



**National Active and Retired
Federal Employees Association**

NEWSLETTER

WARNER ROBINS CHAPTER 1020

PO Box 3415, Warner Robins, GA
Established 1967

January-February 2012
Volume XLV Number 1

The next monthly meeting will be held on **January 11 at 10:00 am**. The February meeting will be on the 8th at **10:00 am**.

Location:
The Wellston Center
155 Maple Street
Warner Robins Ga.

Make plans to attend!! Refreshments will be served!

LEGISLATIVE CONTACTS

Scott, Austin, 8th District
516 Cannon HOB
Washington, DC 20515
Phone: (202) 225-6531
Fax: (202) 225-3013
<https://austinscott.house.gov/contact-me/email-me>

Chambliss, Saxby - (R - GA)
Class II 416 RUSSELL SENATE
OFFICE BUILDING
WASHINGTON DC 20510 (202)
224-3521 Web Form:
chambliss.senate.gov/public/index.cfm?p=Email

Isakson, Johnny - (R - GA) Class III
120 RUSSELL SENATE
OFFICE BUILDING
WASHINGTON DC 20510 (202)
224-3643 Web Form:
isakson.senate.gov/contact.cfm

You may also contact your Senators and Representative through the NARFE web site at <http://www.narfe.org/legislation> or the toll free telephone number at 1-866-220-0044.

READ MORE in the January issue of NARFE magazine.

Live Well: Preventing Falls and Fractures
January, 2012
By Marilyn S. Radke, M.D.

Falls are the number one cause of broken bones, hospital admissions for trauma, loss of independence, and injury deaths among older adults. More than one in three adults age 65 and older falls each year, and the risk of falling increases with age.

Broken hips are a leading cause of injury and loss of independence among older adults. Only half of older adults hospitalized for a broken hip are able to return home or live on their own after the injury. Falls also can cause broken bones in the pelvis, spine, arm, hand or ankle.

The following factors can lead to falls:

- Muscle weakness in the legs;
- Pain or numbness in the feet;
- Poor balance or difficulty walking;
- Blood pressure that drops too low on standing;
- Vision problems;
- Side effects of medications (dizziness, unsteadiness or confusion);...

Read the whole article on page 30; or go to http://www.narfe.org/departments/narfe_magazine/articles.cfm?ID=2687

DISCLAIMER

National Active and Retired Federal Employees Association (NARFE) is a non-partisan organization whose primary purpose is to protect the earned benefits of active and retired federal employees. In pursuing this purpose, we discuss and present much information received from many sources so that our members are aware of items affecting their earned benefits. The material we present should not be interpreted to imply NARFE endorses any political party. We are a nonpartisan organization.

CHAPTER 1020 EXECUTIVE BOARD

President	Charles Farmer 478-922-2453
1 st Vice President	Sue Bone 478-929-5210
2 nd Vice President	Mike Adams 478-953-3656
Secretary	Merle Oder 478-929-8874
Treasurer	Martha Register 478-923-4872
Sgt-at-Arms	Joe Hofstach 478-922-6159
Asst Sgt-at-Arms	Becky Elliott 478-923-0840
Service Officer	William Berry 478-953-5212
Legislative Chair	Ken Martin 478-922-7575
Chaplin	Bob Sisk 478-923-5953
Alzheimers Chair	Lib Barnhart 478-923-2554
Consumer Affairs	Don Deiter 478-923-4809
Sunshine	Marie Douglas 478-923-9830
Parliamentarian	Bill Douglas 478-923-9830

Executive Board meets the first Wednesday of each month at 10:15

Tax Withholding

QUESTION: I have misplaced the number to call to change my federal tax withholding for my annuity payments. Could you please provide it?

Response: Annuitants can instruct the Office of Personnel Management (OPM) to change their tax withholding by calling the OPM Tax Hotline at 800-307-8298.

PRESIDENT



In December, at the chapter Christmas Luncheon, we elected officers and enjoyed some good food and fellowship. Sixty-five members and guests signed-up to attend. Dick and Margie Sietsema played during the meal and our fellowship time.

As in Christmas past, Ken and Caroline Martin gave out presents to all who chose to participate. Jane Ballard catered a delicious meal and everyone enjoyed a joyous and festive time. I want to thank Marie Douglas and Becky Elliott for

planning and overseeing the event and to all of the members who contributed and worked to make this event a success.

On 10 December, we learned that Virgil Halte, our Federation President from the convention in May until his resignation in September, died Friday, the 9th after a short battle with his recurrent cancer. We will miss Virgil and his vigorous support of NARFE and the GA Federation. Our sympathy goes out to his wife, Cheryl, and his family. Even though you read this in early January, you may still send condolences to;

Cheryl Halte
1908 Forest Glen Dr.
Albany, GA 31707

I hope all of you Christians had a very merry Christmas. To all of you who are Jewish, I hope your Hanukkah celebrations were happy and memorable. To all of you who celebrated Kwanza, I hope your expectations were met and you were inspired all over again. To all who worship Allah as revealed by the prophet Mohammed, I hope this holiday season allowed you to reflect on your own values and gain a renewed hope for the future. My wish for the new year is that we all can live together in peace and harmony and that each of us can grow in understanding and tolerance. HAPPY NEW YEAR!!

1ST VICE PRESIDENT - MEMBERSHIP



I would like to say it is sad that Martha Register can no longer be the newsletter coordinator due to health reasons. We pray for her recovery.

I guess I sound like a stuck record about losing members. Each month I

have contacted those people who have been dropped from our records. Some say it is because of the raising of the dues and others have not opened their mail and do not know their membership has dropped. Please be sure and open any mail that comes from NARFE. It may be to tell you that your membership dues are ready to be renewed.

CONSUMER REPORT

Don Dieter
dpd945@cox.net

Here follows a few comments which may be of interest to you:

FEP-BLUE—Blue Cross newsletter (Fall 2011) contains a lot of information about your

2012 coverage so read it closely. As an example on generic drugs if you do not have Medicare Part B your cost goes up from \$10 copay to \$15, but no change if you have Part B. On Mail Order Pharmacy for “non-preferred” brand drugs your copay goes from \$70 to \$95, so it may be time to check your local pharmacy for cost comparison. Hearing Aid reimbursement goes up to \$1250 per ear from \$1000 in 2011. Some items do not change so read it before you trash it.

G00 GONE—If you want to remove glass jar label glue or tape residue from other surfaces buy a bottle of this stuff at the Auto Parts store. Read the instructions as it may damage some materials. Cost is around 3 Bucks. This item may also be available at some big box stores.

WATER LINE REPAIR—American Water Resources, Chicago, IL is mailing out solicitations to sign you up for a service to repair your water lines if they break. This service applies to lines between your meter and the house and is identified as “Water Line Protection Benefits”. The cost is \$5.35 a month or \$64.20 a year. This sounds like an extended warranty to me so I think I will pass, but you decide if this is for you.

That’s all for now folks. ! Don.

A wise and frugal Government, which shall restrain men from injuring one another, which shall leave them otherwise free to regulate their own pursuits of industry and improvement, and

shall not take from the mouth of labor the bread it has earned. This is the sum of good government, and this is necessary to close the circle of our felicities. **Thomas Jefferson**

Live Well:

The Tdap Booster Vaccine

In 2011, the Food and Drug Administration (FDA) approved the use of the Tdap (tetanus, diphtheria, pertussis) booster vaccine (Boostrix) to prevent tetanus (lockjaw), diphtheria and pertussis (whooping cough) in people age 65 and older.

READ MORE on page 24 of the December issue of NARFE magazine.

Alzheimer’s Update:

NARFE Funds New Research

One of the primary responsibilities of the NARFE-Alzheimer’s National Committee is to select grants to fund with donations we raised during the previous fiscal year. At our annual meeting in September, the Committee selected four new research projects, totaling \$499,984. These grants bring the total number of NARFE-funded research projects to 53. The grants are described below.

READ MORE on page 26 in the December issue of NARFE magazine.

A person who won't read has no advantage over one who can't read. **Mark Twain**



**CANINE CAPERS
GROOMING SALON**

PROFESSIONAL ALL BREED GROOMING
922-3130

OWNER: JANICE HARTLEY
802 N. HOUSTON ROAD
WARNER ROBINS, GA 31093



2ND VICE PRESIDENT - PROGRAMS



Mike Adams
eturbo9867@cox.net

It seems that many of my best friends and favorite people are having health problems these days. Others are busily making ready for visits and a rapidly approaching Christmas. Let us all take time each day to reflect and be thankful. Our NARFE Christmas and "dinner meeting" on 14 Dec featured Silverdust with the enchanting Dr. Richard (Dick) and Mrs. Margie Sietsema. This was also a catered

meal by reservation. Silverdust entertained us last February with a great performance of hits from the 50's thru the 90's. If you weren't there, You missed a "ROCKIN'" time with us!

January's meeting will feature Mrs. Sheri Goss as our program speaker. Much of her time is spent in serving people with estate and financial planning as a CFP with the Rosenberg Financial Group, Inc. She is an accomplished author of three books on those subjects. We should have a good time for general (not personal) type questions. This program promises to reveal new opportunities for us.

Mr. Tommy Stalnaker our Houston County Commission Chairman will speak to us in February. This program will update us on the horizons of development in our county. Also, we will learn about the SPLOST and the benefits of it and the new taxes that property owners will face if it is not passed. Let us all support the Chairman for the great job he is doing. He will welcome questions from the audience.

Make sure to immediately pay your NARFE dues upon receipt of the notice and support the only organization that works to protect your retirement benefits.

SERVICE OFFICER



William Berry
williamjberry@cox.net

Federal Income Tax

OPM is required by law to offer each annuitant the opportunity to have federal income taxes withheld from his or her annuity. IRS publication 721, Tax Guide to U.S. Civil Service Retirement

Benefits, can answer many questions concerning taxation of annuities. To obtain a free copy, call 1-800-829-3676. OPM will change the amount of federal tax withheld based on a telephone call to

1-888-767-6738. After providing proper identification, the annuitant may request a specific dollar amount withheld. While OPM is able to make changes in response to written and verbal requests without needing form W-4PA, we recommend a telephone call. Members can also change their tax withholding online at www.opm.gov and click on Services Online. A Personal Identification Number (PIN) issued to annuitants and survivors is required to make changes online.

State Income Tax

OPM has invited all states to make arrangements for OPM to withhold state income tax from the annuities paid to their residents. All states that have income tax

are now participating in the program. It is not necessary to contact your state revenue office. In order to start, stop or change state income tax withholding, call OPM at 1-800-409-6528 or go to www.opm.gov and click on Services Online. You will need your CSA or CSF claim number, pin number and the two-letter address abbreviation for your state of residence (GA for Georgia, etc.).

Please remember to visit the **Retirement Services Information website** at <http://www.opm.gov/retire> for the most up to date information.



The quilt that was raffled for Alzheimers research. Becky Elliot (pictured) hand quilted it from a hand stitched top donated by Ruth Peck. The drawing was at the December meeting.



In October Carol Elmore (center) spoke to us concerning assisted living arrangements. Pictured L to R are Chapter 1020 President Charles Farmer, Carol Elmore, and Mike Adams, 2nd Vice President.

The wise ones fashioned speech with their thought, sifting it as grain is sifted through a sieve. Buddha

Who is wise? He that learns from everyone. Who is powerful? He that governs his passions. Who is rich? He that is content. Who is that? Nobody. **Benjamin Franklin**

OLE TIMES COUNTRY BUFFET	
Senior Specials \$5.99 plus tax	
Mon – Thurs – 10:30am to 5:00pm Fri & Sat – 10:30am to 4:00pm	
Manager Charlie McEntee	Bus. Phone (478) 329-1604

LEGISLATION

Ken Martin
Chapter
Legislative
Officer

It has been a long dry spell but at long last retirees will receive a 3.6% cola for 2012. it doesn't come close to offsetting our loss of spendable income for the past two years but it helps. Also, healthcare premiums for 2012 in most fee for service plans remained stable-for the first time in years. Those of us who have Medicare Part B will incur a modest increase from \$96.40 per month to \$99.90.

On the other side of the coin we have been hearing for a long time that our earned benefits are under the microscope for cuts

but so far nothing has happened. If you recall, several months ago our President, by Executive Order, established the Simpson-Bowles Committee on Fiscal Responsibility and their charter was to identify program areas that could be cut to curtail the Administration's excessive spending and start reducing our national debt. After several months of discussion the only acceptable item the committee presented to the President was a proposal to cut the federal workforce by 10%. Some cuts are presently occurring but far from 10%.

Next the country was faced with a debt limit that required congressional approval to increase. After many weeks of debate,

congress agreed to raise the debt limit but only if 1.2 trillion dollars of federal spending was trimmed beginning in 2013. Where are the proposed cuts? Another committee--"the super committee"- was tasked to determine an equitable way forward to the 1.2 trillion dollars. This committee also failed at the starting gate. With this failure, the rules are to mandatorily cut 1.2 trillion dollars in both defense and domestic programs beginning in 2013. We are still in the crosshairs of these proposed cuts and NARFE is doing everything possible to make certain that federal workers and retirees are not treated unfairly. How about another committee?????? Unbelievable!!!!

SUNSHINE REPORT

The following cards were sent:

Sympathy

Family and Friends of Margaret E. Arnold (member – widow of Jim Arnold)
Doug Blevins in the death of his brother
Reba Etheridge in the death of her son Marvin (Sarge)
Family of Hollis McRae (member)
Mary Alice Bragg & Family in death of husband Henry J. Bragg (H.J.) (member)

Get Well

Martha Register
Harry Anderson
Bob Dougan
Jim Kling

Thinking of You

Glen Morgan
Martha Register
Irene Hofshash

Birthday

Carolyn Oliver
Sam Hendry (87)
Bill Hyslip (81)
Ken Martin (80)
Marcia Fussell
Sherry Boutwell
Margaret Duffey
Elliott Rozier (86)
Becky Kling (89)
Irene Hofshash
Ruth Snyder (86)
Jack Peck (88)
Merle Oder (86)
Lib Barnhart (81)
Juanita Graham (81)
Don Deiter (86)
Agnes Todd (78)
Robert Smith
Veronica Walker (87)
Clarence Channell, Jr.

BIRTHDAYS AND ANNIVERSARIES January and February 2012

Birthdays

Jan 02 William Berry (63)
Jan 08 Mike Adams (67)
Jan 23 Billy Trussell (83)
Jan 26 William Conero (94)
Jan 30 Laurine Pierce (91)
Jan 31 Hoyt Clark (95)
Feb 05 Gene Boyette (84)
Feb 09 Rosalie Montes
Feb 12 Bob Sisk (81)
Feb 12 Bob Smith (81)
Feb 14 Chris Decker
Feb 23 Kathryn Lane
Feb 25 Verlon Gilbreath

Anniversaries

Jan 23 Oliver and Joan Brown (46)
Jan 25 Charles and Mary Tyler (65)
Feb 01 Robert and Karen Smith (32)
Feb 04 Saul and Rose Corday (62)
Feb 10 Ralph and Nellie Pannell (66)
Feb 21 Iver and Eleanor Granum (64)

NOTE: If you have a January or February birthday and/or anniversary that is not listed, please call me.

Marie Douglas, 478-923-9830

LIB'S ENTERPRISES

302 N. Houston Rd.
Warner Robins, GA 31093

478-923-2195

FAX 478-923-5103

Barnhart4073 @cox.net

Year Round Tax Service
Notary Public



Mildred Powell receives her honorary membership certificate in Chapter 1020 from President Charles Farmer.

TREASURER'S REPORT
BEGINNING - 1 October 2011 - ENDING - 30 Nov 2011
Martha Register, Treasurer

Account	Increase	Decrease	Balance
Certificate Of Deposit (State Bank) - 30 Nov 2011			<u>1,453.35</u>
Alzheimer's Checking Acct Balance - Beginning			1,195.37
Door Collection	80.00		
Mini Yard Sale	6.15		
Nov Yard Sale	615.50		
Quilt Ticket Sales	95.00		
Change for Nov Yard Sale		100.00	
Net increase(decrease)		696.65	
Alzheimer's Checking Acct Balance - Ending			<u>1,892.02</u>
Newsletter Checking Acct - Beginning			451.54
Mailing Support from RFCU	1,500.00		
Advertising Revenue	50.00		
Transferred to USPO (Mailing)		200.00	
Printer's Inc - Nov/Dec Newsletter		217.21	
Net Increase/(Decrease)		1,132.79	
Newsletter Checking Acct - Ending			<u>1,584.33</u>
Post Office Acct Balance - Beginning			88.12
Transfer from Newsletter Acct	200.00		
Nov/Dec Newsletter Mailing		111.14	
Net Increase/(Decrease)		88.86	
Post Office Acct Balance - Ending			<u>176.98</u>
Chapter Checking Acct - Beginning			3,010.51
Dues Income (Oct/Nov)	550.54		
Refreshment Basket (Oct/Nov)	64.10		
Christmas Luncheon	480.00		
Rosalie Montes - Refreshments		12.59	
Net Increase/(Decrease)		1,082.05	
Chapter Checking Acct - Ending			<u>4,092.56</u>

COVER STORY in the December issue of NARFE magazine.

Open Season Report

This is the last of a three-part series. The 2011 Federal Benefits Open Season for Federal Employees Health Benefits Program (FEHBP) enrollment changes ends Monday, December 12, 2011. You should receive this issue of NARFE magazine in late November, so there's still time to review health plans and make an informed decision. This month's Open Season Report includes details about plan changes in six open-to-all, fee-for-service plans for 2012. It also provides the same premium charts that were included in November's Open Season Report. Open Season changes made by federal retirees and survivor annuitants are effective January 1, 2012, and the premium changes will be effective in the February 1, 2012, annuity payments. Open Season changes for federal employees are effective at the beginning of the first pay period after January 1, 2012. *For the rest of the article, go to page 28 in the magazine.*

Civics 101: The Informed Citizen - Advocacy and Political Action

NARFE Magazine December 2011
By Christopher Farrell
Legislative Representative

Current and future federal retirees are in the middle of the battle royal occurring in Congress. Both concerted advocacy and well-plotted political action will be vital to victory. NARFE's "Protect America's Heartbeat" campaign continues (see story, p. 18), as does planning for the biennial NARFE-PAC mailing. The close coordination of grass-roots and professional lobbying is NARFE's historic strength. However, our political action, especially fundraising for NARFE-PAC, must ramp up to harness the opportunities of redistricting.

Advocacy

NARFE's November 2 "Call Congress Day" was our all-member action designed to complement continuing face-to-face meetings and Protect America's Heartbeat messages sent using the NARFE Legislative Action Network. At press time, 37,771 NARFE activists have sent 324,683 e-mails and 3,195 printed messages to Congress and the president. By featuring our July 27 "National Call-In Day" on the cover of the August issue of NARFE magazine, NARFE members generated 20,765 telephone calls to Congress and the White House. Protect

America's Heartbeat updates will be carried on GEMS – the NARFE e-mail messaging system – and the Legislative Hotline (877-217-8234) when any action is taken by the congressional supercommittee. If the supercommittee makes a report, up or down votes without amendment must be held in the House and Senate before Christmas.

Redistricting, an Opportunity

Except in the seven "at-large" states, members of the House of Representatives, and their challengers, will be running in redrawn districts in 2012. Some will be little changed, but many will be very different. The uncertainty this creates is an opportunity for NARFE chapter and federation leaders to organize for power. Instituting a congressional district liaison system will allow NARFE to harness our grass-roots structure (chapters and NARFE districts) to our best advantage. NARFE legislative staff will work with congressional district liaisons by providing full logistical support.

NARFE-PAC

NARFE-PAC, the federal employee and retiree defense fund, enjoyed a successful 2009-2010 election cycle. However, NARFE-PAC needs to grow by securing the investment of more members. To that end, NARFE-PAC is reviewing all possible

methods of making contributions easier. Online donations may now be made using the NARFE website, www.narfe.org.

Local Fundraisers

In addition to Washington, DC, fundraisers, NARFE-PAC will continue to seek out local fundraising events being held by NARFE-approved candidates. NARFE-PAC contributions, guided by our consultative process, will allow NARFE to have authentic electors from the congressional district attend specifically approved local fundraisers. As in all aspects of NARFE-PAC operations, the federation's NARFE-PAC coordinator will be the recruiter/selector of attendees for district events.

Every NARFE Member an Activist

The highest title for any NARFE member is "Activist." If each of the 68,000 members with a GEMS-listed e-mail address would engage in all of our Protect America's Heartbeat calls to action, NARFE would be an even more potent force. Make sure that NARFE Headquarters has your e-mail address. Call 800-456-8410, e-mail memberrecords@narfe.org or go online to www.narfe.org. Chapters and federations, by increasing our reach, are vital to Protecting America's Heartbeat.

National Active and Retired Federal Employees
Warner Robins Chapter 1020
P.O. Box 3415
Warner Robins GA 31099-3415

Non-Profit Org
U.S. Postage Paid
Permit Number 113
Warner Robins, GA

CHANGE SERVICE REQUESTED

Plan to Attend our Meetings
2nd Wednesday of each Month
10:00 AM At
The Wellston Center
155 Maple Street
Warner Robins, GA

Mailing Courtesy of Robins Federal Credit Union

Over 125,000 People Can't Be Wrong.



**Over 125,000 Central Georgians Enjoy Our Financial Services.
You Should Too!**

15 Locations to Serve You!

Athens • Fort Valley • Gray • Macon
McRae • Milledgeville • Robins Air Force Base • Swainsboro
• Warner Robins

Robins Federal
CREDIT UNION



Call, Click, or Come In Today!



478.923.3773 or 800.241.2405
www.robinsfcu.org