



# Florida Federation of Chapters

National Active and Retired Federal Employees Association



**Special Post 2008 National Convention Edition**

## President's Desk



This Special Post 2008 National Convention Edition of our Newsletter contains information based on press releases from NARFE National, and observations from members who attended the Convention. I hope you find it informative and enjoyable.

Later on in this Newsletter, Executive Vice President Wally Roepke reports on what transpired at the Convention. I do not feel the need to add anything to what he has reported, nor all of the additional information Newsletter Editor Marc Harris compiled and reports herein, but I want to offer some observations, and insight into the Presidents Meeting held just prior to the convention.

Personally, I felt the Convention was very well organized and it was very well run. It was an excellent Convention.

President Baptiste did an excellent job presiding. Some felt that the general tenor of the Convention was to get things finished at the expense of more discussion. On this note, I feel that much of the discussion that was not presented was peripheral discussion that would not have added information or in any way have modified the outcome of the issue under discussion.

I feel that the overwhelming majority of the delegates were satisfied with the final outcome of debates. That new Convention rules, such as the submission in writing of a motion or amendments to resolutions from the floor, caused a hiccup or two is true. However, again, in the final analysis, things worked out as far as the majority was concerned.

**Elections.** By now, many of you know that the delegates overwhelmingly re-elected NARFE's incumbent National President **Margaret Baptiste**, Secretary **Nathaniel Brown**, Treasurer **Richard Ostergren**, and Region III VP **Bob Harrell**. Region X Regional Vice President **Joseph Beaudoin** was elected National Vice President.

**Federation's Presidents Meeting.** On September 6, the Presidents of 53 Federations of NARFE met to brainstorm and discuss items to improve NARFE's effectiveness and bring it into the 21st Century. Following the breakout groups, presentations were made to the National Executive Board.

The following comments are based on my notes and on the summary shared with Convention Chair Marlene Bunten, President of the Kentucky Federation, by Ray Harrington, President of the California Federation

When you read the comments of what Federation Presidents discussed, you will see that many of the suggestions have already been implemented in the Florida Federation. In discussions in my group, GROUP 1, I did point out what we have implemented in Florida and initiatives that we have taken.

While I believe that annual meetings of Federation Presidents would be useful, I do not believe that they would be cost effective. Even in the case of the FLFED, the cost of such a meeting would be a financial burden. Personally, I would prefer breaking us up into groups, possibly by region, and consulting each other electronically and, if necessary, having conference calls. Each region could then submit their recommendations that could then be the topics of discussions at a meeting of Federation presidents prior to the biennial National Conventions

**Summary.** The meeting opened with an Invocation and the Pledge of Allegiance. National President Margaret Baptiste briefly addressed

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the Federation Presidents and asked them to determine if they would like to keep on meeting annually.

Prior to breaking into our discussion groups, we heard from NARFE leaders who have had success in recruiting and retaining NARFE members. Chuck Brodigan, Chair Enhancing NARFE for the 21st Century Committee; Noreene Morgan, KY Federation Treasurer, Lunch and Learn on how to get into Federal Buildings; and Lynda White, Pre-Retirement Seminar Presenter, who gave an excellent presentation on the Federal Employee Retirement System. These presentations gave us some ideas to use within the break out groups.

The following is what was presented to the National Executive Board:

### **Group 1 - Recruitment**

1. Participate in Lunch and Learn Sessions at Federal Buildings
2. Participate in Federal Agencies Regional conferences.
3. Establish a Federation Recruiting contest to recognize and reward Super Recruiters.
4. Form coalitions with other Federal Employees organizations.
5. Become a member of Chamber of Commerce. (Matching Funds may be available.)
6. To find names, addresses and phone numbers of Federal Agencies, go to the following: [www.feb.gov](http://www.feb.gov), [www.gsa.gov](http://www.gsa.gov), and [www.irs.gov](http://www.irs.gov)
7. Participate in Community Events such as Fairs; Parades; Senior Health Fairs; Festivals; Memorial and Independence Day observances. (Matching Funds may be available.)
8. Prepare articles or advertisements for other Federal Employee organizations, newsletters. (Matching Funds may be available.)
9. Recruit Spouses of NARFE members.
10. Obtain NARFE magazines from Headquarters and distribute to libraries, doctors' offices, federal employee break rooms and other public locations.
11. Every member to carry Membership applications with them at all times.
12. Build the NARFE brand by getting names and addresses of potential members and send them to District Vice Presidents, Federation President and National Headquarters for each

level to contact these individuals about NARFE.

13. Chapters have evening or weekend meetings and invite Active Federal Employees to attend.
14. Explore and implement more virtual chapters.
15. Participate with Certified Financial Planners to advise Active Federal Employees on how to make the most of their Thrift Savings Plan (TSP). (Financial planner will usually pick up the cost of meals.)
16. Write articles for local newspapers explaining NARFE to general public.
17. Federation Presidents should organize a Management Action Plan to implement items learned at this meeting.
18. Federations Membership Chairs should appoint an Active Federal Employee Recruitment team.
19. Provide an At-Large Officer on the National Executive Board for Active Federal Employees. [My view on this item, which was not approved at the Convention, is that it creates another bureaucratic layer, would be costly, and no guarantee it would be effective!]

### **Group 2 - Retention**

1. M-112 Report; Chapters should contact those receiving 2<sup>nd</sup> Notices instead of waiting for dropped notices.
2. Encourage Dues Withholding by monetary incentives for those who sign on for Dues Withholding.
3. Encourage Active Federal Employees that join NARFE to: A. Take out an allotment on their pay stub. B. Encourage AFEs that do not have allotments with their agency to establish a monthly withdrawal from their checking account to NARFE.
4. Federations should assist chapters on how to manage M-112 Membership Reports.
5. Continue sending M-112s to Chapter Presidents and Chapter Membership Chairs.
6. Use NARFE letter book for contacting members that need attention.
7. Consider night or breakfast meetings.
8. Make sure Chapter programs are interesting and informative.
9. Chapters should have greeters at every meeting to meet members as they arrive at meetings..

10. Help identify and recruit Federation leaders at all levels of NARFE.
11. Headquarters should publish more articles in NARFE Magazine on Dues Withholding.
12. Federations should have contests on Dues Withholding and Recruiters.
13. Use Matching Funds for recruiting.
14. NARFE National should publish membership trends in Recruiters Journal.

### Group 3 - Miscellaneous

1. Increase Advertising PR by \$500,000 per year so Federations can advertise in local publications and media of their choice.

Executive Board Response: Not enough funds available to make this adjustment. My own opinion is that on other occasions, ads have not achieved the desired results and have been ineffective!

2. F-7 Officers Roster Report, Please return to original F-7.

Executive Board Response: The reason we have the online F-7 is that errors are reduced and if we return to original F-7 we would increase errors and be moving backward.

3. Fund Leadership Development Committee.

### Follow up on items from Previous Federations Presidents requests

- New Legislative Manual is progressing.
- OPM placing link to NARFE on OPM web site. NARFE has had a good relationship with Linda Springer, when she was Director of OPM. NARFE is in contact with interim Director Hager, who will be replaced when the new administration takes control of the Executive Branch. At that time NARFE will work to establish a good relationship with the new Director.
- Convention notification letters should be sent in January instead of November. Reason being with the holidays and new Chapter officers starting in January many Call Letters had to resent.
- Convention Forms should be sent in envelopes marked: CONVENTION MATERIALS, and not included with the M-114

report. Secretary Brown said he would make this happen if he is re-elected.

A vote was taken and the majority of the Presidents were in favor of having the President's meeting on an annual basis. The only thing one day is not really enough time. A day and a half would be a lot better.

## Legislative Update & Other Things

*By Wallace W. Roepke, FI Fed Exec VP*



Nancy and I attended the National convention in Louisville in September. It was enlightening and very interesting. There were a number of good speakers on issues of concern to all of us.

We heard from Congressman John Yarmuth, a Democrat from KY. He told us that he feels the GPO/WEP is "absurd". He said, "If Social Security is supposed to supplement other sources of retirement income, it's wrong to penalize people for drawing other pensions." He also said a priority of his party is to ensure that the Federal Employees Health Benefits Program (FEHBP) remains "high in quality and low in cost." More extensive info on his speech is found later on in this newsletter.

The Executive Director of FEEA, Steve Bauer, gave us a FEEA update on both the Scholarship and Disaster funds. He told us that the Disaster Fund has been hard hit by all the hurricanes, floods, fires and tornadoes we have had this year. He urged us to let all our members know that contributions are needed to replenish the fund(s). More details on FEEA are found later on in this newsletter.

There was an interesting update on Alzheimer's research by Harry Johns, President and CEO of the Alzheimer's Association and Maria Carrillo, PhD, Director, Medical & Scientific Affairs, Alzheimer's Association. They told us about the latest research that they say may provide the key to a cure or at least an abatement of the

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disease. Tune in again in a few years and we will let you know if they were telling us true.

Dan Adcock, NARFE Legislative Director, knows about and told us about our legislative issues. He was blunt and laid it on the line for us. **He issued a warning telling us that a "perfect storm" is gathering that threatens federal retirement benefits.** He asked us to go back to our Federations and Chapters and start to make preparations to defend our benefits by, "Assembling telephone trees and calling committees so that rank-and-file members can be contacted within 48 hours to make calls to their members of Congress." He told us that this is imperative because, "Bills are often brought to the floor of the House and Senate with little notice so that groups like NARFE don't have time to muster a grass-roots defense." He went on to tell us the importance of NARFE-PAC which is the fund that makes campaign contributions to Fed-friendly members of Congress. He urged us to continue to contribute to this fund. He mentioned other entitlement programs, Social Security, Medicare and Medicaid that are in the path of the storm. He told us that our COLA "...will probably be more than 6 percent." He said "... that's great but this will paint a giant target on all of our backs." He went on to discuss our legislative priorities. His complete talk is posted on the NARFE web site at [www.narfe.org](http://www.narfe.org).

As I write this in mid September our legislation in Congress is going nowhere unless we can get it out of committee. The Premium Conversion, HR1110/S773 have 339 and 61 cosponsors respectively while the Government Pension Offset/Windfall Elimination Provision (GPO/WEP), HR82/S206, have 342 and 37 cosponsors respectively. None of these bills will pass this session of Congress unless they can be attached to other tax or SS legislation. This is not likely to happen so we will have to start over again in the next session of Congress. Dan Adcock suggests we focus on what we have done to protect our benefits instead of focusing on what we have yet to accomplish. I agree but I also think we should look to the future and continue to strive to recover our earned benefits. It is too bad that the Congressman who spoke at the convention is not the Committee Chair for the Ways and Means Committee. Stay positive and continue to contact your Representative and your Senators about our issues.

**Remember, all is not lost unless we just get too frustrated and give up.**

**Don't forget to vote!!!**

## Convention Bylaws Actions

While many recommendations were submitted this year, some of which would have made some significant changes to NARFE operations, few were approved.

The Bylaws Committee combined many of the recommendations submitted into three separate resolutions and recommended them for passage. It also amended one resolution and recommended passage, and it recommended rejection of the rest.

**Approved.** The first resolution considered was BC (Bylaws Committee) 08-01, which combined proposed resolutions 08-07, 08-08, 08-09, 08-10 and 08-11, and dealt with major changes in the NARFE Honorary Member category. The resolution discontinues new Honorary Life Memberships, but does not affect those who are currently Honorary Life Members and pay no national dues. The committee resolution establishes a new category, "Distinguished Member"—a member who reaches 85 years old and no less than 20 years in NARFE—who will continue to pay NARFE dues and will receive a Distinguished Member pin and ID card. This was amended on the floor to allow those who are current Honorary Life Members to "upgrade" to Distinguished Members by resuming the payment of NARFE dues. After considerable discussion and two unsuccessful attempts to amend the resolution, it was approved.

The second committee-proposed resolution, BC 08-02, which combined resolutions 08-25, 08-26, 08-27, 08-30, 08-37 and 08-38, placed the site selection for future NARFE National Conventions in the hands of the National Executive Board (NEB). After discussion, this resolution was approved, beginning in 2014.

Delegates voted to equalize the annual salary of the National Treasurer with that of the National Secretary, to \$90,979.

**Rejected.** Resolution BC 08-03 (combining resolutions 08-02, 08-03, 08-04, 08-05, 08-06, 08-14 and 08-15) would establish a single dues for all NARFE members, \$40 annually, with 10 percent sent to the federations and \$9 sent to the chapters. An attempt to amend the amount sent to chapters to 25 percent of the dues collected was offered, but rejected. Since the resolution deals with money (dues) it was put on the Wednesday ballot, where it was rejected.

Resolution 08-78, proposed that NARFE purchase a condominium in the area near National Headquarters in Alexandria, VA, for use by the National President. The committee recommended rejection since members felt most individuals would prefer to make their own housing arrangements and live with their own furnishings. The supporters of the proposal claimed that it would save NARFE money in the long run because it would reduce moving expenses—into and out of Alexandria—and eliminate a selection visit by the newly elected National President. After debate, the delegates rejected the proposal.

Considerable debate occurred on the second withheld resolution, 08-80. This proposal called for recognition of NARFE associations and councils set up within geographical areas. Committee members based their rejection on their feeling that it would create an unnecessary layer in the Association. Several speakers referred to positive activity by groups of chapters in large, metropolitan areas, where joint activities were already taking place. And while the delegates again agreed with the committee and rejected the proposed resolution, Baptiste encouraged those who were already using such area-wide councils to continue to do so to work together for the best of NARFE.

One resolution recommended by the committee for adoption was also hotly debated. Resolution 08-76 would have allowed students already in college to compete for scholarships under the NARFE/FEEA Scholarship Program. As the program is currently administered, only students who are seniors in high school are eligible to apply for the scholarships. A great deal of the opposition came from members who are active in the judging of the competition at the regional level. After discussion, the delegates disagreed with the committee and rejected this proposal.

The most hotly debated resolution to come from the committee as amended, 08-20, dealt with the elimination of the office of National Vice President. Most of those who spoke were opposed to the amendment, wanting to preserve the system of four officers at National Headquarters. The proposed amendment was overwhelmingly voted down.

The remainder of the time was spent on agreeing or disagreeing with the committee recommendation to reject the rest of the proposals.

Another six resolutions were rejected: 08-01 (membership for undefined family members); 08-22 (creation of an at-large officer on the NEB); 08-23 (creating the position of Chief Operating Officer at NARFE Headquarters); 08-29 (changing the number of chapter members represented by a voting delegate from 50 to 25); 08-33 (requiring a ballot vote on all proposed Bylaws changes); and 08-35 (change RVPs' annual salary to \$5,000, plus expenses).

## *Reno 2012*

With multiple sites in contention and a majority vote required to win, it has not been uncommon for the race for Convention-site hotel to require a run-off election. Not this year.

The Nugget in Sparks/Reno, NV, received 3,973 votes out of 6,145 cast and will be the site of the 2012 NARFE National Convention.

Beginning with the 2014 National Convention, site selection will be done by NARFE's National Executive Board.

## *Legislative Program Adopted for 111th Congress*

The National Convention approved a Legislative Program for the 111th Congress, which will convene in January 2009.

The new provisions put NARFE on record in support of: easing asset rules that prevent severely disabled persons from qualifying and receiving Medicaid long-term care benefits,

allowing Federal Employees Retirement System employees to credit unused sick leave toward retirement, and permitting children up to age 25 to remain under the Federal Employees Health Benefits Program.

The Convention also passed resolution 08-62, seeking unity in message among NARFE legislative advocates.

## \$9 Million to ALZ by 90th

Will NARFE members contribute \$9 million for Alzheimer's research by the time the Association reaches its 90th birthday in 2011? If the report presented by Barb Pretzer of Manhattan, KS, chair of the NARFE Alzheimer's National Committee, is any indication, the answer is "yes." To date, NARFE members have contributed \$7,590,279, well on the way to the current target amount of \$8 million. Pretzer said the Committee voted to make the next goal \$9 million by 2011, and the convention signaled its approval.

Pretzer commended the members on their generosity in giving to fund Alzheimer's research through the Alzheimer's Association. Since NARFE became involved in the fight against Alzheimer's in 1986, it has funded 42 research grants. The committee selected five more at its meeting Sunday (see story, below). Pretzer thanked the members of her committee for their efforts.

Pretzer presented two awards for Alzheimer's fundraising. The award to the federation with the highest per-capita giving went to West Virginia (\$12.77 per member); the award for the highest total giving went to Washington State (\$60,845).

## National Officer Reports

**In her State of the Association Address, National President Margaret L. Baptiste** told Convention delegates that NARFE is "strong, and in good health."

She told members that while numbers are important, NARFE is and always has been about people, the men and women who have worked

for or are working for the federal government, their spouses and their families. She said that NARFE has faithfully fulfilled its mission of supporting legislation beneficial to—and opposing legislation contrary to the interests of—federal annuitants for 87 years, including the last two.

She noted that she, like all NARFE members, would love to have seen the Association's primary legislative goals enacted. And she said that changes to the Social Security laws—especially elimination of the Government Pension Offset and Windfall Elimination Provision—are still worth fighting for, as is "premium conversion."

She asked members to consider that it has become more difficult for associations and organizations to get their legislation through a Congress looking to make budget cuts. And while millions of members, such as AARP or the National Rifle Association have, would be wonderful, neither of these groups can boast of having "carte blanche in Congress."

She reminded members that "working with Congress is not a spectator sport, and NARFE is blessed with two things that they can be proud of as a member: a great Legislative Department and members willing to be part of our grass-roots effort. Baptiste echoed the words of former NARFE Legislative Director Judy Park, who told the 2006 National Convention that "our greatest fight is protecting the earned benefits we already have," and this a high priority for NARFE leaders. And she said that "the reason our benefits have not taken a hit is due to the efforts of your Legislative Department and our grass-roots lobbying."

She emphasized NARFE's leadership role in creating and working with several coalitions of like-minded organizations that join together to support or oppose legislation that impacts their mutual interests. She singled out two that were begun by NARFE: FAIR (Fund to Assure an Independent Retirement), which has grown to include 33 national federal and postal organizations, representing more than six million public service employees and retirees; and CARE (Coalition to Assure Retirement Equity), more than 40 national, state and local organizations

joined solely for the purpose of addressing the Social Security offsets.

Baptiste said she was proud of NARFE's working relationship with the Office of Personnel Management and was already in contact with the new Acting Director, Michael W. Hager.

She again sounded the theme of her administration, communication among all levels of NARFE, and noted the reprise of Federation Presidents Meetings. She reminded delegates of the importance of the decisions they will make at this Convention, including election of officers. She touted the smooth operation of National Headquarters, including a newly designed Web site to be unveiled shortly, and closed by asking members to make it their number one priority to "guarantee that when today's federal employee retires—whether in five years, 10 years, or 40 years—NARFE will still be there to protect his or her earned annuity and health care benefits."

**National Secretary Nathaniel L. "Nat" Brown** talked numbers in his report to the Convention Monday morning. He noted that while recruiting numbers for 2007 were good, with 23,393 members gained, the net loss to the Association was 9,414, due to deaths and lapsed membership.

Brown noted that through July of this year, NARFE has recruited 11,242 and reinstated 4,643 members. And he called attention to a more aggressive "Lapsed Member Mailing," designed to contact dropped members whose membership has been lapsed for at least one year. Brown said the project has been a success so far, with an increase in re-instatements of 17 percent—up to 10,260 in 2007 from 8,763 in 2006.

Brown noted that the other responsibility of his office is assistance to chapters and federations. While he said that NARFE has "a large number of very strong chapters, we still have a number of chapters that are barely staying alive." Brown lamented the fact that in the past two and a half years, 63 chapters were closed, most due to lack of sufficient officers to carry out chapter operations, something Headquarters is trying to provide assistance with, through the NARFE Web site, memoranda, e-mails, Quarterly News,

Recruiter's Journal and, in some cases, by a visit.

His office constantly seeks lists of members of other organizations where possible, Brown said, and, either jointly or separately, sends recruitment materials to prospective members. And he noted that at many of the legislative conferences of postal associations held in the Washington, DC, area, NARFE is invited to set up a display table to recruit new members and to get out the message about NARFE.

**NARFE is "alive and financially stable," Richard C. Ostergren, National Treasurer told the Convention.** "In the two years since we last met, NARFE's net worth has grown," he said. "This means we are taking in more money than we are spending to the tune of over \$600,000."

Ostergren sought to allay members' fears about the current investment market and NARFE's corporate finances. "NARFE is dependent on our dues to operate," he said. "It is dues money that pays salaries, benefits, utilities, federation and chapter rebates, and taxes. Some of our investment income is used for the Life Membership Funds debt payoff, and some is rolled back into the applicable funds."

Ostergren said NARFE's current investment profile is about 50 percent bonds and 50 percent stocks, which "should keep us on an even keel."

Ostergren also reported:

- The Life Membership Fund should be fully vested within the next six or seven years, instead of the eight or nine years previously reported.
- Some of the money not used for the National Vice President's salary this year was spent to make necessary improvements at Headquarters.
- Money from affinity partners, the NARFE Card and Calendar programs and the Silver Circle are used for advertising outreach, to purchase equipment for the NARFE in-house print shop and mail room, and the information system.

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## Special Committee Looks for Action on Its Ideas

NARFE cannot afford to come up with good ideas and let them fall by the wayside," declared Charles J. Brodigan, past president of the Oregon Federation and chair of the Committee to Enhance NARFE.

Brodigan said he hopes the ideas generated through the committee's work will not be put on the shelf, but acted upon at the appropriate levels of the Association.

The special committee of five current and past federation presidents was appointed by National President Margaret L. Baptiste in August 2007, following the NARFE Federation Presidents Meeting. Brodigan said the committee saw its mission as collecting information regarding NARFE Headquarters' operation and preparing the information so that it could inspire NARFE members to prepare resolutions for federation conventions and the National Convention.

In addition to spending two days at NARFE Headquarters interviewing staff, the committee reviewed five previous NARFE studies, and sought input from regional vice presidents and federation presidents.

Its final report, with recommendations, was issued December 18, 2007, and put on the NARFE Web site, [www.narfe.org](http://www.narfe.org), for access by NARFE members.

## *Congressman in Our Corner*

In an address interrupted numerous times by applause, U.S. Rep. John Yarmuth (D-KY-3) pledged his—and his fellow congressional Democrats'—continued support of legislative issues most dear to NARFE: repeal of the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) and enactment of "Premium Conversion."

Calling WEP/GPO "absurd," Yarmuth said if Social Security is supposed to supplement other sources of retirement income, it's wrong to penalize people for drawing other pensions. He called **GPO a "step shy of criminal," and WEP equally asinine.** The first-term congressman—who is a cosponsor of NARFE's critical legislation

and who scored five-for-five in votes used by NARFE to evaluate members of Congress (see NARFE magazine, October 2008)—praised NARFE for its role in keeping Social Security out of the stock market. "Have you seen the stock market," he asked. "It may be social, but it is certainly not security."

He called civil service a "noble cause," and said such issues as WEP and GPO could dissuade qualified people from considering government careers. And while he admitted that the big challenge is finding ways to pay for the price tag for repealing WEP/GPO—which he estimated at \$40 billion—federal retirement benefits "will never be an acceptable place to cut corners."

He said a priority of his party is to ensure that the Federal Employees Health Benefits Program (FEHBP) remains "high in quality and low in cost." And he received a large ovation from the delegates when said he was a cosponsor of NARFE-supported legislation to allow all federal employees and retirees to pay health insurance premiums with pretax dollars.

Yarmuth, a member of the House Oversight and Government Reform Committee, said "progress (in Congress) is incremental," and "the destination is in sight." Congress's job, he said, is to "listen and react to the needs of constituents." He urged NARFE members to "keep talking, keep fighting, and keep voting. You know I'll be listening."



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**GUSTAV·HANNA·IKE·JOSEPHINE  
HURRICANE SEASON**

**FEDERAL EMPLOYEES HELPING  
FEDERAL EMPLOYEES**

## NARFE/FEEA EMERGENCY FUNDS

*By Nancy Roepke*

Our NARFE/FEEA emergency fund needs help from all of us. At the 2008 National Convention, Steve Bauer, national FEEA Director, called on all members of the Federal family to bolster our disaster fund. With all the natural disasters of hurricanes, tornadoes, floods and fires, FEEA needs our help.

*For those needing emergency NARFE/FEEA funds, please note that there is a \$500 limit on any application for assistance.*

**ALERT:** FEEA has moved and it has a new address with new phone numbers:

FEEA  
3333 Wadsworth Blvd.  
Suite 300  
Lakewood, CO 80227  
Office: 303-933-7580  
Fax: 303-933-7587



Delegates from Region III assemble for their caucus. Seen at the far right is Federation President Stewart with Region III VP Bob Harrell, and in the middle is Federation Executive VP Roepke.

## Member spotlight



Ormond Chapter 2247 has a Second Vice President, Cece Dougherty, in her tenth decade, who continues to serve her chapter and community with dedication and enthusiasm. Cece joined NARFE in 1999 with her husband George who retired as an executive in the Department of Labor.

The Ormond Chapter was more than happy to have two more members that showed promise of leadership. Cece was the one who became most active and served on committees and became Second Secretary of the Chapter in 2004. Later she became Second Vice President. She added leadership and took on activities way beyond what each office required. Now she will be the First Vice President in 2009.

Cece Dougherty's past is as varied and interesting as her activities in NARFE. She was born in 1918 in New York City, finished high school in 1936, and wanted to be an airline stewardess; but that meant becoming a nurse first. Becoming a nurse in the Great Depression was pretty expensive, \$60. Latter Cece partially fulfilled her interest in nursing by volunteering as a Gray Lady in an Army Hospital between 1950 to 1953.

However, in 1936, the practical Cece applied her skills to becoming an employee of the New York

telephone company for the years between graduation and World War II. In 1942, she married Michael Clarke and the two of them entered a military life. He was a Second Lieutenant and his traveling companion and future mother of his children.

By 1946, Cece was a mother, and Michael a retired Captain. Adjustment to civilian life included travel to Germany, Italy, Spain, Portugal, Greece, England, and Ireland. Cece learned to speak French, German, and Italian in preparation for her visits to these countries.

1955-1970, Cece did TV commercials for many food companies while taking night courses to earn a degree in science in 1970. She also did professional catering. By this time Cece had one son and two daughters, all raised in New York City where her husband was an account executive. Eventually they moved to Florida where they continued to travel to various cities to attend trade shows. They also became involved in Florida real estate, an interest she still has.

Michael died in 1983, and Cece married again in 1987 to George Dougherty. Together they joined the Ormond Chapter in 1999. George died in 2003 and Cece turned her full attention to volunteer activities both in the community and NARFE.

For Cece Dougherty it is no problem keeping busy at ninety! The community and the Ormond Chapter have benefited by her services and friendship. She is an inspiration to many.



NARFE's mission is to protect and enhance the earned benefits of active and retired federal employees.

NARFE membership is an investment in retirement security for you and your family.

*The above is taken from an on-line NARFE ad. Feel free to use it locally for PR/Recruiting purposes.*

## *Federation Officials* 2008-2009

President.....	Donald Stewart
Executive VP.....	Wallace Roepke
VP.....	Kenneth Carter
Secretary.....	William Leatham
Treasurer.....	Ruth Blackwell
Past President.....	Benjamin Pappa

### **District VPs**

1 .....	Robert A. Shaw
2 .....	Harold Bartelt
3 .....	Charles Shannon
4 .....	Colleen Welch
5 .....	Jane Lemley
6 .....	Tony Torchia
7 .....	Angel Almodovar
8 .....	Sylvia Ventura
9 .....	Richard Gerber
10 .....	Lucette Chizik
11 .....	James Greene

### **Appointees**

Alzheimer's.....	Leonora Sicular
Automation.....	Diana Leatham
Chaplain.....	Maude Henderson
Chapter Assistance Program.....	David Whalen
Coalitions.....	Herbert Sicular
Dues Withholding Contest.....	Beulah Greene
FEEA.....	Nancy Roepke
Legislative.....	Vacant
NARFE-PAC.....	Donald Wasson
Newsletter Editor.....	Marc Harris
Public Relations.....	Marc Harris
Member Recruiting.....	Ed Fleck
Member Retention.....	Jim Greene & Bob Lemley
Service Officer.....	John Ledman
ZIP-Code.....	Margaret Pappa
2009 Convention Chair.....	John Ventura



Chapter 1305, Panama City, delegates to the National Convention: Guy and Betty Haviland, Wanda Padgett, Peggy Carey, Trudy Brake, Patricia Shaw and Bob Shaw, Dist 1 VP.

## Retirement Planning CSRS vs. FERS: 2008 Edition

By Tammy Flanagan, *National Institute of Transition Planning*, September 19, 2008

*Editor's note: This article was provided by Federation Immediate Past President Benjamin J. Pappa, Jr.*

If you work in the federal government, you've no doubt heard people either brag or lament (depending on when they were hired, usually) that the Civil Service Retirement System is much better than its successor, the Federal Employees Retirement System. I hear these kinds of comments all the time.

There is no denying that some parts of CSRS truly are superior to FERS, such as:

- **Inflation Protection:** CSRS retirees who are old enough and have selected an immediate retirement benefit start getting cost of living adjustments right away. And the COLAs are the same as they are for Social Security recipients and military retirees -- the full increase in the Consumer Price Index for urban wage earners and clerical workers. The FERS basic benefit also features a COLA, but it is less generous and usually not payable until the retiree is 62 years old.

- **No Need to Save:** CSRS is a single benefit retirement plan. It's possible to live comfortably on CSRS benefits without a dime of Social Security and with little in retirement savings -- although most people need to have 30 or more years of federal service for this to be true.
- **Support for Survivors:** Full survivor benefits for a spouse equal 55 percent of the unreduced CSRS benefit, and the reduction to provide this benefit is less than 10 percent of the overall benefit. Full survivor benefits for a spouse of a FERS annuitant are 50 percent, and the reduction to the FERS benefit is a full 10 percent. Surviving spouses of FERS retirees also generally will inherit the balance in the spouse's Thrift Savings Plan account and may qualify for widow's benefits under Social Security.
- **Better Basic Benefits:** The CSRS basic benefit is almost twice as large as its FERS counterpart. But CSRS employees are exempt from Social Security and receive no matching on their TSP contributions. And unused sick leave is added in the CSRS computation, while FERS employees currently receive no credit for it. (Although the House [voted this summer](#) to give FERS retirees the same sick leave credit as those under CSRS.)
- **Lifetime Security:** Under CSRS, you do not have to worry that your money might run out before you do. The CSRS annuity is for life, and is indexed to inflation. The FERS basic benefit and Social Security also are lifetime benefits, but it is possible to outlive your retirement savings in your TSP account if you neglect to plan for the future.

### What FERS Offers

So if CSRS has all that going for it, what does FERS offer? Here are a few advantages:

- **More Flexibility:** FERS offers Social Security coverage that's the same as you would have if you worked in private industry -- or any other job sector. Your Thrift Savings Plan funds belong completely to you, even if you don't spend your entire career in federal service. The automatic 1 percent agency contribution is vested after three years of service. Your contributions and agency

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contributions matching them are immediately vested. If you resign from federal service, you can transfer these funds to a new employer's retirement savings plan, or continue to leave them invested in the TSP. Also, the FERS basic retirement benefit is vested after only five years of civilian service.

- **More Control:** Some people are very good at managing their investments, knowing the importance of diversification and the value of compound interest. FERS employees who have maximized the potential of their TSP investments probably would not choose to switch to CSRS if it meant they had to give up the agency contributions on their TSP accounts, along with the accompanying interest growth.
- **Disability Benefits:** The FERS disability program is more generous than CSRS for employees with as little as 18 months of federal service. FERS employees also may be eligible for additional Social Security disability benefits. Most CSRS employees would not qualify for Social Security disability because they don't have recently earned Social Security credits.
- **Dependent's Benefits:** FERS employees who work for only a portion of a full career and spend the other part working at home to raise a family and take care of a household can receive either their own Social Security benefits or the dependent's benefits earned by their spouse -- whichever is higher. A CSRS retiree is affected by the Government Pension Offset, which usually eliminates or greatly reduces any dependent's benefit.
- **Support for Family Members:** Social Security provides not only for workers, but also their dependents, upon death, disability or retirement. CSRS provides survivor benefits only for spouses.
- **Leaving a Legacy:** For those who are unmarried and not concerned about survivor annuity benefits for spouses, FERS allows anyone to be named as the beneficiary of TSP funds. For the annuities that make up the core of a CSRS retirement, only a spouse

or a person having an "insurable interest" in you can receive a benefit if you die first.

### Asking for It

I know that in even raising the CSRS vs. FERS question, I'm asking for it. I went through this a couple of years ago with my [most controversial column](#) to date. Many of you already questioned my mental state at that point, so you can save your breath this time around.

Here are my basic beliefs, and I'm sticking to them:

- I believe that FERS employees who spend their entire career in federal service can expect to retire comfortably if they understand that FERS requires employee participation and involvement.
- Compared to most private sector retirement plans, FERS has the advantage of a basic benefit. Most companies are no longer offering their workers such pension plans.

I will agree that, in general, CSRS provides more security for much less effort. In the long run, FERS will be less expensive to the government, since it places more responsibility on the employee to save.

That presents a problem, because not everyone manages their retirement savings to optimum advantage. Many people neglect to save for retirement in their younger years, and it's very hard, if not impossible, to make up for that lost time in later years.

I hope those of you who are new to federal service will recognize early in your career that you will not be able to live comfortably on just Social Security. Even adding in the FERS basic benefit won't be enough if you want to retire at a young age (55 - 62). You need to save and invest. Take the time to understand retirement planning early in your career. It will pay off in the future.

*Tammy Flanagan is the senior benefits director for the [National Institute of Transition Planning Inc.](#), which conducts federal retirement planning workshops and seminars. She has spent 25 years helping federal employees take charge of their retirement by understanding their benefits.*