

March 2009

**Message from the SC Federation President**

(From John Geiger - Federation President)

Although February was a short month, we made some progress in the legislative arena for Federal Retirees. For one thing, we're in the Economic Stimulus Package! As a result of NARFE's efforts, Federal Retirees will be eligible for a \$250 per person refundable tax credit for Tax Year 2009, to provide parity with other eligible wage earners who received reduced payroll tax withholding tax relief under the 'Make Work Pay' provisions of the stimulus package. The House bill to repeal the Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) now has a Senate "companion" bill with 10 co-sponsors. Finally, the Premium Conversion bill was introduced in both the House and the Senate known as the Federal and Military Retiree Health Care Equity Act to allow active duty military personnel and retirees to pay their health premiums with pre-tax compensation. Partnering on this key bill with our colleagues in the Military Coalition gains considerable voter numbers and clout.



John Geiger,  
SC Federation President

The Federation Convention continues to make solid progress toward April 22-24 in Beaufort. As of last Tuesday, there were 15 rooms remaining, but they are going quickly-just mention NARFE (Holiday Inn & Suites Beaufort 1-800-315-2621 or 843-379-3100). You also need to register for the Convention at the \$75 rate because that goes to \$85 after March 20. Federation Secretary Esther Crandall sent out a pre-convention reminder early last month to Chapter Presidents and District Field Officers related to Credentials (April 1 deadline), and advertisements in the Program. I know it got my attention. Guidelines for the Alzheimer's Raffle appeared in the special Convention Issue which can be found on-line. The Beaufort Chapter has been working hard to make sure you have a great convention, while completing the Federation's important work.

Thanks to Diane Sellier and the Spartanburg Chapter 0560 for their hospitality during my visit on February 10. As I travel to each Chapter, one learns of different success stories that contribute to recruiting new members and sustaining our membership.

The Legislative Conference will be held in Crystal City, VA, March 7-10. Attending from the SC Federation will be William Toney from the Columbia Chapter 087 and Clair Smith from the Rock Hill Chapter 1180. This is one of the best training opportunities available to NARFE members and will include time on Capitol Hill to meet with the South Carolina Legislative Delegation.

Thanks for your service, and your continued support of your Chapters, the SC Federation and NARFE. It is an honor to represent you and work with you in 2009 as we meet the challenges together.

Best regards,  
John Geiger

President, South Carolina Federation of NARFE Chapters



Jeanette Morales Keepers, 1<sup>st</sup> VP

**MISSED OPPORTUNITIES**

(From Jeanette Morales Keepers )

Shortly after joining NARFE, I learned the importance of always carrying membership applications and informational pamphlets and brochures with me. It never ceased to amaze me how chance encounters and ensuing conversations led to the discovery that quite a few folks were actually retired or active federal employees and that many of them had never even heard of NARFE. It was an easy next step to

**CONTENTS:**

Note from The President . . . . .	1
Note from the 1 <sup>st</sup> VP . . . . .	1
Federation Convention . . . . .	2
Alzheimer's Raffle Guides . . . . .	4
Alzheimer's facts . . . . .	4
Stimulus Tax Relief . . . . .	4
CBO Recommendations . . . . .	5
Reduce TRICARE Costs? . . . . .	5
Upcoming Events . . . . .	5
Federation Officers contacts . . . . .	6

talk to the prospective members about the importance of NARFE and to give them the handouts. I have continued this practice and have strongly encouraged fellow members at chapter and Federation Executive Board meetings to do the same. Having said this, indulge me while I reveal my feet of clay.

At the beginning of February, I started volunteering at the Chapman Cultural Center here in Spartanburg. The orientation was a two-hour session, where we were given a brief history and overview of the Arts Partnership and the buildings, learned what the various opportunities were, what our duties would be and then we had a tour of the magnificent three-building facility. Afterwards, we filled out an application, indicating what our interests were. The opportunities were many, including ushering for the shows, which run the gamut from ballet, opera, Little Theatre, Youth Theatre, modern dance and to guest artists; being a docent at one of the three museums (art, science or history); being a tour guide for said museums; helping with set construction and props; doing clerical tasks at the reception desk; and even preparing gourmet snacks for the performing artists or sewing and repairing costumes!

Given such a wide choice, I decided to try my hand at ushering for daytime presentations at the David Reid Theatre and at being the receptionist Friday mornings at the very busy main desk.

It was my first day as receptionist and I wanted to be totally prepared. I had selected my outfit with care – “business casual”, I was told, and was getting the rest of my things together. At the last minute, I decided to change out my silly little purse for a more utilitarian bag, so I could carry my cooler packed with a diet soda and an apple for a late morning snack. My hours were 9 a.m. until 1 p.m., and, as an early riser, breakfast quickly becomes a thing of the past. Time was running tight, and I knew, because it’s my habit and because I stress it at every chapter and executive board meeting, that I should also put a couple of NARFE applications and pamphlets in my bag. Well, I didn’t follow my gut instinct and my own advice that day and skipped taking the NARFE information.

You guessed it! Another volunteer showed up at 10:30 to fulfill her Thursday commitment, and in the course of introducing ourselves and chatting as the day wore on, I learned that both she and her husband were retired State Department employees and had recently moved to Spartanburg! Needless to say, after silently kicking myself, I gave her my NARFE spiel, explaining that it’s the only association dedicated to protecting our earned retirement and health care benefits. I also promised to have handouts for the two of them the next time I saw her. When I saw her again a week later, I was totally prepared. She and her husband now have all the information, applications and brochures I should have given her when we first met.

The moral to my story is to always be prepared and armed with plenty of NARFE applications, information, brochures, and your NARFE spiel, because you might never get a second chance like I did.

Jeanette Morales Keepers  
SC Federation 1VP

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## SC FEDERATION CONVENTION - APRIL 22-24, 2009 - HOLIDAY INN, BEAUFORT SC

(Mamie Clarke, & Carol Smalls-Jenkins, Beaufort Chapter)

The 45th Annual SC NARFE Federation Convention will be held April 22,23 and 24, 2009, At the Holiday Inn & Suites, 2225 Boundary Street, Beaufort, South Carolina 29902. The theme of this year's convention is ***"One Voice- Securing Our Future."***



We have been advised that the Holiday Inn is now completely booked and no more rooms are available at the hotel. Some of the attendees have been registering at other hotels in the area. If you call the Holiday Inn 1-800-315-2621 or the local number at 843-379-3100 and let them know you are with the NARFE convention they will direct you to other hotels nearby. Some attendees are staying at the Hilton which is more expensive and some are staying at the Econo-Lodge which is not as nice but is cheaper.



The Convention Registration fee is \$75 per person and must be received by March 20, 2009. After March 20th, the fee is \$85 per person. The Registration form for the Convention can be obtained from the SC Federation NARFE website at this hyperlink: [http://scnarfe.org/2009\\_Convention\\_Registration.pdf](http://scnarfe.org/2009_Convention_Registration.pdf)

The Registration and Welcome Desk will be open from noon until 4 p.m. on Wednesday and from 8:00 to 10:00 a.m. on Thursday. The beautiful Holiday Inn, Beaufort, SC hotel is centrally located to Beaufort’s business district, offering a

wealth of amenities to enjoy. You'll discover Southern hospitality and charm at the new Holiday Inn Hotel Beaufort, nestled in the heart of South Carolina's Low country. Our location is just off Highway 170 and Route 21 and overlooks the Beaufort River in Beaufort, SC, an antebellum seaside town surrounded by history and beauty.

Beaufort's downtown is rich in history and just one mile away. Enjoy a relaxing and educational horse-drawn buggy tour to discover the secrets of historic Beaufort. And it's easy to spend a day on the inter-coastal waterways of Seabrook Island or Hilton Head Island, as both are just a half-hour away. Our guests can relax around our indoor heated pool & whirlpool or enjoy a workout in the fitness center. A 24-hour business center allows you to catch up on work or check your e-mail. The Holiday Inn Hotel Beaufort welcomes you with top-notch service and true Southern hospitality.

The Wednesday evening dinner at the President's Reception is heavy hors d'oeuvres. On Thursday, the conventioners will be on their own for lunch (restaurants are located in the immediate area in walking distance from the hotel or you may purchase lunch at the hotel). Thursday evening will be a buffet style Boundary Street Pig Picking. The menu will include: a salad bar, hickory smoked pig, BBQ beef brisket, baked chicken, Low Country Boil, Charleston red rice, corn on the cob, southern style green beans, cornbread, buttermilk biscuits, fresh baked fruit cobbler and pecan pie. The cost of the meal for Wednesday and Thursday will be \$30 each for guest not registering with NARFE. There will be a cash bar both Wednesday and Thursday evenings.



A block of fifty (50) hotel rooms were reserved. The room rates range from \$144.48 to \$166.88 per night, tax included. The rates include breakfast. You may make room reservations by calling toll free 1-800-315-2621 or the local number at 843-379-3100. Be sure to state that you are with NARFE.

The deadline for all program information is Friday, March 20, 2009. The Program contact is Carol Smalls-Jenkins at (843)379-1002 or [carolg\\_smalls@yahoo.com](mailto:carolg_smalls@yahoo.com). Each Chapter is asked to place an ad in the convention program. The cost of ads for NARFE members is: A Full page ad \$150. Half page ad \$75 and a business card \$25. Please complete the Ad form found on the SC NARFE Web site at [http://scnarfe.org/Convention\\_Ad\\_Form.pdf](http://scnarfe.org/Convention_Ad_Form.pdf) and forward it along with your camera ready artwork. We welcome all program advertisers as this income helps defray convention costs, including printing of the program. If you have questions on the Ad, call Carol G. Jenkins at (843) 379-1002 or e-Mail at [carolg\\_smalls@yahoo.com](mailto:carolg_smalls@yahoo.com)

We are requesting chapters donate items for Alzheimer's door prizes with a value of at least \$25. Please see the instructions and guidelines for submitting the Alzheimer's raffle items found in this newsletter.

All convention activities will take place at the Holiday Inn & Suites Conference Center.

**Must See:** Henry C. Chambers Waterfront Park runs along the Beaufort River with spectacular views of the water, especially at night as you watch the sun disappear over the water. This oldest and most beautiful park is one mile from our hotel in Beaufort.

**Must Do:** Lining the streets of downtown, just a few miles from our Beaufort hotel, are several historic homes. These beautiful houses are examples of Beaufort's long antebellum history. Take an afternoon to leisurely stroll and view these beautiful homes.

**What's New:** Historic Beaufort has a number of art galleries in its downtown area that showcase regional and national artists. The Indigo Gallery, located just two miles from our hotel in Beaufort, specializes in the works of local Beaufort artists.

**Don't Go Home Without:** Located just a few miles from our hotel near downtown Beaufort is the Southern Rose Buggy Tours, which is one of the most enjoyable ways to experience historic Beaufort. Each tour generally lasts 50 minutes and is narrated by a certified guide. If there is any a special need or diets or if you have questions or suggestions, please call or e-mail Mamie Clarke, Convention Chair, (843) 846-6415 or [dscnttrvl@aol.com](mailto:dscnttrvl@aol.com) Beaufort in April should be a beautiful setting for our convention. See you at the convention in April!



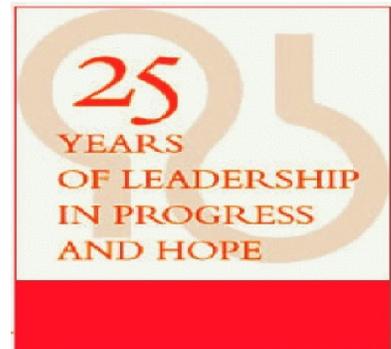
## **ALZHEIMER'S RAFFLE GUIDELINES:**

(Betty Wessinger, Federation Alzheimer's Coordinator)

1. Sell tickets at chapter meetings--\$1.00 each, or 6 for \$5.00.
2. Attach a label to your raffle item. Example: Beaufort Ch. 1021, nut tray.
3. Label ticket holder container exactly as raffle item. Example: Beaufort Ch. 1021, nut tray.  
Be sure each ticket has the name and chapter # of person buying that ticket.
4. Bring raffle item and ticket holder container to the Convention in April.
5. Place tickets sold at Chapter meetings in a zip lock bag and label exactly as raffle item. Example Beaufort Ch. 1021, nut tray. Bring your tickets to the Convention in the zip lock bag. Tickets sold at the Convention for your item will be combined with tickets in the zip lock bag before the drawing for your item.
6. I will provide a roll of tickets to be sold at convention. Each ticket will cost \$1. 00 at convention.
7. Do not bring any ticket money from chapter sales to the convention. Please give Chapter ticket sales money to your Chapter treasurer for deposit. He/she will write a check and mail to me.

If your chapter donates more than one item to be raffled, please follow the procedures as stated above for each item donated. Come prepared to have fun and to help with the raffle and ticket sales. Good luck with ticket sales at your Chapter.

Betty Wessinger,  
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## **ALZHEIMER'S FACTS**

- In 1906 Dr. Alois Alzheimer began research.
- In 1910 Alzheimer's was recognized as a disease.
- Women represent 72% of Alzheimer's patients.
- In 2008 5.2 million people had Alzheimer's (1 person in 8 over 65)
- In 2008 1.4 million were over 71 years old
- In 2005 Alzheimer's care cost 148 million.
- In 2015 estimated cost to be \$252 Billion
- In 2000 South Carolina had 67,000 Alzheimer's patients.

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## **STIMULUS PACKAGE TAX RELIEF**

(My Federal Retirement e-magazine)

Working with key legislators last week, the National Treasury Employees Union (NTEU) and the National Active and Retired Federal Employees Association (NARFE) secured language in the House-Senate economic stimulus measure that would result in economic relief for federal retirees under both the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) The benefit for CSRS retirees will come in the form of a refundable tax credit of \$250 for this year; FERS retirees will be eligible for a one-time payment of \$250. "This language will ensure that federal retirees who spent their lives in public service are provided the economic relief they have earned and deserve," said NTEU President Colleen M. Kelley.

"As federal retirees worked and contributed just like other Social Security retirees, NARFE is pleased that this tax credit was created and then successfully attached to the stimulus legislation," asserted Margaret L. Baptiste, president of NARFE. "NARFE applauds Congress for extending a tax stimulus to our nation's seniors so that retirees can join other taxpayers in bolstering our economy at a critical time."

House and Senate conferees reached agreement on the stimulus package after working out differences in their respective versions of the bill. Originally, only the Senate-passed bill included the \$250 payments to retirees receiving Social Security, including those under FERS, but would have excluded CSRS federal retirees who are not collecting Social Security from other non-federal employment.

According to NARFE, under the auspices of the stimulus package, tax relief via reduced payroll tax withholding will be provided to wage-earners under the 'Make Work Pay' provisions. Social Security, Veterans, SSI or

Railroad Retirement beneficiaries, who are not otherwise wage-earners, will see a one-time \$250 increase in these payments. Federal retirees who are not eligible for any of these payments will be eligible to take a newly-created \$250 per person refundable tax credit.

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## **CONGRESSIONAL BUDGET OFFICE RECOMMENDATIONS**

(Federal Times-article)

These two articles appeared in the Federal Times recently. They are recommendations being made by the independent Congressional Budget Office and could have an impact on retired Government employees.:

*CBO has issued a report of possible cost-saving measures on health insurance spending that contains variations of several similar ideas regarding the FEHB program contained in past reports. The report does not endorse the ideas, but the options bear the CBO stamp of approval as producing real savings, which is a requirement under congressional budget rules for legislation seeking to reduce spending. For example, the report says that \$69 billion could be saved over 10 years by changing the premium sharing formula to a voucher arrangement, under which the government's share would be set at \$4,300 annually for self-only coverage and \$9,900 for family coverage—the government's projected average contributions in 2010—and then increased in future years by the rate of general inflation, rather than at the rate of actual premium increases in the program, which usually exceed general inflation. The savings to the government would come at the cost to enrollees, CBO noted.*

*Two of the options focused specifically on FEHB benefits for retirees. One, which CBO estimated to save \$11 billion over 10 years, would require FEHB health plans to modify the benefit packages they offered to enrollees who also had Medicare coverage in such a way that their Part B premiums would be subsidized. In return, FEHB health plans would reduce their coverage of Medicare cost sharing by an equivalent amount. If necessary, other adjustments to the benefit package would be allowed. "Spending by the FEHB program and Medicare would decline because FEHB enrollees with Medicare coverage would reduce their use of services when faced with higher cost sharing," the report says. Another option, which is pegged at a \$1 billion 10-year saving, would reduce the government's contribution to premiums for retirees by 2 percent for each year of service fewer than 20. CBO is expected to issue a separate report soon on other potential cost-saving options that could once again include ideas for cutting spending on federal retirement benefits such as reducing COLAs and changing the benefits calculation formula.*

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## **BILL COULD TRIM TRICARE COSTS FOR MILITARY RETIREES**

(From The Army Times - Forwarded by Bill Nicol)

Military and federal civilian retirees would be able to pay their monthly health care premiums with pre-tax dollars under a bill introduced last month.

Active federal employees now pay their premiums with pre-tax dollars under the so-called premium conversion benefit. One of the bill's sponsors, Rep. Gerry Connolly, D-Va., said extending the benefit to retirees is only fair. "In these trying economic times, the need has never been greater to make health insurance more affordable for federal and military retirees," Connolly said in a statement. "Federal and military retirees lose ground every year as health insurance premiums skyrocket, and this premium conversion bill will provide them with much-needed tax relief."

Lawmakers say expanding premium conversion to retirees would save each participant \$820 per year. The bill would also allow active-duty military members to apply a pre-tax rebate to the supplemental insurance premiums many service members purchase to cover gaps in Tricare coverage.

The Federal and Military Retiree Health Care Equity Act is co-sponsored by 15 other lawmakers. Sen. Jim Webb, D-Va., plans to introduce a similar bill in the Senate.

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## **UPCOMING NARFE EVENTS- Mark Your Calendar**

NARFE Legislative Training Conference, Arlington VA, March 7-10, 2009

SC Federation State Convention - Beaufort, SC (Holiday Inn) - April 22-24, 2009

SC Federation Executive Board Meeting, Columbia SC, 10:30 AM, June 8, 2009

Federation Presidents Meeting, Grand Rapids, MI, July 21-22, 2009

NATIONAL NARFE Convention - Grand Plaza Hotel, Grand Rapids, MI in 2010

NATIONAL NARFE Convention - Nugget Hotel, Reno, NV in 2012

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