

May 2009

Message from the SC Federation President

(From John Geiger - Federation President)

The 45th State Convention in Beaufort is history and a great success it was. First off, thanks so much to Co-Convention Chairs Mamie Clarke and Carol G. Jenkins and their staff, representing District # 7, Beaufort Chapter 1021, Hilton Head Island Chapter 2258 and Walterboro Chapter 1185, to provide the forum for the Federation to accomplish its important business, inform the delegates in attendance and generally have a good time doing it. I am honored to serve a second year as your Federation President. I want to congratulate our Federation Officers, First Vice President Jeanette Keepers, 2nd VP Sally DePreker, Secretary Esther Crandall, Treasurer Buck Mizelle, Historian Charles Neal, Chaplain Nellie Bodenhamer and Sergeant-at-Arms David Unwin for their successful election/re-election and agreeing to continue in the journey to sustain NARFE as truly the "Voice of One-Securing the Future." Congratulations also to our newly elected District Field Officers: Charles Giavelli, District #1; Ernest Williams, District #2; Dan Love, District #3; Joe McCarty, District #4; Moses Moultrie, District #5; John Neely, District #6; and Mamie Clarke, District #7.



John Geiger,
SC Federation President

A recurring theme throughout the Convention was our need to maintain the momentum of NARFE's legislative efforts at the National level. Our role at the State level is to keep our Chapters and members informed on the issues so that they may keep their Congressman aware of the issues important to NARFE at the grassroots in this crucial time of economic recovery with its proposed fixes. This is an extension of the successful Meet the Candidates initiative of last summer. Another recurring theme, reflected by both of our outstanding speakers-Theresa Arnold, AARP Director, SC, and Senator Tom Davis of the South Carolina Senate, was that what goes on at the State level and in the State House is critical to our quality of life in our chosen home. As such, we need to know the issues (acceptance of selected Economic Stimulus Package funds, for example) and make those views known to our State Senators, Representatives and the Governor.

The subject of the NARFE "Single" Dues referendum was covered by Region III Vice President Bob Harrell at the Convention. Every member needs to understand this issue (refer to the White Paper that each Chapter President has) so that their Chapters can vote with confidence on this important issue in September. Addressing this now is important because 12 of our 21 Chapters will be off for at least part the summer.

One outstanding result of the Convention was the acceptance by the Delegates of the Operating Guidelines that streamlined the Federation Bylaws. Initiated during Esther Crandall's tenure as Federation President, Larry Shaff has been the champion of this document which clearly defines the roles and responsibilities of every Federation Officer and Chairperson. This document is particularly helpful to the future of the Federation as the leaders step forward to accept these assignments. Thanks Larry for all of your hard work to make this happen and Esther for your vision to initiate it.

Finally, I want to mention my visit to the Emerald City Chapter, Greenwood 920, on April 8th and thank Chapter President Tom Mitchell for his fine hospitality. It was a small turnout, but Tom had a full agenda and we all celebrated the 45th Birthday of the Chapter, complete with a "happy" cake. Thank you Tom for your leadership over the years and to the Greenwood Chapter members for their continued support.

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In reviewing this latest issue of the Federation Newsletter, I am impressed with the in-depth coverage and first class product that is the hard work of many. Kudos in particular goes to Bob Muller, Newsletter Editor, for putting this together and linking key documents like the new Operating Guidelines. I would suggest having a few latest Newsletters available for Chapter meetings for those who might not be on the Internet, just to make sure we are in reaching everyone.

Thanks to each of you for your service, your continued support of your Chapters, the SC Federation and NARFE.

Best regards,

John Geiger
President,
South Carolina Federation of NARFE Chapters

MEMBERSHIP CHAIR & 1ST VP COMMENTS

(From Jeanette Morales Keepers)



Jeanette Morales Keepers, 1st VP

As Membership Chair, I can give you the facts, I can give you the figures, but I struggle with the answers as to why our NARFE recruitment numbers can't keep up with our retention and why we continue to lose members. To me, it's a no-brainer in these uncertain economic times that folks should retain their membership status and that prospective members should join, because NARFE is the only association dedicated to safeguarding and improving our earned rights and benefits.

Granted, there are a lot of suggestions and helpful hints as to how other chapters and federations remedy their situation, and Headquarters always offers a wealth of information in the various publications, including the "Recruiter's Journal", the "Quarterly News for NARFE Leaders" and of course the NARFE Magazine. There are also incentive programs, leadership development seminars, Pre-Retirement seminars, and recruitment contests with monetary prizes for the top performers. We have additional advice and support from our Regional Vice President, Bob Harrell, and our District Field Officers. However, the reality is that our membership numbers keep dwindling.

There is also a lot of discussion about how the Referendum on NARFE Dues will impact our membership numbers, should it pass. I am personally in favor of the referendum, because we've had too many different dues categories, which have caused a problem when trying to recruit new members. However, again because of the economic downturn, many folks will probably see the \$40 as a dues increase, instead of what it is: a unified dues structure, with potentially more money going to the chapters.

I have given you some of the facts, and now for the South Carolina Federation figures: As of March 31, total membership stood at 3645, down 18 from January's 3663. For the same period, chapter voting members was 3405, down 27 from January's 3432.

On a positive note, I want to commend seven members who each recruited a new member in March. They are Raymond Moore, Betty Clayton, and Eileen Calcutt, Chapter 960, Barbara Bryan, Chapter 1082, Augustus Williams, Chapter 1786, David Damore, Chapter 1082, and Robert Newman, Chapter 1013. Kudos and mega congratulations!

In closing, I can't emphasize it enough that each of us needs to work harder to recruit and retain members to keep NARFE a viable force in protecting our earned rights and benefits.

Jeanette M. Keepers
1VP SC Federation of Chapters

SC FEDERATION CONVENTION BEAUFORT SC

FEDERATION OFFICERS FOR 2009-2010

At the 2009 Federation Convention held at Beaufort SC April 22-24, 2009, the following slate of officers was elected:

President.....John Geiger, Aiken, Chapter 934
1st Vice President.....Jeanette Keepers, Spartanburg, Chapter 560
2nd Vice President.....Sally Depreker, Florence, Chapter 960
Secretary.....Esther Crandall, North Charleston, Chapter 72
Treasurer.....Albert (Buck) Mizelle, Aiken, Chapter 934
Historian.....James (Carl) Young, North Charleston, Chapter 72
Chaplain.....Nellie Bodenhamer, Columbia, Chapter 87
Sergeant-at-Arms.....David Unwin, Summerville, Chapter 1082
Past-PresidentEsther Crandall, North Charleston, Chapter 72

District Field Officers:

District #1...Charles Giavelli, Summerville, Chapter 1082
District #2...Ernest Williams, Columbia, Chapter 87
District #3...W. Dan Love, Anderson, Chapter 825
District #4...Joe McCarty, Greenville, Chapter 121
District #5...Moses Moultrie, Sumpter, Chapter 1786
District #6...John Neely, Myrtle Beach, Chapter 1015
District #7...Mamie Clark, Beaufort, Chapter 1021



From left to right - SC Federation Officers for 2009-10 being sworn in by Bob Harrell - National VP, Region III, Standing at the rostrum
Pres; 1st VP; 2nd VP; Sec; Treas; Chaplain; Historian; Sgt-at-arms; FDO1; FDO2; FDO3; FDO4; FDO5; FDO7
John Jeanette Sally Esther Albert Nellie Charlie David Charlie Ernest Dan Joe Moses Mamie
Geiger, Keepers, Depreker, Crandall, Mizelle Bodenhamer Neal Unwin Giavelli Williams Love McCarty Moultrie Clark
FDO6 John Neely was not present.

THANK YOU FROM DISTRICT #7

A gracious "thank you" to everyone who attended the 45th Annual State Federation Convention in Beaufort, S.C. Please know that it was because of your presence and participation that this convention was such a great success. We pray everyone had a safe return trip home, and please come back to visit Beaufort again!!!!!!

Mamie Clarke-Convention Chair
Carol G. Jenkins-Convention Co-Chair

PERSONAL NOTES ON THE CONVENTION

(Bob Muller - Greenville Delegate)



Holiday Inn - Beaufort SC

The 45th Annual SC NARFE Federation Convention was held at the Holiday Inn in Beaufort, SC, April 22-24, 2010. This was the third consecutive NARFE Federation Annual Convention that I have attended and again, it was an enjoyable and informative event. I strongly urge anyone interested in NARFE Activities consider attending the next one in 2010.

We met for a reception in the evening of Wednesday, April 22, with a cash bar and heavy hors d'oeuvres for a meal. Mamie Clarke and Carol Jenkins, of the Beaufort Chapter, who were

Convention Co-Chairs welcomed the delegates, officers and guests to the beautiful low country of South Carolina, rich in heritage, color, natural beauty and history. The 'Blues Man of the Low Country,' Bill Dupont provided musical entertainment and old friends got a chance to say hello before the convention actually started Thursday morning.



The Electric Slide

Bill Dupont's singing and impressions entertained the group followed by some door prizes and some dancing, including

line dances like The Electric Slide that filled the dance floor. (Are these really old retirees?) Betty Wessinger, Federation Alzheimer's Chair introduced all of the Alzheimer's Raffle Items and procedures that would be followed in this years Fund Raising for Alzheimer's Research. It was pointed out that NARFE has exceeded it's goal of \$8,000,000 raised for Alzheimer's research and is now working on a \$9,000,000 goal! Paul Russo of the Hilton Head Chapter reminded the attendees that the current gambling laws in South Carolina make our raffle an illegal activity and if enforced, could be punishable by a fine and imprisonment. Paul asked NARFE members to contact their state representatives to introduce corrective legislation that

would allow charitable, fraternal, religious and social organizations to run harmless games of chance that generally benefit their organizations and the quality of life in their communities.

Wednesday morning the convention was called to order. There were 105 attendees to the convention this year. After the invocation, the presentation of the colors by the Beaufort High School JROTC and the Pledge of Allegiance, the Honorable Billy Keyserling, Mayor of Beaufort, welcomed the attendees and offered the hospitality of the city of Beaufort. There was a touching memorial service to remember those members of NARFE from each South Carolina Chapter that had passed on during the past year. After the Roll Call, verification of a Quorum, adoption of the rules, and accepting the minutes of last years meeting, the business of the convention started. Albert "Buck" Mizelle presented the Treasurers Report, copy of which is on page xx. Buck was pleased to tell the delegates that although the Board had approved a deficit budget of \$2,300 for the year, the actual expenditures showed an excess of income over expenses by almost that same amount. The Federation continues to operate in the black with a cash reserve of almost \$24,000. Buck pointed out that moving the checking account to the NARFE Federal Credit Union gave us much more income in interest than we had been getting in past years. President John Geiger gave his welcoming comments to the attendees as did National Regional III VP Bob Harrell. Bob remarked that although the National NARFE has put aside \$50,000 for matching fund grants to local chapters, only \$8,000 was used last year! Chapters should utilize these funds for recruiting, public affairs and events in the local area that emphasize the value of NARFE. Bob pointed out that



Bill Dupont - Blues Man of the Low Country



Beaufort Mayor Billy Keyserling

about 35,000 of the members of NARFE are 85 years old and older and the membership still declines slightly each year. Although recruitment of new members runs about 25,000 yearly, we lose 8,000-10,000 by death each year. Many of the new retiring members that are recruited with the low introductory dues offer tend to not renew their membership after that first year. In fact, 80% of those who leave NARFE leave after their first year. We obviously are not providing them with what they expect from us. Bob also pointed out that about one quarter of the new recruited members are current employees, they may be nearing retirement, but they are still working!



Bob Harrell
Region III National VP

VP Harrell addressed the single dues referendum that will be voted on in September. This proposal will make the dues for ALL NARFE members \$40 a year - there will no longer be a separate National Dues, Chapter Dues, etc. If approved, the NARFE dues will be \$40 a year! Of that amount, \$9 will be returned to the Chapters that the members are in and \$4 will be returned to the Federation - with \$27 kept at National Headquarters. Some chapters now have chapter dues of more than \$9 a year and some have dues of much less. Those that now have chapter dues of less than \$9 a year will have more money to work with, while those whose dues are now more than \$9 will have to either collect some on a local level or find another way to raise chapter money. Several members commented that the higher dues may make it more difficult to recruit new members and some may drop out with the advent of a 'dues increase.'

Bob pointed out what NARFE has accomplished on the national level this past year. Although the Premium Conversion and GPO efforts have not been successful thus far, they continue to get co-sponsors of the legislation, but it is doubtful that these bills will get through in this Congress, since many legislators do not want to make any piece-meal changes to Social Security and/or Health Benefits entitlements. However, NARFE did change a BCBS health benefit change that would have had members being responsible for up to \$7,500 of medical bills from out of service facilities; NARFE added a Stimulus tax credit of \$250 to Retirees who do not collect a Social Security payment. This is spelled out in the article on page xx. NARFE also obtained changes for FERS retirees to carry over Sick Leave credits; IRA-Thrift Plan improvements; and combining with partners in other organizations continue to lobby for benefits for older and retired citizens as well as federal retirees and current employees.

Bob introduced Don Stewart, the President of the Florida NARFE Federation who will be running for the National Vice Presidency, Region III, replacing Bob Harrell. Don spoke briefly about his background and some of the things that were being done by NARFE on the state and local level in his home state of Florida.



Don Stewart
Florida Federation President

The seven District Field Officers gave reports of the activities of their respective Districts and many Chapter Delegates also provided comments about their activities during the past year. Most chapters are doing well with some gains and some losses in membership. Several chapters are having problems getting leadership roles in their chapters filled.



Theresa Arnold
AARP SC Lobbyist

The Sponsoring Organizations of this years convention, BCBS, GEHA, NARFE Federal Credit Union and The Hearing Center spoke briefly about their programs and services. We broke for lunch on our own and reconvened at 2PM.

Theresa Arnold, the SC State Lobbyist for AARP spoke of her activities in lobbying the SC Legislature in problems areas. These include:
HEALTH CARE REFORM- lobbying for an increase in the lowest in the nation cigarette tax with revenues used to maintain Medicaid or to expand health care coverage to small businesses who cannot afford to carry health insurance for their employees.
AFFORDABLE PRESCRIPTION DRUGS - lobbying to maintain funding for

SC older persons with low incomes to help cover the 'doughnut hole; in their Medicare Part D prescription drug plans

PAYDAY LENDING - Lobbying to pass legislation to rein in the predatory business practices of payday lenders in South Carolina, A credit counselor in Charleston reported her clients paid an average of \$1,600 in interest on \$500 in payday loads.

LONG TERM HEALTH CARE REFORM - Lobbying to maintain funding for key home care and community based programs that help seniors stay in their homes and communities; funding for meals and transportation so that older South Carolinas will not go hungry or miss a doctors appointment because they cannot buy food or pay for transportation.

Committee reports were made by the Newsletter Editor, Alzheimer's Chair, Legislative Chair, NARFE PAC Chair, Webmaster, FEAA programs Chair, Resolutions Chair, and Membership Chair. 1st Vice President Jeanette Keepers reported that as of March 31 there were 3,645 NARFE members in South Carolina. This is 18 less than we had on January 1st. Sally Depreker, told of their success story of using the National NARFE matching funds program to pay the cost of having a booth in a senior fair. Considerable literature was handed out to visitors and at least one new membership was obtained. The Historian reported that the Greenwood and Aiken Chapters were to be awarded 45th Anniversary Certificates.

The days business concluded at 5PM and we met a little later for the Convention Banquet. The speaker for the dinner was State Senator Tom Davis of Beaufort. Senator Davis was a personal friend of Governor Sanford and went to college with him. He also was the Chief of Staff for Governor Sanford in his first term, until he, Davis, ran for State Senator. He spoke about the differences of opinion between the Governor and the legislators on the financial status of South Carolina. He answered some questions from the floor and gave an interesting talk on why the governing of South Carolina, which is controlled primarily by the Legislative Branch, is so different from other states where there is more of a balance of power between the Judicial, Executive and Legislative Branches.



State Senator Tom Davis

After an excellent dinner, the delegates returned to enjoy the music of Bill Dupont and his one-man dance band! The door prizes and Alzheimer Items Raffle was held and Alzheimer's Chair, Betty Wessinger, reported that well over \$1,000 was raised for Alzheimer's Research by the raffle.



William Toney and Clair Smith briefing on the Legislative Conference

The convention convened Friday morning with a briefing by William Toney of the Columbia Chapter and Clair Smith of the Rock Hill Chapter regarding their attendance at the NARFE Legislative Conference. They had an excellent slide presentation on how to effectively meet with a legislator and they described their own 'tiring' experiences doing their day of lobbying and talking up NARFE issues with five different legislators in Washington during the Legislative Conference. This Conference is held annually by NARFE to assist local chapters in their methods of contacting their own legislative representative. NARFE Chapter members are encouraged to consider attending this annual event.

The report of the Audit committee was made and then the chapters caucused to nominate the Field District Officers for their respective districts. All seven DFO's were reelected to their posts. The Time

and Place Committee had not been formed yet so a location of next years Convention was not specified. The date will again be the third week in April. Mark it on your calendar!

There were three resolutions that were brought up for a vote by the delegates. Resolution 2009-01 was a resolution to adopt the more broadly worded Federation Bylaws in lieu of the more specific Bylaws and Constitution that was in effect previously. These Bylaws were handed out at the January Executive Meeting and were also included in the March Newsletter. The new Bylaws would not be as detailed and Operation Guidelines would be used to be more specific as to how the Federation would operate. The operational Guidelines were

distributed in January but since they are 47 pages long they were not included in the March newsletter. There was considerable discussion on this issue but it was overwhelmingly approved. Resolution 2009-02 proposed that the Federation Officers would be elected for a two year term and the Federation Convention would be held only every two years in the odd numbered years. This would mean that the next convention would be in 2011. This prompted considerable discussion with some delegates feeling that a two year commitment might discourage some good candidates from volunteering to run for Federation positions. It was also felt that the convention every year was a good way to get information to the Chapters. This Resolution did not pass. Resolution 2009-03 was related to 2009-02 in which it abolished the position of 2nd Vice President since it would require that the 2nd Vice President would serve two years as in that position, then move up to 1st Vice President, serving another two years and then two years as President which would mean a very long commitment. This too, was not approved by the delegates.

Bill Nichol of the Nominating Committee had a fairly easy task, nominating all Federation Officers to another term in their current posts, which was accepted by the delegates. For 2009-2010 the officers of the South Carolina NARFE Federation will be the same as 2008-2009. National Vice President Bob Harrell administered the Oath of Office for the Officers. The convention was adjourned by mid morning Friday.

PICTURE GALLERY 2009 NARFE CONVENTION



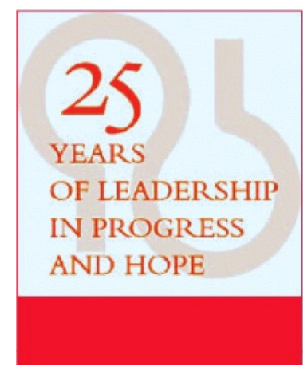
2009 ALZHEIMER'S CONVENTION REPORT

(Betty Wessinger - Federation Alzheimer's Research Chair)

Our host members really made us feel at home in Beaufort. I was amazed at the generosity of the NARFE members who bought tickets and those who attended the convention. The door prizes were great and there were plenty of them, although I came away empty handed. However, I came away with plenty of satisfaction. We already are making plans for a few different things for the next convention. I learned a lot and hope to make things smoother next time.

Twelve chapters donated items for the raffle:

Beaufort #1021	\$446.00
Charleston #1013	38.00
Clemson #1079	58.00



Columbia #87	294.00
Florence #960	176.00
Greenville #121	92.00
Hilton Head #2258	43.00
No. Charleston #72	192.00
Pawley's Island #1958	69.00
Spartanburg #560	115.00
Summerville #1082	304.00
Walterboro #1185	<u>48.00</u>

Total \$1,875.00

Ticket sales at the convention totaled \$725.00. The remainder was collected in your chapters prior to the convention. WELL DONE.

THREE CERTIFICATES FOR DISTINGUISHED SERVICE WERE AWARDED BASED ON AMOUNTS DONATED DURING THE YEAR ENDING MARCH 31,2009:

Largest amount donated: Myrtle Beach #1015 with \$3,847.28

Runner-up: Charleston #1013 with \$1,724.70

Largest per capita donations: Myrtle Beach with \$12.91 per member.

ARCHIVING NARFE DOCUMENTS

(By Charlie Neal - Federation Historian)

The new SC Federation Operating Guidelines states: ***"The Historian will preserve Federation Convention programs & proceedings, Executive Board meetings actions, legislative documents affecting federal retirees, and other important event documents."***

Historically, Chapter Newsletters, yearbooks, newspaper clippings, special event notices, etc. were also submitted for preservation. Any material that will document the SC Federation's history of service to active and retired federal employees, the Alzheimer's Association and NARFE-PAC is appropriate. It is hoped that all submitted SC Federation and chapter documents will eventually be converted into digital format (PDF, searchable) and be kept in a central repository. What documents are appropriate at the chapter level and how may they be submitted?

Any item that helps tell the NARFE story and how your chapter is involved in NARFE's mission. Broad categories may include minutes of chapter meetings, chapter newsletters, newspaper clippings about your activities, flyers, legislative and NARFE-PAC activities, photographs of chapter members and activities. The list goes on. To reiterate, it is at the discretion of the chapters to decide what documents are submitted. The following are voluntary guidelines.

IMPORTANT! In each of the following cases include your organization with your submission, "Federation" or "Chapter ###", so that the historian will know where to file your submission.

PREFERRED SUBMISSION COPY FILES TO A CD/DVD. Each year create a folder named "Chapter ### Historical yyyy". Search your drives and, especially, you're my Documents folder for worthy candidates for submission. Copy those that meet your tests to the folder. Every year burn the folder to a CD or DVD and send it to the historian. DON'T FORGET TO FINALIZE AND LABEL THE CD/DVD.

ALTERNATE SUBMISSION VIA E-MAIL. Computer generated documents and digital photographs are already in digital format. E-mail them in Word, Works, PDF, RTF, RAW, BMP, JPG, JPEG, TIFF or Excel format to the historian. In the subject line include "Historical- Chapter ###". You may also send your documents at any time to BOTH of these e-mail addresses: ccn16@yahoo.com AND keepersw@yahoo.com

ACCEPTABLE SUBMISSION BY MAIL OR DELIVERY SERVICE. Newspaper clippings, flyers, photographs (from film), letters your chapter has received concerning your activities, minutes of chapter meetings. Send the actual material to the SC Federation Historian submitted on or taped to 8 ½ X 11" (Letter) size white paper. This will facilitate the scanning process.

During my tenure as historian I may be reached at (864) 576-8406 or ccn@yahoo.com to answer questions.

DUES WITHHOLDING

What is Dues Withholding? Most NARFE members are annual members who upon receiving an annual dues invoice, write a check to renew their membership for another year. It's the way many of us pay for most things--one check, every month, every year. But there is another way to pay national and chapter dues, without having to remember the annual dues obligation: ***dues withholding***. It is a simple program that requires nothing more than completing the application found in NARFE magazine. **The cost: an envelope and a stamp.**

You authorize an amount equal to 1/12 of your national and chapter dues to be withheld from your annuity payment each month. For example, if your annual dues are \$35, then the Office of Personnel Management will withhold \$2.92 a month from your payment. That's all there is to it. **The cost: Nothing!**

Stress to your chapter members that their participation in the program helps NARFE, too. Members who choose dues withholding save their association tens of thousands of dollars a year in mailing and dues processing costs. This is a mutually beneficial arrangement; members spread the cost of NARFE membership over 12 months through small payments--interest free--and NARFE slashes the cost of membership administration, thereby freeing monies up for other programs. Members can always cancel out of dues withholding, for any reason.

2009 FINANCIAL STATEMENT

(Albert R. Mizelle - Federation Treasurer)

2009 Financial Statement SC Federation as of March 31, 2009	Approved 9 June 2008	Actual Mar 31 2009
INCOME:		
Checking Account Interest.	\$400.00	\$660.23
Per-Capita Dues	\$1,700.00	\$1,709.50
NARFE 10% Rebate Funds	\$9,200.00	\$9,324.73
Chapter Banners	\$50.00	\$50.00
Convention Proceeds	\$1,242.38	\$1,242.38
Miscellaneous Income	\$26.97	\$26.97
Total Income	\$12,619.35	\$13,013.81
OPERATING EXPENSES:		
President's Expense	\$900.00	\$384.78
Secretary's Expense	\$400.00	\$179.28
Treasurer's Expense	\$450.00	\$287.01
Convention Chairperson Expense	\$400.00	\$387.05
Miscellaneous Expense	\$500.00	\$536.71
Total Operating Expenses	\$2,650.00	\$1,774.83
PROMOTIONAL EXPENSES:		
Executive Board Meeting (Travel and Food)	\$4,000.00	\$3,601.88
Field Officers' Travel	\$500.00	\$367.24
Newsletter Expense	\$150.00	\$0.00
Advance on 2009 Convention	\$500.00	\$500.00
Recruiting Members-Regional Training.	\$500.00	\$0.00
President's Travel Expenses	\$1,600.00	\$1,010.63
Legislative Training	\$1,500.00	\$632.70
Alzheimer's	\$50.00	\$19.10
SCFC Web Site	\$100.00	\$61.60
Advertisement National Convention	\$200.00	\$200.00
President's Expense National Convention	\$1,300.00	\$1,103.31
Secretary's Expense National Convention	\$1,100.00	\$1,100.00
Federation Officers Expense:		
As Delegates to Nat'l Convention	\$800.00	\$382.81
President's Expense:		
National Symposium	\$0.00	\$0.00
Total Promotional Expenses	\$12,300.00	\$8,979.27
Total Expenses	\$14,950.00	10,754.10

EXCESS

(\$2,330.65)

\$2,259.71

Total Assets \$23,759.01

Submitted March 31, 2009.

\$5.02 in Credit Union Savings and \$23,753.98 in Credit Union Checking Account

Albert Mizelle - SC Federation Treasurer.

ECONOMIC STIMULUS PLAN

(Federal Times - Mike Causey)

The new economic stimulus plan includes one-time cash payments and/or tax-credits for millions of Americans whether they are working or retired. The plan is complicated, and controversial. Some say it is the only way to pull the nation out of recession. Others say we are mortgaging our children's children's future. Bottom line:

What's in it for you --- and me?

Jill Crissman, with the legislative department of the National Active and Retired Federal Employees Association, NARFE , explained how the stimulus package will impact you.

Wage-earners: The "Make Work Pay" provisions of the American Recovery and Reinvestment Act (stimulus bill) will provide a refundable tax credit of up to \$400 for working individuals and \$800 for married taxpayers filing joint returns in both 2009 and 2010. For most employees (who receive a W-2 from an employer), the employer will automatically make the withholding changes this spring, thereby increasing take-home pay. Taxpayers who do not have taxes withheld by an employer during the year will be able to claim this credit on their 2009 and 2010 tax returns. This tax credit is not available to all as it has income limits (phases out for individuals with adjusted gross income (AGI) in excess of \$75,000, or \$150,000 for married couples filing jointly). However, employers do not have access to an individual's entire income, and so individuals with multiple jobs or married couples who file jointly and whose total AGI income is higher than the above income limits, will likely want to submit an updated W-4 form to their employer to ensure high enough withholding-or their "stimulus" when they file their 2009 and 2010 taxes will be to send more money back to the IRS.

Retirees: Most seniors - that is retirees who receive Social Security (regular Social Security, disability Social Security and SSI), Veterans' or Railroad Retirement benefits - will receive a one-time \$250 payment (just once, not once in 2009 and once in 2010). It will be sent automatically to these individuals, they do not need to apply for this payment. There is no income limits for this payment, so all eligible individuals are to receive it, no matter their income. As of now, SSA is saying all payments will be distributed by May.

Non-Social Security Retirees: When the early stimulus legislation emerged, NARFE realized that certain government retirees, including federal Civil Service Retirement System (CSRS) retirees might not receive the one-time \$250 senior payments. While some CSRS retirees are eligible for Social Security based on other non-federal employment, some CSRS retirees do not receive any Social Security, meaning they would be left ineligible to receive this special one-time \$250 payment. In addition to federal retirees, there are also state and local government retirees who work outside of Social Security. NARFE reached out to the Senate Finance Committee, as well as to the state and local public sector employee and retiree groups, and was successful in obtaining a refundable \$250 tax credit for these individuals. Thanks to the efforts of Senators Max Baucus (MT-D) and John Kerry (MA-D), this tax credit made it into the final conference negotiations on Capitol Hill. This tax credit is to be referred to as the "Refundable Tax Credit for Certain Federal and State Pensioners, and is for tax year 2009. At this time, we are waiting for further guidance from the IRS and plan to provide all relevant information to our members over the coming months. Another reason it's good to be a NARFE member-we're constantly monitoring legislation and public policy from the perspective of current and former federal employees' retirement interests, and provide specific guidance on such issues.

CONGRESSIONAL ACTIONS IN THE NEWS

(From Federal Times, Washington Times, Federal Retirees News)

OPM's RetireEZ Program At Risk of Failure, GAO Says.

Until the Office of Personnel Management (OPM) addresses serious weaknesses, the agency's retirement modernization initiative "remains at risk of failure", says the Government Accountability Office in a report released in late April. The modernization program, also called RetireEZ, affects nearly 1 million active federal employees who will be eligible to retire -- 600,000 of which will most likely retire -- by 2016.

Zero COLA in 2010?

Federal, military and Social Security retirees, who got a 5.8 percent inflation adjustment in January, won't like what's not coming up in 2010. According to the numbers crunchers, the retirees may not get any cost-of-living adjustment next January. Half way through the counting period for the January 2010 federal retiree COLA, the count remains in negative territory at -- 3.8 percent, following an increase of 0.2 percentage points in March in

the inflation index used to set the COLA. Should the count finish in negative territory, retirement benefits will be frozen but not reduced.

Roth IRA Option for Enrollees Endorsed by TSP Board.

The Federal Retirement Thrift Investment Board in mid-April officially endorsed a proposal to give Thrift Savings Plan participants the option to invest in a Roth Individual Retirement Account

Health Benefits in the Federal Budget.

The budget process will be tied in with proposals to expand health insurance coverage nationally, with the administration saying it favors creating a "national health insurance exchange" with private plans and a government-run plan modeled on the FEHB. The potential impact on the FEHB is unknown. Administration officials have said they do not intend to open the program's doors to other participants, but employee organizations are keeping a wary eye, remembering that in the health insurance reform effort of the early 1990s, proposals were made to put FEHB enrollees in a national plan.

STAMP OUT HUNGER FOOD DRIVE



The Stamp Out Hunger Food Drive, sponsored by the National Association of Letter Carriers is the nation's largest single-day food drive. Food banks in most areas of the country now have precariously low food stocks and especially high demand. On SATURDAY, May 9, the National Association of Letter Carriers and allied postal crafts will conduct their 17th annual Stamp Out Hunger Food Drive. In 2008, this drive delivered 73.1 MILLION pounds of non-perishable items donated by patrons to local food organizations. You are urged to collect and bag non-perishable food items and place the bag by your mailbox for your letter carrier on Saturday, May 9, 2009.

UPCOMING NARFE EVENTS- Mark Your Calendar

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

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

SC Federation Annual Convention, Place TBA, April 21, 22, 23, 2010

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

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

NARFE South Carolina Federation of Chapters

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