



John Geiger,
SC Federation President

Message from the SC Federation President

It has been a little over 2 weeks since the 2008 National Convention in Louisville, Kentucky, was complete. As a first-time attendee, I was most impressed at how everyone contributed to the success of the Convention. National President Margaret Baptiste kept the proceedings on track, and was rewarded by her hard work over these past two years by being re-elected by acclamation on Tuesday, September 9, following Tom McKinney withdrawing from consideration as Margaret's challenger. Kudos to Marlene Bunten, Kentucky Federation President and Convention Chair for ensuring that this Convention was superb-striking the right balance of hard work and a chance to have fun enjoying Louisville. Attendance totaled 1284 by Day 4 of the Convention representing 85% of the NARFE Chapters nation-wide.

The newly elected, or reelected, National Officers, for a two year term are;

- President Margaret Baptiste
- Vice President Joseph Beaudoin (Past Region X VP)
- Secretary Nathaniel Brown
- Treasurer Richard Ostergren
- Region I VP Augie Stratoti
- Region II VP Charley Saylor
- Region III VP Robert Harrell
- Region IV VP Paul Johnson (Former Indiana Federation President)
- Region V VP Richard Thissen
- Region VI VP Jerry Hatfield
- Region VII VP Martha Leiker (Colorado Federation President)
- Region VIII VP Helen Zajac (Former California Federation President)
- Region IX VP Lanny Ross
- Region X VP Paul Carew (Former North Carolina Federation President)

The Bylaws and General Resolutions provided to Chapter leadership prior to the Convention by booklet and on-line, were dealt with efficiently. The Convention voted to discontinue new Honorary Life Memberships (establishing a new category of Distinguished Member), allow the National Executive Board to choose the site of National Conventions beginning in 2014, and sent the "NARFE dues" proposal to a ballot vote. The NARFE dues proposal was rejected on the ballot vote the following day 80 votes shy of the two-thirds required that would have created a single dues of \$40 (with 10% going to Federations and \$9 to Chapters). Results of the 10 Resolutions made by the Resolutions Committee (one recommended for adoption and nine recommended for rejection), delegates rejected NARFE purchase of a condominium nearby Headquarters, and voted down recognition of NARFE associations and councils set up within geographical areas-both after lively discussion. Delegates rejected the resolution to allow students already in college to compete for the NARFE/FEEA Scholarship Program.

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Another highlight of the Convention was the Federation Presidents meeting which allowed us to meet and work in 3 breakout Groups for presentations to the National Executive Board (NEB). The Groups were Recruitment, Retention and a third which proposed 3 Miscellaneous recommendations (public relations funding, return to the old F-7 report, and funding for a Leadership Development Committee) for the consideration by the NEB. Two talks were given at this meeting which were really "worth the price of the ticket" to Louisville. The first by Noreene Morgan, KY Federation Treasurer was how to get into the Federal Buildings to tell our story through participation in a Lunch and Learn Program. The second talk by Lynda White, NARFE Pre Retirement Seminar Presenter from Atlanta, GA, was an effective explanation of the Federal Employees Retirement System (FERS) which just happens to be our target audience as the FERS employees approach retirement.

All in all, it was a great Convention which accomplished our important business and adopted NARFE's Legislative Program for the 111th Congress that convenes in January 2009. There are things that we can do to improve for the next National Convention at the Federation and Chapter level that includes close attention to establishing Chapter credentials and proxy designation.

Finally, the Meet the Candidates Month continues to improve our Chapter and SC Federation appearance on the Legislative Delegation "radar screen", as well as educate the challengers. This past month saw another co-sponsor added to Premium Conversion with Congressman Gresham Barrett, 3rd District. I urge you to continue your efforts right up until Election Day to keep up the pressure and identify those who in the delegation that might have been too busy and get the answers to our questions.

Thanks for your support of your Chapters, the SC Federation and NARFE.

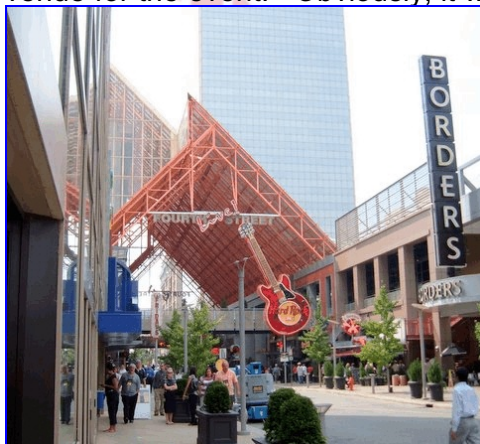
Best regards.

John Geiger,
President, South Carolina Federation of NARFE Chapters

From the SC FEDERATION 1st VP:

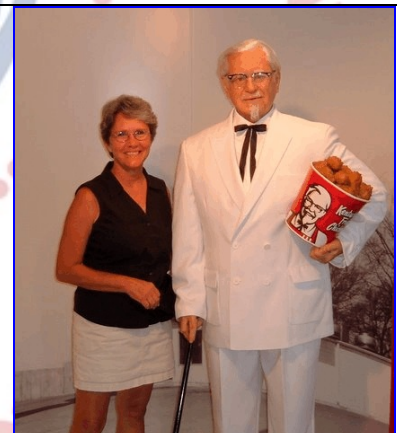
(Jeanette Morales Keepers, 1st VP SC Federation)

For those of you who were unable to attend the 30th NARFE National Convention last month in Louisville, you missed a real treat. Not only was the Convention extremely well run, thanks to the very capable National Executive Board members and staff, and the Kentucky Federation committee organizers, but the city itself was a magnificent venue for the event. Obviously, it was not "all work and no play" for your delegates!



4th St. Live - Louisville

Most of us stayed in the well-appointed Galt House Hotel and Suites, situated a mere block from the Ohio River, where we could watch barges and paddlewheel steamers ply their way in the water. The expansive waterfront area included the wharf, the Riverwalk, an ample bike path, a marina, the Crab Shack Restaurant and several large, well-landscaped parks. Other points of interest, within short walking distance of our hotel, were the Louisville Slugger Museum, the Louisville Slugger



Jeanette and Colonel Sanders

Field, the Visitors Center (with Col. Sanders as your host), and the “4th Street Live!” , which houses a collection of restaurants, live entertainment, and upscale shops under one roof. For those who chose not to walk, trolleys ran all day at a nominal fifty-cent transfer fee. In the evening, horse-drawn carriages were available for those wishing a more quaint and romantic way of seeing the sights. Several other options available for attendees included a dinner cruise on the “Spirit of Jefferson”, the Churchill Downs Tour and Dinner, and the Historic and City Interest Tour.

As for the Convention itself, we were entertained from Day One, at the opening ceremony when the three Mauldin Sisters sang both the National Anthem and “Amazing Grace”. On Tuesday afternoon, immediately following our Regional Caucuses, we were treated to free (generous) Bourbon samplings, by four area distilleries. Afterwards, we enjoyed “Kentucky Night”, where various local actors and musicians performed for us. What a talented group they were! The closing ceremony on Thursday morning again featured the lovely a Capella voices of the Mauldin Sisters. To cap things off that evening, many folks attended the banquet and had a stellar time.

This was such an exceptional experience that I’m encouraging all of you to mark your calendars for the September 2010 NARFE National Convention in Grand Rapids, MI.

Regards,
Jeanette Morales Keepers,
1st VP SC

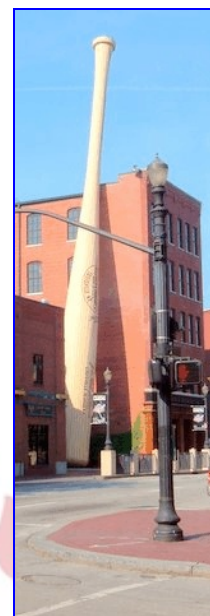
CONVENTION NOTES FROM REGION III NATIONAL VP:

(Bob Harrell, Region II VP)

As always, these are not the official minutes of the meeting, only my reflection of the discussions and business that took place during the meeting of the NEB. The official minutes will be published after approval by “NARFE”.

PRE-CONVENTION MEETING: The NEB opened with the usual moment of silence, pledge, and roll call by the National Secretary Nat Brown. All of the members were present with the exception of Tom Johnson, who was sick. He was represented by Paul Johnson, Indiana Federation President. There was no planned agenda since we had just completed a meeting in July.

President Baptiste reported that the former Director of Retirement and Benefits Department, Ken Glass, had passed away recently. Will Speer, Director of Operations, reported that the NARFE web site was being modified and would be up and running very soon, but no specific date was given. National Treasurer Dick Ostergren distributed a new balance sheet and stated that finances may be a little tight in the next year. Declining membership, an item of great concern, was discussed. As I have stated many times, we do a pretty good job (could be better) of recruiting new members, but we are doing a very poor job of retaining them. While retaining members is a national problem, it begins and ends at the chapter level. If chapter members do not address this problem and accept responsibility for membership retention, we may never stop the decline in membership. The very first time a member appears on the chapter roster is the very day the chapter needs to start working on retaining that member. If that new member feels that the chapter has nothing to offer, or they are not made to feel welcome and a part of the organization, one year later that member will become a lapsed member. PLEASE let’s work it out – WE MUST STOP THE DROPS.



Louisville
Slugger Museum

The NEB reviewed the "Agenda" for the National Convention which was scheduled to begin on Sunday September 7 and end on Thursday evening September 11, 2008. We also reviewed the procedure that was to be used during the memorial service on Sunday.

The following dates were agreed upon for the scheduled meetings:

- a. Fall NEB meeting, November 10-14, 2008, Alexandria, VA.
- b. Spring 2009 NEB meeting, March 4-6, 2009, Crystal City, Arlington, VA.
- c. National Legislative Conference, March 7-10, 2009, Crystal City, Arlington, VA.

Saturday, September 6, 2009 was reserved for the Federation Presidents meeting. The Federation Presidents were welcomed by National President Margaret Baptiste. The NEB also met with Federation Presidents at the conclusion of their business session to listen to their concerns and recommendations on how to improve NARFE.

NATIONAL CONVENTION SUMMARY: This summary will only cover a few of the highlights of the convention and resolutions that resulted in changes. For those interested in detailed reports of the convention, they are available at www.narfe.org

Honorary Memberships; Honorary membership, as we know it, has been discontinued. The resolution to discontinue Honorary Membership passed effective immediately. This action grandfathered in all of the current honorary members and established a new category of "Distinguished Member." To qualify for this new category, a member must have been a member of NARFE for 20 years and reached the age of 85. At that time, they will become a "Distinguished Member" and will be issued a special ID card along with a newly designed pin. Distinguished Members will be required to continue to pay National dues as well as Chapter dues, unless the chapter waives the chapter portion of the dues.

Selecting Convention Sites: At this convention, the delegates selected the Nugget Hotel in Sparks, NV, for the site of the 2012 National Convention. Several resolutions were submitted to change the procedure of the site selection from the convening delegates to the NEB. This resolution passed. In the future, the site for upcoming conventions will be selected by the NEB at the recommendation of the site selection committee.

NARFE Association Dues: For this resolution to pass, a 2/3 majority vote or 4,109 votes were required... The resolution came up 80 votes short and thus failed. NOTE: If you think that your vote never counts, here is an example of your vote counting. If your chapter supported this issue but not represented by a delegate or proxy, your vote may have made a difference. By the same token, if your chapter did not support this issue or other issues and you were not represented by a delegate or proxy, it might have made a difference. I am disappointed that in Region III we did not have all of our 883 authorized votes represented. Region III only had 773 votes to register during this convention. In the future and to make a difference, please send a delegate or proxy from each chapter.

Vice Presidents position: The effort to eliminate the Vice Presidents position was soundly defeated by the delegates.

One Member – One Vote: This resolution required a 2/3 vote to pass and was rejected by the delegates.

Officers Salary: The Officers Salary Committee recommended that the National Treasurer's salary be raised to \$90,979.00, which is equal to the amount being paid to the National Secretary... This was adopted by the delegates and becomes effective immediately.

Replace the Regional Vice Presidents salary with a \$5000.00 stipend: This proposal received 568 yea votes and 5,585 no votes. It was soundly defeated by the delegates.

The National Secretary reported that in 2007, we recruited/reinstated 23,393 members. So far in 2008, we have recruited 11,242 and reinstated 4,463 for a total of 15,705. He also pointed out that in

the past 2 years we have closed 63 NARFE chapters.

NARFE Legislative Director, Dan Adcock, in his report to the delegates, issued a warning: He stated that a "Perfect Storm" is gathering that threatens federal retirement benefits. We must be prepared to take action in a timely manner. He has asked that all chapters prepare their telephone committees to be in place and ready to go into action. He quoted a statement that he had recently heard that 41% of federal employees erroneously believe that the federal government does not have the ability to change their retirement benefits. WE KNOW BETTER – DON'T WE? He also stated that the cost-of-living adjustment next year for federal annuitants and Social Security recipients will probably be roughly 6%. This is great, but it also paints a target on our backs. The 111th Congress, during 2009, will be making attempts to overhaul the entitlements programs because politicians like to take unpopular steps early in their terms.

POST CONVENTION MEETING;

The post convention meeting began as always with a moment of silence, pledge and roll call by Nat Brown, National Secretary. The NEB was composed the same as the pre-convention meeting. All newly elected members of the incoming NEB were present. President Baptiste commented on the successful completion of the convention and it was the consensus of the NEB that it was one of the best organized conventions that we had attended.

President Baptiste asked each of the elected officers to submit their committee assignment requests for 2009 as soon as possible and selection announcements will be made at the November NEB meeting. The RVP's were requested to submit names of members for regional committee assignments.

Dick Ostergren, National Treasurer, announced that budget planning requests would require to be submitted before the November NEB meeting. The budget for 2009 will be finalized at the November meeting. NEB members were cautioned to be very conservative since the decline in membership was resulting in diminishing funds.

Present Baptiste presented parting gifts to the members leaving the board and welcomed the new members. The new members were instructed that they would receive a complete briefing at the November NEB meeting.

In closing, I once again want to thank the members of NARFE in Region III for electing me to represent you on the National Executive Board.

Bob Harrell,
Region III VP

2008 NARFE Presidential Candidate Survey:

Candidates McCain & Obama Respond to NARFE Questionnaire:

In letters sent July 14 to Sens. John McCain, R-AZ, and Barack Obama, D-IL, NARFE National President Margaret L. Baptiste requested that they answer identical questionnaires "to solicit the views of presidential candidates from the two major political parties on key issue areas in which NARFE has been involved historically, including: entitlement reform, health care, the Federal Employees Health Benefits Program (FEHBP), and the Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)." The replies from both candidates can be found at this NARFE web site: www.narfe.org/pdf/2008NARFEPresidentialCandidateSurvey.pdf

Columbia Chapter Visits With SC Lawmakers

(by William M. Toney, 3rd Vice President and Legislative Chairman)

In response to our letter of invitation, an immediate response was received from Senator Graham's office and shortly thereafter from Senator DeMint's office. Working with the office staff of these two Senators, a meeting was scheduled during the month of August. Follow up requests were made to Congressman Clyburn's office without success in setting up a meeting. After an initial contact from Congressman Wilson's office with the possibility of a meeting time in late August, the meeting did not materialize. After a follow up email was sent to the Washington office, a scheduled meeting is being discussed and hopefully will be scheduled during September or October.

In preparation for our meeting with the Congressional staffs, an outline for our meeting was prepared. The outline provided for introduction of attendees at the meeting, an overview of NARFE, purpose of our visit which covered the three main topics of Entitlement Reform, Health Care and the Future of Social Security.

Meeting with Senator Graham's Office - The scheduled meeting with Senator Graham's office occurred on Thursday, August 14, 2008. Since Senator Graham was not available because of campaign travels, we met with Ms. Rene Ann Tewkesbury, the Midlands Regional Director for Senator Graham's Columbia Office. I, William M. Toney, served as the spokesperson for the group with input from all other attendees during the meeting. After introductions were given, a brief overview of NARFE was given with special emphasis on the 5 million active and retired employees' interests NARFE represents, the some 40,000 federal retirees in South Carolina and 27,000 active employees. Upon advising Ms. Tewkesbury of our purpose for the meeting to discuss certain NARFE legislative issues, she indicated that she was not in a position to respond to legislative issues. Ms. Tewkesbury only handles constituent services but she agreed to listen intently to our issues and she assured us that the issues discussed/presented in writing would be communicated to Senator Graham and his legislative staff in the Washington Office for a response. The meeting lasted for approximately one hour. It was very productive from the standpoint of meeting the Senator's local staff, making them aware of NARFE's issues and establishing an avenue of communication. At the conclusion, we provided a pamphlet of NARFE's legislative issues, a copy of NARFE's monthly magazine, one of Chapter 87 Quarterly newsletter, and a written request of the issues we are expecting feedback on from the Senator's Washington Office.

Meeting with Senator DeMint's Office - The scheduled meeting with Senator DeMint's office occurred on Tuesday, August 19, 2008. Since Senator DeMint was not available, we met with Mr. Ian Headley, the Regional Director for Senator DeMint's Columbia Office. I, William M. Toney, served as the spokesperson for the group with input from all other attendees during the meeting. As a group, we proceeded to discuss in detail the major topics of Entitlement Reform, Health Care and the Future of Social Security and Medicare. Under Entitlement Reform, NARFE's position on keeping the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) was explained and stressed in light of the anticipated significant increase in the Cost of Living Adjustment (COLA) likely to unfold in January 2009. In addition, NARFE's opposition to any budgetary decisions that would adversely affect the solvency of the Civil Service Retirement and Disability Fund. For these two issues, Mr. Headley made no firm policy stance for the Senator only stating that the Senator's position is for fiscal responsibility. The inference was that any debate of these issues would probably be decided by the majority in the Senate and the Senator would be in favor of equitable treatment for all parties under fiscal and budgetary responsible constraints. Our Health Care discussions centered around Premium Conversion for federal retirees and NARFE's opposition to Health Savings Accounts(HSA's) under the Federal Employee Health Benefit Programs(FEHBP). Relative to our Health Care issues, we put forth our primary concern about having persons outside the federal community becoming eligible to enroll in the FEHBP, unless separate risk pools are created. In

response to these issues, Mr. Headley expressed a strong preference for Health Saving Accounts (HAS's). Senator DeMint supports this as a component of providing health care coverage in accordance with support for health care provided through tax credits. In fact, the Senator DeMint has introduced S. 2477, the Health Care Choice Act which would turn the health insurance market into a nationwide market. Based on our discussion, it is clear that Senator DeMint will not be a proponent for many of our health care issues.

As to the issues of Social Security and Medicare, an in depth discussion was held concerning the need to repeal the Social Security Government Pension Offset and the Social Security Windfall Elimination Provision. We were presented with the Senator's position paper addressing Social Security and Medicare. Essentially, the Senator is in support of a significant overhaul of Social Security and Medicare. The main thrust of the Senator's position is to put individuals in control of their Social Security savings accounts and to spend their health care dollars in a nationwide health care market.

Based on these discussions, lobbying Senator DeMint as an advocate and supporter of NARFE legislative issues will be a formidable challenge. The meeting lasted for approximately 50 minutes. It was very informative from the standpoint of gaining an understanding of the Senator's position on NARFE's issues and establishing an avenue of communication. At the conclusion, we provided a pamphlet of NARFE's legislative issues. A photo with the entire group of participants was taken at the end of the meeting. We agreed that future meetings at this level would be helpful.

Income Tax Change

Reductions in 2008 Income Taxes - The Housing and Economic Recovery Act signed by President Bush on July 30th provides a deduction for 2008 for homeowners who use the standard deduction, in lieu of itemized deductions, for property taxes. Single filers receive a \$500 deduction and couples receive a \$1,000 deduction. Although probably not of interest to us directly our children or grandchildren may take up to a \$7,500 tax credit for first time home buyers. A first time home buyer is defined as someone who has not owned a primary residence for 3 years prior to their home purchase. The home must be purchased between April 9, 2008, and July 1, 2009, and the tax credit (subtraction from the amount of tax) taken on either the 2008 or 2009 income tax return depending when the home was purchased. However, the tax credit must be paid back to the government at the rate of \$500 per year for 15 years. Thus, this is an interest free loan.

Federal Employees Health Benefits Program (FEHBP)

(From NARFE National Headquarters)

(FEHBP) annual open season will run from Monday, November 10, through Monday, December 8, 2008. The final three 2008 issues of NARFE magazine will provide open season information including an overview (October), plan changes (November) and rates (December). (As official announcements are made by the Office of Personnel Management, additional details will be posted at <http://www.opm.gov/insure/>) You can review the rates for the coming year at this website:

www.opm.gov/insure/health/09rates/nonpostalhmo2009.pdf

NATIONAL ELECTION NOVEMBER 4, 2008

Tuesday, November 4th is a National Election when we will be voting for our President, one U.S. Senator and six U.S. Representatives. Below is a listing of those candidates you will be voting for:

President:

Barack Obama (Democrat) with Joseph Biden Jr.

John McCain (Republican) with Sarah Palin

Others:

Chuck Baldwin (Constitution Party)

Bob Barr (Libertarian)

Cynthia McKinney (Green)

Ralph Nader (Independent)

U.S. Senate Candidates SC:

Democrat - Bob Conley
Republican - Lindsey Graham (Incumbent)

U.S. House of Representatives Candidates - SC

1st District

Democrat - Linda Ketner
Republican - Henry Brown Jr. (Incumbent)

2nd District

Democrat - Rob Miller
Republican - Joe Wilson (Incumbent)

3rd District

Democrat - Jane Dyer
Republican - Gresham Barrett (Incumbent)

4th District

Democrat - Paul Corden
Republican - Bob Inglis (Incumbent)
Others - Faye Walters (Green Party)

5th District

Democrat - John Spratt Jr. (Incumbent)
Republican - Albert Spencer
Others - Frank Waggoner (Constitution Party)

6th District

Democrat - James Clyburn (Incumbent)
Republican - Nancy Harrelson

UPCOMING NARFE EVENTS- Mark Your Calendar

SC Federation Executive Meeting - 10:30 am. - Columbia, SC - Monday January 12, 2009
SC Federation State Convention - Beaufort, SC (Holiday Inn) - April 22-24, 2009
NATIONAL NARFE Convention - Grand Plaza Hotel, Grand Rapids, MI in 2010
NATIONAL NARFE Convention - Nugget Hotel, Sparks, NV in 2012

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