



NARFE

National Active and Retired Federal Employees Association

Serving Current and Retired Federal Employees

August 2011 *South Carolina Federation of Chapters*

Bill Nicol - Federation President

Volume 50 - Issue 8

AUGUST MESSAGE FROM THE FEDERATION PRESIDENT (Bill Nicol-Federation President)



Bill Nicol Federation President

PRESIDENT'S MESSAGE

President's Message

I attended the Federation Presidents Meeting which was held in Sparks, NV 19 thru 21 July. The first thing I learned that it is not easy to get from Hilton Head Island to Sparks. Throughout the week, we were provided many detailed presentations. I will not attempt to report on what was covered in each one but will have Paul Donahue post them on the Federation's web site.

The first day, the Federation Presidents and the National Executive Board met in joint session. After a brief welcome by President Beaudoin, Legislative Director Dan Adcock updated us on the ongoing legislative activity and elaborated on what the actual changes Congress is considering making to the Federal Employees and Retirees pay and health programs. He explained the difference between the cost of living methods being looked at. He speculated on what might happen to federal employees/retirees if the country went into default.

Next, Julie Tegen, Assistant Legislative Director gave us an update on the Protect America's Heartbeat (PAH) Program. NARFE and the contractor M+R Strategic Services selected 10 states that are home to key U. S. senators and one congressional district home to a key congressman on which to focus PAH campaign efforts. These states are Illinois, Nevada, Florida, Maine, Maryland, Michigan, Missouri, Ohio, Oklahoma, and Virginia. The organizers focused on recruiting and training NARFE members from these states, distributing advocacy materials to the media, and scheduling meetings with key senators and representatives and their staffs. The detailed report on significant progress and successes are reported in Julie's Report on the web site.

President's Message Continued,

The Federation Presidents then organized into Breakout Groups to discuss three previously selected topics. Group 1 was assigned "Membership recruitment and Retention with specific attention to the recruitment of minority employees and retirees". Group 2 was assigned "Advertising NARFE in military installation base newspapers and outside the Washington DC area". Group 3 was assigned "How to get members to be proactive and involved in Chapter/Federation activities and leadership positions". I was assigned to Group 2. Each Group would provide a presentation on the results of their group's deliberation to a joint session of the NEB and the Federation Presidents.

On Wednesday morning we reconvened to hear some reports from NEB committees. The first was the NARFE Information Technology Advisory Committee (NAIC). The committee essentially came up with some short term and long term recommendations. The major short term recommendation was to simplify the reports chapters and federations use and make it easier to access. Headquarters plan to have this completed by October of this year. The major long term recommendation is to look at integrated packages. This would take care of all aspects of the organization. However, such a package could be expensive and would need revenue from increased membership. The NAIC also recommended that the membership accept Information Technology and that we take more advantage of the social media now available.

The next report was from the Recruitment Committee. They provided many tactics to help our recruiting efforts but the main theme was that one size doesn't fit all and at the chapter level, recruiting efforts must be designed to fit the configuration of the chapter's assigned zip codes. This report was followed by one from the Retention Committee. Again a number of tactics were provided but the primary focus should be once a chapter has a new member, then everyone should work hard to make the new member welcome. Both of these presentations are on the web site and I encourage all chapter presidents/membership chairs to review them thoroughly and adopt any tactics that fit your situation.

The final report for the day was by the Bylaws Committee. Before the meeting in Sparks we had received two versions of revisions to the bylaws. The first was simply moving much detail to a standing rule document so the bylaws would become a more permanent document. The second was a more drastic revision that included some controversial changes. At the meeting, the committee presented a third version that was a slight revision to the first one and not controversial. The NEB and the federation presidents did some "wordsmithing" and sent the committee back to work. The next we will see a proposed change to the bylaws is when the committee finishes its work, the product is reviewed by the NEB, and the proposed revision is presented at the 2012 Convention. All chapters will be given an opportunity to review these proposed new bylaws prior to the convention.

On the final day, the Federation Presidents convened to review the reports from the three breakout groups prior to presenting them to the NEB in the afternoon. All three groups worked very hard on their topics and presented good reports to the NEB. The NEB took the reports back to Headquarters and will task the staff to review them and determine what we can use at the national, state and local levels.

Again, all the reports from the Federation President's Meeting are on our web site and all chapter officers are encouraged to look at them for some new ideas.

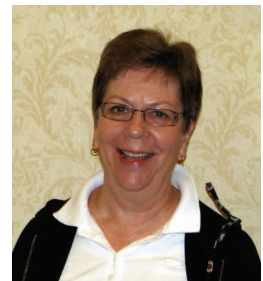
Region III will host a Leadership Development Seminar at Albany GA on October 3-5, 2011. This Seminar is for those chapter members who have or want to become more active in their chapter operations and would consider advancing to positions in the Federation. Each chapter president should have been contacted to nominate candidates for this seminar. The response has been underwhelming. We have 9 people representing 5 chapter signed up. If you want to go, please contact me as soon as possible.

Support the "Protect America's Heartbeat" campaign!!

Bill Nicol

AUGUST MESSAGE FROM THE FEDERATION 1ST VICE PRESIDENT

(Sally DePreker-1st Vice-President)



Sally DePreker

WAITING FOR THE PLAN

For the past few months, Headquarters has been working with Marketing General, Inc., (MGI) to develop a membership plan that will increase our membership. Our federation presidents received a preview of that plan at the federation presidents' meeting in Reno in July. Our own Bill Nichol attended that meeting and in this Newsletter has given you an overview of what was discussed. The official plan will be released sometime toward the end of this year. It has been developed by MGI and two teams (recruitment/retention) made up of NARFE members.

While we are awaiting the release of that plan, we can still work on our membership, especially retention, by encouraging our members to participate in the Dues Withholding Program. We (South Carolina) have a total membership of 3,522 members, and 16.6% of that membership participates in Dues Withholding. If you are retired and not enrolled in Dues Withholding, it is a program you should consider. You can turn in a Dues Withholding Application at any time to start the process. Remember, the Dues Withholding does not take effect until the end of your payment cycle. When the Dues Withholding becomes effective, you have written your last check for NARFE dues AND your annual dues are \$6.00 less per year for National, plus chapter dues of record.

There is now a Dues Withholding Application for new members too—it's a new form and if your chapter has not yet ordered them, be sure to do so, it is the DW3. Please remember, however, that only RETIRED members can participate in Dues Withholding, and your dues come directly out of the payment you receive from OPM each month. Active employee members cannot participate.

Per the July 2011 edition of **Quarterly News**, all federation and chapter presidents and legislative officers have received a "Protect America's Heartbeat" Toolkit. I hope you have looked it over carefully and will put it to good use.

Sally DePreker
1st VP, SC Federation
smdepreker@sc.rr.com
(843) 664-0488

NEW MEMBERS FOR JUNE 2011

Please remember, # before the name, denotes a “prospective member.,” someone your chapter needs to contact and encourage to join!

Chapter 72, North Charleston

Linda Brown-Coleman, North Charleston, SC
Leonard Johnson, Mt Pleasant, SC
Gerry A. Allen, North Charleston, SC

Chapter 87, Columbia

Mima Wicker, Lexington, SC
Gloria J. Bent, Columbia, SC (Transferred from Chapter 235, Columbus, OH)
Josephine Crawford, Columbia, SC (Widow, deceased spouse/membership transfer)
Tracy Lavon Hightower, Columbia, SC (Current Federal Employee/Credit Union Membership Offer)

Chapter 934, Aiken

Nellie, I. Rabun, Aiken, SC
*Joanne Holmberg, Aiken, SC

Chapter 960, Florence

Edith M. Ryles, Florence, SC

Chapter 1013, Charleston

Miriam Greenfield, Charleston, SC
James Roper, Johns Island, SC

Chapter 1082, Summerville

Joseph Danning, Goose Creek, SC (Transferred from Chapter 1185, Walterboro, SC)
Robert E. Standley, Summerville (Transferred from Chapter 356, Manassas, VA)

REINSTATEMENTS FOR JUNE 2011

Chapter 72, North Charleston

Deethel H. Brown, Charleston, SC
Edward J. Dyckman, Mt Pleasant, SC
George W. Hutchmacher, Mt Pleasant, SC

Chapter 87, Columbia

Gene Epting, Irmo, SC

Chapter 121, Greenville

Christelle Reese, Taylors, SC

Chapter 772, Newberry

Phyllis Galinis, Chapin, SC

Chapter 934, Aiken

Barbara M. Poole, North Augusta, SC
Joseph M. Proietti, Aiken, SC

Chapter 960, Florence

Annie H. Miller, Florence, SC

Chapter 1013, Charleston, SC

Elijah Aydlett, Charleston, SC

Chapter 1015, Myrtle Beach

June W. Reese, Murrells Inlet, SC

Chapter 1021, Beaufort

Patrick L. Graham, Seabrook, SC

Chapter 1079, Clemson

Gertie T. Corder, Clemson, SC

Chapter 1958, Pawleys Island

Richard Hoffer, Pawleys Island, SC

IN MEMORIAM

Our thoughts and prayers go out to all their friends and family members. "They live forever with us in memory, and will forever more."

Chapter 87, Columbia

Claude R. Vaughn, Columbia, SC
Martha H. Wilson, White Rock, SC

Chapter 960, Florence

Jennie Blaha, Sellers, SC
Jerry L. Griffith, Florence, SC

Chapter 1013, Charleston

Harry W. Fuseler, Aiken, SC
William B. Rhodes, Mt Pleasant, SC

Chapter 1015, Myrtle Beach

Kenneth L. Mikolajczak, Surfside Beach, SC

Chapter 1021, Beaufort

Katherine P. Howle, Beaufort, SC

Chapter 1079, Clemson

Billie L. Welsh, Walhalla, SC

Our membership stats are not very good for June. Hopefully, things will improve as we get more information about new membership plans and strategies. **Here are NARFE Membership Projections, compiled by Headquarters (5 year forecast, 2011-2015).**

CY 2011 will not be a good one for NARFE. Estimate that we will lose approximately 19,000 members this year. We started the year with 305,000 members and will end it with approximately 286,000 members. (This decrease is based on our recent dues increase.)

For CYs 2012/13/14/15, we will lose approximately 9,000 members a year. Thus by the end of 2015, we will have approximately 250,000 members.

The above forecast in Paragraph #2 assumes business as usual:

We continue to recruit 20,000 new members a year,
Our retention rate remains steady,
A steady increase in deaths due to our aging population.

250,000 members.

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Our retention rate remains steady,
A steady increase in deaths due to our aging population.

Reviewing Withholding 2011 Income Taxes

With the year more than half over, a review of the federal and state income taxes being withheld from your monthly retirement payments may be appropriate. Changes in the amount of both federal and South Carolina income taxes can be made by telephone at 1-888-767-6738, menu item 2, between the hours of 7:15 AM and 7:30 PM eastern time, Monday through Friday (excluding holidays), when customer service specialists are available. The telephone number of OPM above is usually very busy and numerous attempts may be necessary until you are connected. Another method to change withholding of income taxes is on the website www.serviceline.opm.gov. For either method be sure to have your claim number available.

Here is a schedule of monthly annuity payment dates and the last date to make changes for each payment date.

<u>Monthly Annuity Payment Dates</u>	<u>Last Date to Make Changes</u>
September 1	August 19
October 1	September 16
November 1	October 21
December 1	November 18

Federal income tax personal exemptions, standard deductions and tax brackets for 2011 are shown below.

Personal Exemptions – \$3,700 for each person.

Standard Deduction – Unmarried less than the age of 65; \$5,800: for age of 65 & more; \$6,950.

Married filing jointly less than the age of 65; \$11,600: for age of 65 & more; \$13,900.

Tax Brackets --

<u>Unmarried Individuals</u>	
<u>(other than surviving spouses and heads of households)</u>	
If taxable income is:	The tax is:
Not over \$8,500	10% of the taxable income
Over \$8,500 but not over \$34,500	\$850 plus 15% of the excess over \$8,500
Over \$34,500 but not over \$83,600	\$4,750 plus 25% of the excess over \$34,500
Over \$83,600 but not over \$174,400	\$17,025 plus 28% of the excess over \$83,600
Over \$174,400 but not over \$379,150	\$42,449 plus 33% of the excess over \$174,400
Over \$379,150	\$110,016.50 plus 35% of the excess over \$379,150

<u>Married filing jointly</u>	
If taxable income is:	The tax is:
Not over \$17,000	10% of the taxable income
Over \$17,000 but not over \$69,000	\$1,700 plus 15% of the excess over \$17,000
Over \$69,000 but not over \$139,350	\$9,500 plus 25% of the excess over \$69,000
Over \$139,350 but not over \$212,300	\$27,087.50 plus 28% of the excess over \$139,500
Over \$212,300 but not over \$379,150	\$47,513.50 plus 33% of the excess over \$379,150
Over	

On this Sunday night before press time, it appears that the Congress has resolved the Debt Ceiling impasse and the President has agreed he will support it. So, Monday, August 1, the Congressional votes will hopefully support the agreement and this matter put to rest until after the National election in 2012. Now, we need to assess what this means to the Federal Family as to what benefits (to include health care premiums) have been or intend to be sacrificed to achieve the cuts necessary for this historic agreement. Thanks to everyone who participated in the NARFE National Call-in on July 27 (which was extended because of the difficulty in reaching Congressional Offices) that just may have helped to remind our Legislative Delegation (and the White House) of our position in the midst of the rest of the Country calling to register their collective anxiety about the Debt Ceiling. That was a busy day for the Capitol Hill phone banks, and it just goes to show you that busy Congressional phone numbers can be overcome through e-mails and calls to local offices to be relayed to the Washington offices when we must get through.

Note that the our 5 Republican members of the House of Representatives voted against

the Boehner bill (<http://www.speaker.gov/UploadedFiles/3-7-31-11-Debt-Framework-Boehner.pdf>) that eventually led to the compromise. During the upcoming Congressional Recess (**August 8 – September 5**)—which coincides with NARFE Advocacy Month, NARFE Chapter members will have an opportunity to meet with these members to educate them on our issues and learn, firsthand, the rationale for their votes. The August issue of NARFE Magazine has an excellent article “Have Your Say at a Town Hall Meeting” (p. 14), in which Sarah Holstine, NARFE Legislative Specialist covers participation in these useful meetings conducted by Senators and Representatives during their State Work periods. Regardless, it is crucial to keep Chapters in the Congressional Districts informed so that we may present a united front on our issues. I expect that Congressional District Points of Contact (POC’s) will emerge during this Recess period as meetings are scheduled with our elected Representatives. Please let me know of any meetings that your Chapters have scheduled. We would like to establish the 6 Congressional District POC’s as part of our Advocacy Month efforts. To review, at the Grassroots level, the SC Federation focuses on Senators with assistance from Chapters at the regional Senators’ offices. Our Chapters focus at the Congressional District in which they are located, with assistance from adjacent Chapters, in another Congressional District. The goal is to make our lobbying more effective, and we couldn’t have picked a more important time to do it.

Responding to a NARFE Legislative Alert on Cost of Living Allowance changes (from the current Consumer Price Index for Urban Wage Earners (CPI-U) to the Chained CPI) I sent an e-mail to my 3rd District Governor, Barbara Duncanson. His letter response (see below) reflected a 0.2 percent change prior to seasonal adjustment. Over the last 12 months, the CPI-W increased 4.1 percent. If that trend continues to hold, retirees will be in line for a fairly substantial 2012 COLA-- unless Congress or the Administration decides otherwise. To give you one data point in comparison to the Chained CPI (CPI-U), it increased 3.4 percent in the last 12 months. The CPI for July 2011 is scheduled to be released on August 18.

On the COLA front, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) inflation decreased 0.2 percent in June prior to seasonal adjustment. Over the last 12 months, the CPI-W increased 4.1 percent. If that trend continues to hold, retirees will be in line for a fairly substantial 2012 COLA-- unless Congress or the Administration decides otherwise. To give you one data point in comparison to the Chained CPI (CPI-U), it increased 3.4 percent in the last 12 months. The CPI for July 2011 is scheduled to be released on August 18.

At the State Level, the South Carolina General Assembly passed the Congressional Redistricting Plan to its proposed Congressional Districts and House Districts for the next decade on July 26. The new 7th Congressional District is proposed to include Myrtle Beach and all of Horry County with Florence County and other areas of the Pee Dee section of the state. For the past decade, Aiken County has been split with a portion of the county in each of the Second (Cong. Joe Wilson) and Third (Cong. Jeff Duncan) Congressional Districts. Under the approved redistricting plan, all of Aiken County would be in the Second Congressional District with all of Lexington and Barnwell counties and portions of Richland, Calhoun, Orangeburg, and Fairfield counties. As proposed, the Second District would no longer extend from Lake Murray to Hilton Head. The Governor was expected to sign the bill. The redistricting results will be subject to review by the U. S. Justice Department to ensure that they meet federal voting rights standards.

As a reminder, you can monitor roll call votes in the S. C. House and Senate, by going to the link at: www.scstatehouse.gov.

Please continue to respond promptly to the NARFE Legislative Alerts—we're gaining in numbers on this with each new alert. And hold your Congressmen and Senators accountable for their votes as well as their letters responding to your concerns. Take advantage of additional time through scheduled meetings and Town Hall opportunities in the Congressional Districts and work to educate your Senators and Representatives on NARFE concerns. We are working together to make our voice heard, and we need everyone to be an "activist." If being a Congressional District Point of Contact sounds interesting to you, by all means let me know. As always, please let me know of your progress with your Congressmen and Senators, and drop Headquarters a note the NARFE Legislative Action Center Advocacy Activity Form (<http://www.capwiz.com/narfe/lrm/feedback.tt>).

Thank you for your service and your continued support of NARFE as we work to protect our benefits in these challenging times for the Federal Family.

Best regards.

John Geiger

SC Federation Legislative Officer

jjgeiger@aol.com

AC803-649-3154

Esther Crandall, Federation Secretary submitted the following hyperlink to get information on "107 Stores with Senior Discounts"

Please click on the hyperlink below to access the list of stores with discounts for Seniors.

<http://www.bradsdeals.com/blog/2011/06/28/stores-with-senior-discounts/>

YOUR FEDERATION OFFICERS FOR 2011-2012

Your 2011-12 Federation Officers are as follows:

- President.....Bill Nicol, Hilton Head, Chapter 2258
- 1st Vice President.....Sally Depreker, Florence, Chapter 960
- 2nd Vice President.....Kathy Hensley, Columbia, Chapter 87
- Secretary.....Esther Crandall, North Charleston, Chapter 72
- Treasurer.....Joe McCarty, Greenville, Chapter 121
- Historian.....Paul Donahue, Columbia, Chapter 87
- Chaplain.....Nellie Bodenhamer, Columbia, Chapter 87
- Sergeant-at-Arms..... Charles Giavelli, Summerville, Chapter 1082
- Immediate Past-PresidentJeanette Keepers, Spartanburg, Chapter 560

DISTRICT FIELD OFFICERS With Chapters in Their Districts shown:

- District # 1...Margaret Baptiste, Charleston Chapter 1013: N. Charleston 72, Charleston 1013, Summerville 1082
- District # 2...Ernest Williams, Columbia, Chapter 87: Columbia 87, Aiken 934, Orangeburg 1170
- District # 3...Robbie-Ann White, Clemson Chapter 1079: Anderson 825, Greenwood 920, Clemson 1170
- District # 4...Jeannette Keepers, Spartanburg, Chapter 560: Greenville 121, Spartanburg 560
- District # 5...Virginia Pratt, Rock Hill, Chapter 1180: Newberry 772, Rock Hill 1180, Sumter 1786, Camden 2319
- District # 6...TBA: Florence 960, Myrtle Beach 1015, Pawley's Island 1958
- District # 7...Mamie Clarke, Beaufort , Chapter 1021: Beaufort 1021, Walterboro 1185, Hilton Head 2258

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NEWSLETTER DEADLINES: Last day of the month preceding publication.

“Information Shared is Information Learned!”

Check out the SC Federation Website for additional Information

www.scnarfe.org

Any of the Blue Underlined items in this newsletter are hyperlinks! By clicking your mouse on them, you'll be taken to the appropriate web page, form or e-mail service.

NOTE: You can download the 47th Convention Minutes and the Revised Compendium on the SC Federation Website. Go to the Federation Website, click on Related Links and near the bottom you will see a BOX for the 47th Convention Minutes and one for the Convention Attachment. Simply click on them and the documents will pop up. You can also use these hyperlinks: Minutes of the 47th Convention can be found at this hyperlink:

<http://scnarfe.org/MINUTES%20OF%20THE%2047TH%20ANNUAL%20STATE%20CONVENTION.pdf>

The Attachment, the Revised Compendium, can be found at this hyperlink:

<http://scnarfe.org/ATTACHMENT%20TO%20MINUTES.pdf>

NARFE FUTURE EVENTS CALENDAR

NARFE SC Federation Convention - TBA, Myrtle Beach, SC., TBA-2012

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

NATIONAL NARFE Convention - Rosen Centre Hotel, Orlando FL, August 24-28, 2014