

January 2009



John Geiger,  
SC Federation President

**Message from the SC Federation President**

(From John Geiger - Federation President)

Happy New Year to the NARFE Federation Family! As we look forward to the promise of the coming year, we need to redouble our efforts to make NARFE known and continue to protect your hard-earned benefits in these challenging economic times. As the new Congress convenes and the new Administration takes the reigns, our Active Federal Employees bear the responsibility for making programs run while those of us in the "retired" mode remain vigilant for all. Consider that you are our best recruiter when it comes to convincing prospective members to join us in this important work.

January finds our Chapters in full swing. New officers and new opportunities help us to maintain the momentum in South Carolina. Interesting Chapter Meeting Programs keep our membership

informed as well as educate our membership on the needs of their Communities. Next week the Executive Board to include Chapter Presidents will meet in Columbia to conduct the business of the Federation which will track progress and hear what you are doing at the Chapter level. We will need to appoint the District Field Officer for District #1 left by the passing of Judy Kemp. Judy's legacy to all levels of NARFE inspires each of us to carry on the important work she faithfully performed for so many years.

Also, the Board and Chapter Presidents will hear the details and update from Mamie Clarke and Carol Smalls on the 45th Annual Federation Convention at the Holiday Inn & Suites in Beaufort April 22-24, 2009. The theme, "The Voice of One-Securing Our Future" is most appropriate in light of the challenges facing us. I would like to encourage your attendance as this key event that will include important votes on your behalf.

I want to thank Kathy Hensley, President of the Columbia Chapter, for her invitation and the members' hospitality during my visit in December. The Christmas Caroling singing group was wonderful and the turnout was excellent. All in all, it was a great way to celebrate the season.

Thanks for your service, and your continued support of your Chapters, the SC Federation and NARFE. I look forward to representing you and working with you in 2009 as we meet the challenges together.

Best regards,

John Geiger  
President,  
South Carolina Federation of NARFE Chapters

**CONTENTS:**

Note from The President . . . . . 1  
 Executive Board Meeting . . . . . 2  
 Updating Chapter Officers F7 . 3  
 Accessing Reports . . . . . 3  
 Alzheimer's Comment . . . . . 3  
 NARFE Member makes News . 3  
 IRS Mileage Allowances . . . . . 4  
 FEHBP Open Season Extended 5  
 SC State parks Check-Off . . . . 5  
 Upcoming Events . . . . . 6  
 Federation Officers contacts . . . 6  
 Newsletter Contact & Info . . . . 6

## **FEDERATION EXECUTIVE BOARD MEETING ANNOUNCEMENT:**

(John Geiger, SC Federation President)

There will be a SC Federation Executive Board Meeting at Seawell's (1125 Rosewood Drive, across from the Fairgrounds) in Columbia, SC from 10:30am until 2:30pm, Monday, January 12, 2009. Lunch will be provided. Attendees will include Federation Officers, Committee Chairs, District Field Officers, and Chapter Presidents. Officer and Committee Reports will be presented, and District Field Officers and Chapter Presidents will give brief updates. There will also be a Beaufort Convention Update by the Convention Chairperson, Mamie Clarke. ALL DFO's are asked to remind their Chapter Presidents of the meeting and all Past President make certain that the new President is also aware of it.

Agenda for the Executive Board Meeting is as follows:

1. Welcome: President John Geiger
2. Invocation: Chaplain Nellie Bodenhamer and moment of silence
3. Pledge of Allegiance: Sgt. At Arms Charles Giavelli
4. Roll Call: Secretary Esther Crandall
5. Quorum: Parliamentarian: TBD
6. Minutes of the June 9, 2008 Meeting: Secretary Esther Crandall
7. Correspondence:
  - \* Report on Committee for enhancing NARFE
  - \* Invitations
  - \* Recruitment contests
  - \* Federation Presidents Meeting July 21-22, Grand Rapids, Michigan
8. Treasurer's Report: Buck Mizelle (Dues from Chapters to be received)  
Submit mileage reimbursement request today (\$.55/mile)
9. Committee Reports: Copy of Written Report for the Secretary
  - \* Alzheimer's: Betty Wessinger
  - \* Audit: Paul Donahue
  - \* Constitution/Bylaws: Larry Shaff
  - \* Credentials: Esther Crandall
  - \* Newsletter Editor: Bob Muller
  - \* FEEA: David Unwin
  - \* Legislation: Bill Nicol
  - \* Membership: Jeanette Keepers
  - \* Historian: Carl Young
  - \* NARFE PAC: Neil Shelton
  - \* Nominating: Bill Nicol
  - \* Public Relations: Linda Kossow
  - \* Resolutions: Hugh Wessinger
  - \* Rules: (moved to the Convention Chair and will be included in the Convention Program per the June 9, 2008 Minutes)
  - \* Service Officer: Don Loper
  - \* Webmaster: Paul Donahue
  - \* Convention Chair: Beaufort, SC Mamie Clarke
  - \* Region III National Field Vice President: Bob Harrell
  - \* District Field Officers and Chapter Representatives:
    - #1 TBD and his/her Chapters
    - #2 Ernest J. Williams, Jr.
    - #3 Dan Love
    - #4 Joe McCarty
    - #5 Moses Moultrie
    - #6 John Neely
    - #7 Mamie Clarke
    - \* Past President: Esther Crandall
10. Old Business: Operating Guidelines (formerly known as Policies and Procedures Manual)
11. New Business:
12. Next Meeting: Monday, June 8, 2009 10:30am, Federation Officers and Chairs
13. Adjourn

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## **UPDATING YOUR OFFICERS AND COMMITTEE CHAIRS FOR 2009**

(Paul Donahue, Web Coordinator)

All SC Chapters have elected or reelected their new officers for 2009 and have appointed some new Chairs in their Chapter as well. All chapters are required, by January 1 each year, to send a complete listing of all chapter officers and their Committee Chairs names to the National Office, their Federation President and Secretary, and/or other requesters. Some F7 forms have not yet been received by Federation Officers. Immediate Past Chapter Presidents are asked to remind your successor of this requirement.

Currently NARFE'S Web site has a revised F-7 short-form, requiring that only the name and NARFE ID # of a chapter officer or committee chairperson be listed, if different from those of the previous year. It also has provisions for emailing it to the Federation President, Federation Secretary and to the Chapter Secretary.

As the South Carolina Federation Web Coordinator, in order to facilitate Chapter Web Site up-keeping, I am also requesting that it be sent to either of my e-mail addresses: [paddona@scnarfe.org](mailto:paddona@scnarfe.org) , or to my home address: [paddona@windstream.net](mailto:paddona@windstream.net) Your cooperation is appreciated.

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## **ACCESSING CHAPTER & STATE REPORTS FROM THE NATIONAL WEBSITE:**

(Ken Doyle, Membership Systems Director, NARFE Headquarters)

This is a reminder that federation and chapter presidents are the only officers who can create usernames and passwords in order to access reports on the NARFE Web site. The officers can then distribute the username and password they created to whomever they choose to have access to the reports.

Whenever a new president is recognized at Headquarters, the username and password is automatically reset (deleted). The incoming president must create a new username and password, or they may choose to re-enter the old ones that were in place before taking office. To access online reports, go to [www.narfe.org](http://www.narfe.org) and click on the NARFE Leadership tab under the Web banner. (You do not need to log in at the Members tab first.) After you log in, scroll down the left panel on the Leadership Home Page and click on NARFE Online Reports. You will then be able to create a username and password.

One of the first duties a new president should perform is to enable his or her chapter to retrieve reports from the NARFE web site. This is particularly important since this is the time of year when we receive the majority of changes to the F-7s (Chapter Officer Roster).

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## **HOPE THROUGH RESEARCH**

(Judi Dench, British Actress, From the BBC)

I am appalled that research into Alzheimer's and related diseases, which affect around 700,000 people in the UK, currently receives just 3% of government medical research funding. I strongly urge the government to increase funding for dementia research as a matter of urgency.

*Dame Judi Dench*

(I've included this note from noted actress Judi Dench of The United Kingdom who expressed her concern about the lack of attention being given by her government for Alzheimer's Research. Alzheimer's Research is one of NARFE's greatest concerns too.)

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## **SC NARFE MEMBER MAKES NEWS**

(Anderson Independent Newspaper)

Betty Gibson, Member of the Anderson NARFE Chapter, had a great writeup in the local Anderson newspaper and was also interviewed this week on Channel 7 in the upstate for her money-saving hobby. Betty, in certain circles, answers to "The Coupon Lady." She has earned the nickname because coupons are one of her pastimes, one of the ways that she saves money and helps others do the same. In one month, Betty clipped enough coupons that their value in potential savings totaled \$7,000. And that's just what she cut out and sent to military service personnel! "I take what I need, and then I pass them on," Betty said. "I don't save coupons. I use them." Most of the time, Betty cuts out her coupons at home, with that box on one side of her, and small envelopes spread



Betty Gibson of Anderson pulls out coupons to clip during her free time at the Anderson County Main Library in Anderson.

out in front of her on the table. The box goes to the military. The envelopes are for her friends, those who have asked her to save certain coupons — ones for pet food and for diapers. She might sit for three hours and clip coupons.



How did all this get started? Betty says she needed something to do so she started pulling the coupon books from her Sunday paper and cutting. It kept her mind occupied, and she saved money at the same time.

“It became my hobby,” Betty says. “But when I found out about sending them to the military, it just mushroomed.” She learned that the U.S. Air Force Airman and Family Readiness Center in the United Kingdom collects the coupons for families to use on the base. In some cases, families have saved 90 percent on their grocery bill, according to a newsletter from the readiness center.

As a retired federal employee who worked with the U.S. Army at a hospital on Fort Dix in New Jersey, Betty feels close to the military families and a little thing like clipping coupons was a way she could help. This 64-year-old retiree now picks up a load of coupons from her Disabled American Veterans Auxiliary Post No. 40 here in Anderson, where she volunteers as an assistant chaplain. Each month she picks up a stack so heavy that she usually needs help getting them in her car. “When I

hear that they have been able to save \$1,000 in a year, and they used that to fly back home on, that makes you feel good,” Betty says. “We really have more of an effect on their lives than just sending them coupons.”

As word spread of her clipping mission, Betty received requests from friends. When Betty heard that the Anderson County Animal Shelter had a need, she went to the store and bought about \$250 pet food to give to the shelter. She used coupons for it all.

Betty knows what the usual price of something is. She will watch the local advertisements and find the best deal. She knows when she can use a coupon, have the promised savings on it tripled at the register and how to combine that with an in-store deal. Sometimes she can buy grocery items and not even pay a dime, she said. And if you don't believe her, she's used to that, too. She has receipts to show that she's not making this up. For 2008, she bought \$4,891.06 worth of food and other necessary items. But she only paid \$1,211.74. That's savings you can take to the bank.

Want to save using coupons? Betty Gibson says, you've gotta know the rules.

- \* Read the grocery store ads.
- \* Know each store's rules - how they treat coupons.
- \* Some stores double coupons. Some triple them.
- \* Find the best prices, and pull out the coupons you need before you go.
- \* Stock up. When you find a good deal, buy a supply. This saves you from going to the store for small trips that turn into bigger trips once you get there.

## IRS ANNOUNCES CHANGES IN MILEAGE ALLOWANCE FOR 2009

(IRS Website)

The Internal Revenue Service has issued the 2009 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

Beginning on Jan. 1, 2009, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 55 cents per mile for business miles driven
- 24 cents per mile driven for medical or moving purposes
- 14 cents per mile driven in service of charitable organizations

The new rates for business, medical and moving purposes are slightly lower than rates for the second half of 2008 that were raised by a special adjustment mid-year in response to a spike in gasoline prices. The rate for charitable purposes is set by law and is unchanged from 2008.

The business mileage rate was 50.5 cents in the first half of 2008 and 58.5 cents in the second half. The medical and moving rate was 19 cents in the first half and 27 cents in the second half.

The mileage rates for 2009 reflect generally higher transportation costs compared to a year ago, but the rates also factor in the recent reversal of rising gasoline prices. While gasoline is a significant factor in the mileage rate, other fixed and variable costs, such as depreciation, enter the calculation.

The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile. The rate for medical and moving purposes is based on the variable costs as determined by the same study. Independent contractor Runzheimer International conducted the study.

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### **FEDERAL EMPLOYEE HEALTH BENEFITS PROGRAM OPEN SEASON EXTENDED;**

(NARFE Headquarters)

OPM announced FEHBP enrollees will have up to January 31, 2009, to make a change in their health, dental and vision coverage. They are taking this extraordinary action in response to concerns over Blue Cross Blue Shield out of network reimbursement that would have enrollees paying a \$7,500 co-pay for out-of-network surgeries. To ensure enrollees have an adequate time to evaluate any changes, OPM is allowing employees and retirees to make belated changes through January 2009.

Enrollees who make a belated open season change should be aware the change is effective January 1, 2009, just like regular open season changes. Any medical services rendered after January 1, 2009, should be billed to your new plan, if you made an open season change. Your new health plan identification cards will be mailed to you by the plan within 30 days after they receive your new enrollment change from OPM. In the meantime, if you need to use your new plan and you do not have your new identification card to show your provider, use the enrollment confirmation letter you received either from your agency or OPM.

Premium adjustments for open season changes in health insurance, dental and vision coverage will also be effective January 1, 2009. This means that retirees whose belated open season change does not get processed by OPM in time to make the payroll cut off for the February 1, 2009, check will see their new premiums first deducted from their payments dated March 1, 2009. Any adjustment between the old premium amount and the new premium amount for the two months of January and February, will also be included in the March 1, 2009, payment.

For retirees, the open season number to call for materials and to make changes is 1-800-332-9798. Employees need to visit their agency Human Resources office.

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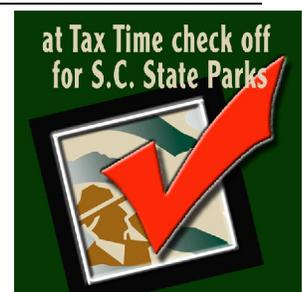
### **Check off for State Parks on your 2008 South Carolina State Income Tax Return**

(From Lou Fontana, Director of Corporate Affairs, SC State Parks.)

The South Carolina Park Service is hoping you will remember your state parks at tax time. You can do that by designating donations on Schedule I-330 (contributions for check offs) in your 2008 South Carolina state income tax return.

We will use the money to help preserve pristine pieces of property, build new hiking trails, put up educational signage and preserve historic buildings. Park officials say they would love to tackle a number of projects on their wish list. That could include:

- Building new wildlife viewing platforms at Huntington Beach State Park. The park is one of the most popular birding destinations on the East Coast.
- Build new trails at our Upstate parks
- Renovate the historic cabins at Paris Mountain State Park
- Repaint the historic lighthouse at Hunting Island State Park. The lighthouse has to be painted every few years to protect it from the harsh environment.
- State residents contributed more than \$33,000 last year using the checkoff option. Park officials are hoping to increase that amount in 2009.



It is important to note the money will not be used for daily operations. Our goal is to improve the parks for millions of visitors. We need your help to make South Carolina Parks better for everyone. By making a donation

on the Contributions for Check-Off sheet, you can help us do some of the following:

- We can build more picnic shelters for family outings
- We can build more hiking trails in many of our parks
- We can improve our education programs. *Did you know thousands of children take history and science classes at state parks each year?*
- We can put up more educational signage
- We can offer more recreational opportunities, like kayaking and canoeing

There are also some big projects we'd like to tackle. They include:

- We want to build a new visitor/education center at Colonial Dorchester State Historic Site. *Did you know Colonial Dorchester is the 2nd oldest town in South Carolina?*
- We want to build new viewing platforms at Huntington Beach State Park. *Did you know Huntington Beach is one of the most popular birding destinations on the Atlantic Coast?*
- We want repaint the Hunting Island lighthouse and protect it from the harsh weather

That's just a sample of the things we want to do. South Carolina State Parks belong to all of us. Help make them a better place for your family and friends. Please "Check-Off for State Parks."

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#### **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, Reno, NV in 2012

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