



NARFE

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

South Carolina Federation of Chapters

Esther L. Crandall - Federation President

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August - September 2007

Message From The President



Our Executive Board met on June 11, 2007. As many of you know, Joan Gaetke has been Federation Secretary for a long time. She had asked to be replaced, but at Convention time, no one had accepted a nomination for the position. At our Board meeting, Elizabeth (Betty) Gibson of Anderson Chapter 825 was elected to the Secretary position. Joan has done a wonderful job, and we will miss her on the Board. Thanks to Betty for accepting this responsibility.

We received a final report on the 2007 Federation Convention statistics and expenses. Many of those attending filled in their comment sheet, providing constructive suggestions for future conventions.

We send our condolences to Bill Scott and Lou Ann Ainsworth on the death of Lou Ann's mother. Also, let's all wish Bill a speedy recovery. He broke two bones in his ankle. After surgery, he's in a cast.

NARFE Lobby Month

August 4 – September 4 has been designated Lobby Month by our National Office. This is a time when our Legislators are in their home district, so getting a meeting may be easier. President Baptiste, Legislative Director Judy Parks, and other National Office staffers participated in conference calls with each Regional Field Vice President and his Federation Presidents and Legislative Chairpersons, as available, to discuss chapter strategies during the Lobby Month.

Chapters are encouraged to visit all of their legislators, even those who have already signed on as sponsors of our bills. In South Carolina, neither of our Senators has signed on. In the House, Cong. Inglis is a co-sponsor of HR 1170 (Premium Conversion) and Cong. Wilson has signed up on the GPO/WEP bill (HR 82). Senator Graham and Congressmen Barrett, Brown, Spratt, and Wilson are lapsed co-sponsors of the Premium Conversion Bills. Congressmen Brown and Clyburn are lapsed co-sponsors on GPO/WEP repeal.

Even in our home districts, if we can't meet with Member, get a meeting with a staffer. They will let our Members know we were there and that we're keeping watch and checking our issues.

Our issues serve as defensive measures on any cuts proposed. There could be a standoff on government funding after October 1 with the deficit getting worse.

When you visit your member's office, ask first for the repeal bills. If it is clear you won't get support on these, discuss the modified bills, which are S1254 and HR726. Be very familiar with the issues so that you can answer any questions, but if there is something you can't answer, be honest about it and let them know you'll follow up with an answer.

If at all possible, take a member who is personally affected by the Government Pension Offset and Windfall Elimination Provision. Let that person tell his/her story.

Finally, please let me know when and whom you have visited. I will provide Bob Harrell with a complete listing of all visits.

Remember that we are not asking for special favors. We are only asking for benefits that we have earned.

SC Federation Convention April 16, 2008

What would you call a state park that offers 18 holes of lakeside championship golf, tennis, skeet shooting and archery, a swimming pool, full-service restaurant and meeting facilities and more than 70 lodge rooms?

That would be Hickory Knob State Resort Park.

The only full-service resort in the S.C. State Park Service, Hickory Knob rests on rolling, wooded shoreline alongside 70,000-acre Strom Thurmond Reservoir on the Savannah River: South Carolina's "West Coast."

The park's amenities also include a boat ramp, campgrounds and one of the state's most popular mountain biking trails. Serene and tucked away, location is another plus for this destination, with picturesque, historic small towns such as Abbeville and Greenwood nearby and Aiken and Anderson (and Clemson) just an easy drive



Comfortable Accommodations

Hickory Knob boasts 18 cabins that sleep up to six people each.

away.

The SC State Convention will be held at Hickory Knob on April 16, 17 and 18, 2008, sponsored by the Aiken chapter 934.

Reservations should be made by February 16, 2008. Reservations received after February 16, 2008 are subject to availability and at prevailing room rates. Rooms are \$51.75; Cabins are \$73.75, and Suites are \$73.75, plus tax, currently 8%. Guests will

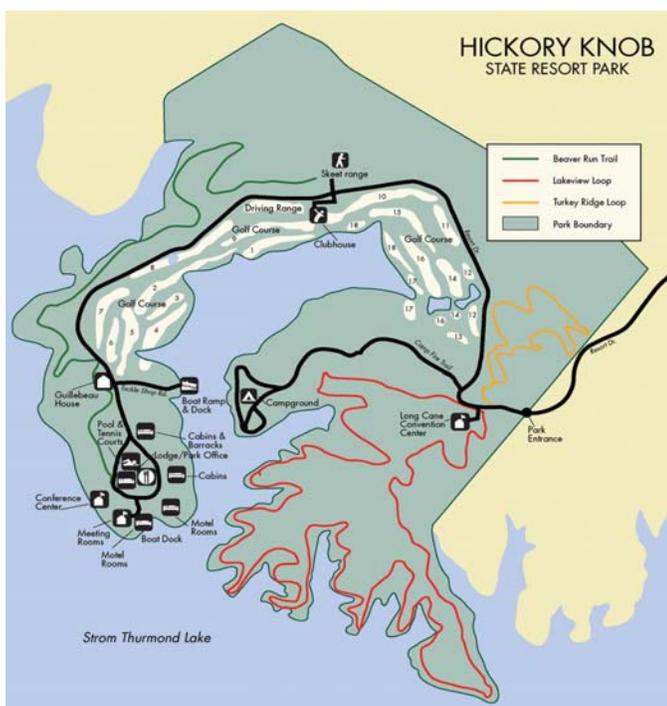
be required to pay a deposit of \$55.89 per room, including tax. For cancellation with 30 days or less notice, \$5.00 (plus tax) per room will be charged.

To make a lodging reservation, call the park toll free at 1-800-491-1764. Make sure you tell them you are with NARFE. Lodge rooms in the 200 section are located next to the lodge and restaurant. Lodge rooms in the 300 section and 400 section are located lakeside.

If you would like to stay for the weekend, the rates will be the same.

One Bedroom Cabin/Villa: Eighteen one-bedroom/one-bath duplex cabins accommodate up to six people. The cabins, located 100 to 150 yards from the lake, include bath and bed linens, basic cooking and eating utensils, television, automatic coffee maker, air conditioning and heat, outside grill, picnic table and telephone.

Motel Information: Seventy-eight lodge/motel rooms sleep 2 to 4 people and include a color television, telephone, automatic coffee maker and 2 double beds.



MILES TO:

- Aiken: 88
- Beaufort: 225
- Charleston: 185
- Columbia: 90
- Florence: 170
- Myrtle Beach: 240
- Rock Hill: 82

From the Region III Vice President



As I prepare this article, we are one week away from the July National Executive Board Meeting and the Federation Presidents Meeting in Louisville. At these meetings, there will be many suggestions which will help NARFE to accomplish our objectives. As usual at the conclusion of the meeting, I will send via e-mail my summary of the actions of the Executive Board. I am sure that each of your Federation Presidents will give you a report on the happenings in the Presidents Meeting.

Now I want to look a few weeks forward. I recently mailed to each Federation Officer and Chapter President an announcement and registration form for the Region III Biennial Seminar to be held on October 2-4, 2007 in Columbus, Georgia, at the Quality Inn. This seminar will be an excellent opportunity for the Officers and Potential Officers of the Chapters in Region III to become familiar with the operational procedures of NARFE and also provide input through the workshops on methods that will improve the management of our Chapters and Federations.

David B. Snell, Director, Retirement Benefits Services, NARFE, will be one of the presenters. He will speak on the many benefits that are available to NARFE members through the Service Officers and Service Centers. We will also have several of our leaders from within Region III to give input on how they accomplish their goals.

We are expecting an informative three days and it is to your advantage to be there. Additional information is available on the Region III website (www.region3narfe.com) and several of the State websites. The registration form is also available in pdf format that can be downloaded.

The business meeting will begin at 0830 AM on October 3, 2007 and will end at 12 Noon on October 4th. The agenda is in the process of being prepared and will be available on line at the Region III Web site upon completion, plus I will distribute it to the Federation Newsletter editors prior to their next issue.

Hope to see each of you in Columbus.

Bob Harrell

Alzheminer's Report

The total donations for SC Federation April 1, through June 30, 2007 is an impressive \$5885.52.

Exelon, one of 5 FDA approved drugs to treat Alzheimer's, will soon be available as a skin patch. This medication taken orally frequently causes gastric side effects and may be difficult to swallow for those with advanced Alzheimer's. The patch will supply a regulated release of the

medication without gastric side effects.

According to St. Petersburg Times, a Tampa Bay newspaper, in an article written by Stephan Nohlgren 2/27/07, nine new drugs are in phase III clinical trials, the final stage before the government decides whether a drug is safe and useful. An additional twenty-three are in Phase II.

These are not today's Band-Aid therapies, which merely juice up the brain. These drugs are designed to attack the disease directly and prevent further damage.

On a parallel path, other researchers are developing tools to detect Alzheimer's early, maybe even before symptoms appear. That way, people at high risk of dementia can start taking medicine in their 40s or 50s.

Laura Wilcox
SC Federation Alzheimer's
Committee Chair

Attention Service Officers: New OPM Web Site

The Office of Personnel Management has posted a new Web site that will be useful to service officers at all levels. The new site, www.opm.gov/insure/quickguide.asp is well organized and easy to navigate. It includes information on FEHBP, FEGLI and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies, as well as to the NARFE Web site.

Donald G. Loper
Service Officer
NARFE-SC Fed of Chapters

New Chapter Banners

Bill Nicol

We have initiated the contract to purchase new banners for SC NARFE Chapters. As approved at the June 11, 2007 Executive Board Meeting, each chapter will provide \$25.00 toward the purchase of these banners. The Federation will match the money provided by the chapters and NARFE Headquarters will also provide matching funds. The following is required from each chapter:

Send a \$25.00 check made payable to SC NARFE Federation to Eugene Bondurant, 304 Riverbend Road, Greenville, SC 29617.

Provide the specific Chapter Name to be used on the banner, i.e. Summerville or Flowertown, to Bill Nicol, 843-671-4721 or pennst63@aol.com.

For those chapters who have already purchased banners, send a request for reimbursement for what you spent minus the \$25.00 Chapter contribution (maximum of \$75.00) to the Federation Treasurer. Please include a copy of the original receipt.

If you have any questions or comments, please contact me.

From the 2nd Vice President

Back in November when I became SC Federation 2VP, I decided it was prudent to know what my duties and responsibilities were. I learned that, in addition to filling in for the President and 1VP in their absence, I was to “assist in the selection of the Federation editor and Federation reporters,

advise and counsel them and endeavor to maintain a steady flow of news from the chapters.”

Bill Scott, as our Federation Newsletter editor, is doing a stellar job, soliciting information and articles from some of us, to put in the bi-monthly publication.

But all of us, as NARFE members, should take on the task of writing articles and submitting them to Bill, for publication. Maybe he’ll be so inundated that he’ll have to pick and choose, which is, after all, an editor’s prerogative!

I have compiled a very brief list of suggested topics, other than the obvious ones, for you to take back to your chapters, but please don’t be limited by these:

Recruitment and retention tips – what’s worked for you

Testimonials – what NARFE means to you

Historical data – how your chapter began and how it has evolved

Members making a difference – a bio on a notable chapter member

Destinations – describe an interesting trip you took

Health tips – diet or exercise regimens that have worked for you

Gardening tips – Master Gardener or anecdotal information

Hobbies – why you do them and what makes them worthwhile

Sports – ditto above

In summary, I urge you to generate interest, enthusiasm, and creative spark within yourself and your members and submit articles to Bill Scott at 115 Troon Way, Aiken, SC 29803-5619 or via e-mail to wscott@gforcecable.com.

Jeanette Morales Keepers, 2VP

Legislative

Bill Nicol

In the column of “Lobby Month, of this issue, President Crandall summarizes the results of the legislative conference call held by Headquarters officers and staff with Region III representatives. I strongly encourage all chapters to contact their Representatives and the Senators on our key legislative issues during Lobby Month and take the actions that she has recommended.

The six legislative districts in our state have NARFE members from several chapters. The following are the legislative districts and the chapters with significant membership in that district:

SC 01 Rep. Henry Brown
Chapters 072, 997, 1013, 1015, 1082, 1958

SC 02 Rep. Joe Wilson
Chapters 087, 1021, 2258

SC 03 Rep. Gresham Barrett
Chapters 825, 920, 934, 1079

SC 04 Rep. Bob Inglis
Chapters 121, 560

SC 05 Rep. John Spratt
Chapters 772, 960, 1180, 1786

SC 06 Rep. Jim Clyburn
Chapters 072, 087, 960, 1170, 1786

It is very important that each chapter contact their representative as listed. You can do it separately or jointly but please contact them on our legislative priorities during Lobby Month. If you have any questions or comments, please call or e-mail me.

To find your representative go to <http://www.house.gov/>, and enter your 5+4 zip code.

The Senate web is: <http://www.senate.gov/>

Your Private Cash Machine

By Laura Daily

We set out to make a computer pay for itself—and look how much we saved through online deals

These days the personal computer is as universal a home appliance as the microwave. Two out of three American homes have a computer, and, yes, they're great for deleting e-mails about mortgage offers and sex enhancers. But they're also powerful tools for saving money.

To show you how powerful, we set ourselves a task: to make a computer pay for itself in a year. In our case that meant saving enough online to cover a desktop model with printer (\$1,187), a high-speed DSL connection (\$40 a month), and the \$50 we threw in to cover electricity and paper. Total outlay: \$1,717. (And you could lower the break-even point. The average computer buyer aged 50 to 59 spent about \$624 last year, 10 percent less than in 2005, according to the market researchers at Synovate's DuraTrend.)

How much did we save in a year? A triumphant \$2,302, putting us \$585 ahead. It wasn't as if we did anything fancy or complicated, either, though it did require creating a few file folders to manage all the coupons we collected. Mostly we simply took advantage of a variety of websites and saved not only money but something just as precious—time. Here's what worked for us.

1. Compare and save

Remember when driving from mall to mall or studying sales circulars was the only way to compare prices on everyday items such as clothes, linens, or kitchenware? Now online comparison-shopping sites—Shopzilla, PriceGrabber, and Sortprice, among them—do the work for you by showing current prices on virtually any product at thousands of online stores. We found a pair of athletic shoes, \$90 at retail, for \$58 at sierratradingpost.com, tax-free and shipping included. Savings on two pair: \$64.

2. Clip cyber coupons

Sites like CouponCabin.com and eDeals.com collect and gather coupon codes (sometimes called promotional codes) that e-tailers (electronic retailers) release to their best customers or place on other Web sites to attract new customers. The coupons run the gamut of goods and services redeemable at Web sites, from Weight Watchers to Target to FTD. A recent code took \$10 off any purchase of \$50 or more for any Acehardware.com order. It's easy to do that three times a year. Savings: \$30.

3. Win the grocery game

Here's the big one. U.S. households on average spend \$5,781 a year for groceries. CouponMom.com claims it can cut those bills by 40 to 50 percent if you do your part by stockpiling newspaper circulars full of coupons. CouponMom sorts these to help you maximize savings. For instance, Kroger often doubles the value of manufacturers' coupons, up to a \$1 limit. Say the store runs a sale on Lay's potato chips for \$1.50 a bag. Checking CouponMom, you find a circular from two weeks ago that included a Lay's coupon worth 50 cents. Doubled, you get the maximum \$1 off the already discounted \$1.50 bag, so the chips end up costing you 50 cents. Even a not-entirely-diligent coupon clipper chopped 15 percent—nearly \$17—from the weekly grocery bill this way. Savings in a year: \$867.

4. Find local deals

SalesCircular.com knows that many of us still like to see, touch, or test a higher-end product before buying. The site sorts through newspaper inserts, weekly circulars, and even junk mail to create a master list of advertised sale items. Just choose the state, pick the product category, and bingo!—you can pinpoint the local retailer with the best deal. We found a \$249.95 digital camera (manufacturer's suggested retail price at the time) available at Texas CompUSA stores for \$159.99, and they even threw in a free camera case. Savings: \$90.

5. Fill up for less

GasBuddy.com lets you comparison-shop for gasoline in your neighborhood or city. A test drive for South Carolina

lists highest and lowest prices (a span of nearly 30 cents at last check) within the past 48 hours. Over the course of a year of 12-gallon weekly fill-ups, a 20-cent-a-gallon advantage looms large. Savings: \$125.

6. Save postage—bank online

The average household receives about 15 bills a month. With stamps at 41 cents, you pay about \$74 a year just on postage. Instead, use your bank website's free online checking, easily accessed from any computer. (Bonus: If you set your payments to "automatic" you'll never again pay a late fee because you were on vacation or just forgot.) Savings: \$70.

7. Say goodbye to greeting cards

Another tree- and postage-sparing service: egreeting cards. Hallmark, American Greetings, and Jacquie Lawson are among the online entities offering personalized virtual cards. While some services are free, it's easy to pay as little as \$8 a year for unlimited e-mailings, or about the cost of a box of holiday cards. And with three dozen households on our card list, and quite a few birthdays and anniversaries to observe, we come out way ahead. Yearly savings: \$44.

8. Read for cheap

MagazinePriceSearch.com monitors subscription rates for more than 2,500 magazines sold through two dozen online merchants. We found substantial savings on both new subscriptions and renewals. Savings were found for everything from Cooking Light to Vogue to Popular Mechanics. Savings: \$19.

Safety First

To help keep identity thieves at bay, get a free e-mail account from Hotmail or Yahoo! for all commercial dealings and don't include your name in the address. For any online credit card transaction, be sure the lock icon, often found in the lower right corner of your browser window frame, is closed, not open. This means you are on a secure page for sending personal information.

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Check the Newsletter at our
website address www.scnarfe.org

PLEASE READ THIS NEWSLETTER – THERE IS EXCELLENT INFO IN EVERY REPORT.
WHEN YOU HAVE FINISHED – PLEASE GIVE IT TO A PROSPECTIVE MEMBER TO READ.

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DEADLINES: May 20, July 20, September 20, November 20, January 20 & March 20
SC FEDERATION CONVENTION: April 16-18, 2008
NATIONAL CONVENTION: Louisville, Kentucky in 2008