) in drawings among chapter members during the chapter meetings. Both of these tools could be used to strengthen chapter attendance.

8. Active Federal Employees, if they joined under our canceled special initiative dues, what will be their dues?

A. As long as they are Active Federal Employees, they may renew at the special incentives (1 year, \$25.00, 2 years, \$45.00, and 3 years, \$60.00). Upon retirement, they will renew at the NARFE dues of \$40.00.

9. What happened to the multi-year renewal options?

A. Once the NARFE dues referendum is approved, the multi-year renewal options will go away. We will emphasize our dues withholding program which will provide a savings of 10% over the yearly NARFE dues. (Annual cost: \$36.00)

10. What happens to Members-at-Large members?

A. National Only members will continue to pay annual dues of \$29.00 until their membership is terminated. If they choose to rejoin the Association, they shall meet all requirements for membership by paying NARFE Dues.

11. What happens to life members?

A. Once the referendum passes, the life member actuarial table will have to be revised to reflect the new rates for new life members. The old life members will be charged \$9.00 to cover chapter expenses. National will collect that and distribute to the chapters.

12. What happens to honorary members?

A. Once the referendum passes, honorary members will be charged \$9.00 to cover chapter expenses unless this fee has been waived by the chapter. National will collect that and distribute to the chapters.

# NARFE DUES REFERENDUM

## **Bylaws:**

### Article 1, Section 2. Membership Categories

- A. Regular members: Members who pay NARFE dues.
- B. Life members: Members who pay present and future NARFE dues in a lump sum. (Ref. Rule 1, Section 1A)
- C. Honorary: Members who have been granted the right to a National membership without further payment of National dues. (Ref. Rule 1, Section 1B)
- D. Members-at-Large: Members who belong to the National Association but not to a chapter. (Ref. Rule 1, Section 1C)

Article 1, Section 3. Membership Recruitment. The association, in addition to direct recruitment, shall recruit members through Chapters. All new members shall meet all requirements of membership by paying NARFE dues. In addition the NEB may establish or eliminate incentive programs to benefit member recruitment and retention. These programs will not have a term in excess of two (2) years. (Note: Section 3A thru 3C will be deleted)

### Article 1, Section 4. NARFE Dues

- A. NARFE dues for Regular Members shall be \$40.00. Reduction in NARFE dues may be prescribed in the Standing Rules. (Ref. Rule 1, Section 1D)
- B. The dues amount for NARFE Life Membership shall be established by the National Executive Board based on actuarial tables.
- C. Any member whose dues are in arrears for three (3) months or more shall, after due notice by Headquarters, be dropped from the rolls and all rights and privileges granted under the provisions of the Bylaws shall cease.

Article IV, Section 3. Membership and Dues. Deleted.

Article V, Section 3. Membership and Dues. Deleted.

## **Standing rules:**

### Rule 1. Membership

#### Section 1. Membership/Dues

- A. A voluntary Life Membership shall be available to all eligible for membership upon payment of a non-refundable actuarially determined amount that will yield the approximate equivalent of the annual NARFE Dues at the time of purchase.
- B. An honorary member may request recognition under the Distinguished Member program upon written request to the National Office and by resuming payment of NARFE Dues. (Ref Article 1, Section 5A)
- C. Members currently classified as Members-at-Large shall be permitted to retain that status unless they drop their membership. If these members subsequently choose to rejoin the Association, they shall meet all requirements for membership by paying NARFE Dues.
- D. For dues withholding (DW), a 10% reduction in NARFE dues will be offered. Distribution of dues will be as follows:

- (1) For NARFE dues, \$9.00 will be provided to chapters. Ten percent (\$4.00) will be provided to federation. A 10% reduction for DW members, \$8.00 will be provided to chapters while \$3.60 will go to the federation.
- (2) For Members-at-Large. National Only members will maintain their current status and will pay \$29.00 annually to National, 10 % (\$2.90) will go to the federations.
- (3) For Honorary Members. Honorary membership granted before the 2008 National Convention – these members pay \$9.00 to the chapter unless this fee has been waived by the chapter.
- (4) For Life Members. Life members prior to the implementation of NARFE Dues will maintain their current status and pay \$9.00 to the chapter unless they are chapter life members.
- (5) For Active Federal Employees (AFE). The special incentive for AFEs was cancelled in 2008. All AFEs recruited before that date will maintain their current status and as long as they remain AFEs, they will be allowed to renew at the special incentives rates. Upon leaving federal service, they will renew under NARFE Dues.

Note: The above will become a new Rule 1, Section 1. The existing Section 1 will become Section 2 and Section 2 will become Section 3.

**Distribution of NARFE Dues  
(If NARFE Dues Referendum is Approved)**

1. NARFE Dues, \$40.00 annually. Federation is remitted \$4.00 (10% as required by NARFE Bylaws), chapter is remitted \$9.00, and National retains \$27.00.
2. Dues Withholding, \$36.00 annually. Federation is remitted \$3.60 (10% as required by NARFE Bylaws), chapter is remitted \$8.00, and National retains \$24.40.
3. Active Federal Employees. As long as they are Active Federal Employees, they may renew at the special incentives. Once they retire, they will pay NARFE dues.
4. Members-at-Large. National Only members will continue to pay the old National dues of \$29.00.
5. Life Members. Chapters will be remitted \$9.00.
6. New Life Members. New actuarial tables will be established, \$9.00 will be remitted to the chapter and \$4.00 to the Federation.
7. Honorary Members (Grandfathered). Chapters will be remitted \$9.00 unless this has been waived by the chapter.
8. Distinguished Members. They will be charged \$40.00 for NARFE dues with \$4.00 remitted to the Federation, \$9.00 to the chapter and the rest to National.

## Non-Postal Premium Rates for the Federal Employees Health Benefits Program

Fee-for-Service Plans (FFS)		2009 Total Biweekly Premium				2010 Biweekly premium rates				2009 Total Monthly Premium				2010 Monthly premium rates			
		Plan - Option - Enrollment Code	2009 Total Biweekly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	2009 Total Monthly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment					
<b>APWU Health Plan</b>																	
	471	197.87	205.78	154.34	51.44	1.97	428.72	445.86	334.40	111.46	4.28						
	472	447.40	465.30	348.98	116.32	4.47	969.37	1008.15	756.11	252.04	9.70						
	474	155.40	155.40	116.55	38.85	.00	336.70	336.70	252.53	84.17	.00						
	475	349.60	349.60	262.20	87.40	.00	757.47	757.47	568.10	189.37	.00						
<b>Association Benefit Plan</b>																	
	421	212.30	225.04	167.61	57.43	.79	459.98	487.59	363.16	124.43	1.71						
	422	489.05	518.39	376.04	142.35	5.86	1059.61	1123.18	814.75	308.43	12.70						
<b>Blue Cross and Blue Shield Service Benefit Plan</b>																	
	104	225.84	248.42	167.61	80.81	10.63	489.32	538.24	363.16	175.08	23.02						
	105	517.14	561.10	376.04	185.06	20.48	1120.47	1215.72	814.75	400.97	44.38						
<b>Blue Cross and Blue Shield Service Benefit Plan</b>																	
	111	170.66	186.02	139.52	46.50	3.84	369.76	403.04	302.28	100.76	8.32						
	112	399.66	435.66	326.75	108.91	9.00	865.93	943.93	707.95	235.98	19.50						
<b>Foreign Service Benefit Plan</b>																	
	401	193.61	211.03	158.27	52.76	4.36	419.49	457.23	342.92	114.31	9.44						
	402	478.51	512.01	376.04	135.97	10.02	1036.77	1109.36	814.75	294.61	21.72						
<b>GEHA Benefit Plan</b>																	
	311	247.15	247.15	167.61	79.54	-11.95	535.49	535.49	363.16	172.33	-25.90						
	312	537.90	562.10	376.04	186.06	.72	1165.45	1217.88	814.75	403.13	1.56						
	314	137.10	148.10	111.08	37.02	2.75	297.05	320.88	240.66	80.22	5.96						
	315	311.58	336.54	252.41	84.13	6.24	675.09	729.17	546.88	182.29	13.52						
<b>GEHA High Deductible Health Plan</b>																	
	341	175.76	175.76	131.82	43.94	.00	380.81	380.81	285.61	95.20	.00						
	342	401.44	401.44	301.08	100.36	.00	869.79	869.79	652.34	217.45	.00						
<b>Mail Handlers Benefit Plan</b>																	
	454	215.52	244.23	167.61	76.62	16.76	466.96	529.17	363.16	166.01	36.31						
	455	481.22	558.94	376.04	182.90	54.24	1042.64	1211.04	814.75	396.29	117.53						
<b>Mail Handlers Benefit Plan Consumer Option</b>																	
	481	139.28	143.46	107.60	35.86	1.04	301.77	310.83	233.12	77.71	2.27						

Non-Postal Premium Rates for the Federal Employees Health Benefits Program												
Fee-for-Service Plans (FFS)		2009 Total Biweekly Premium			2010 Biweekly premium rates			2009 Total Monthly Premium		2010 Monthly premium rates		
Plan - Option - Enrollment Code		2009 Total Biweekly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	2009 Total Monthly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	
<b>Mail Handlers Benefit Plan Value</b>												
HDHP Family	482	315.61	325.08	243.81	81.27	2.37	683.82	704.34	528.26	176.08	5.13	
Value Self	414	86.12	110.24	82.68	27.56	6.03	186.59	238.85	179.14	59.71	13.06	
Value Family	415	205.33	262.82	197.12	65.70	14.37	444.88	569.44	427.08	142.36	31.14	
<b>NALC</b>												
High Self	321	212.16	235.46	167.61	67.85	11.35	459.68	510.16	363.16	147.00	24.58	
High Family	322	465.50	514.38	376.04	138.34	21.97	1008.58	1114.49	814.75	299.74	47.60	
<b>Panama Canal Area Benefit Plan</b>												
High Self	431	183.38	188.88	141.66	47.22	1.38	397.32	409.24	306.93	102.31	2.98	
High Family	432	382.77	394.25	295.69	98.56	2.87	829.34	854.21	640.66	213.55	6.22	
<b>Rural Carrier Benefit Plan</b>												
High Self	381	238.49	248.25	167.61	80.64	-2.19	516.73	537.88	363.16	174.72	-4.75	
High Family	382	485.23	507.07	376.04	131.03	-1.64	1051.33	1098.65	814.75	283.90	-3.55	
<b>SAMBA</b>												
High Self	441	253.55	276.37	167.61	108.76	10.87	549.36	598.80	363.16	235.64	23.54	
High Family	442	597.12	650.85	376.04	274.81	30.25	1293.76	1410.18	814.75	595.43	65.55	
Standard Self	444	189.16	200.50	150.38	50.12	2.83	409.85	434.42	325.82	108.60	6.14	
Standard Family	445	432.01	457.92	343.44	114.48	6.48	936.02	992.16	744.12	248.04	14.04	