



# Florida Federation of Chapters

## National Active and Retired Federal Employees Association

September 2008



### President's Desk

By Donald Stewart

**FEEA and TS Fay.** I urge all chapters to raise funds for the FEEA Disaster Fund. Many of our NARFE members will have probably been impacted by TS Fay and need our help, especially those in the northern part of Florida. NARFE members can apply for up to \$500 per household. Please promote helping our members, the next time it may be you! For further assistance, contact FEEA Chair, Nancy Roepke.



**NARFE National Convention.** In less than three weeks the Convention will start in Louisville, KY. On the Saturday before the Convention, there will be a meeting of Federation presidents. Restructuring issues, recruitment and retention, virtual chapters Web Log/Blog and other items raised at the July 2007 meeting of Federation presidents will be discussed. As of this writing, 64 of 77 FLFED chapters will be represented by delegates or proxies.

To keep informed about convention events, you can go to [www.narfe.org](http://www.narfe.org) to read daily summaries. We plan to have a special edition newsletter covering the Convention.

**Dues Withholding Contest.** Beulah Greene has an excellent article in this edition on the Federation wide and individual District's contests where there will be prize drawings for members who sign up for Dues Withholding. See her article for complete details! Remember, with Dues Withholding, you save 15% on your Annual Membership!

**Chapter Assistance Program.** CAP will provide \$200 to assist chapters! Promoting Dues Withholding in chapter Newsletters, mailings to

chapter members dropped and getting second notices is a great way to use these funds. Contacting members who have dropped out of NARFE is a proactive way of recruiting at the chapter level. Membership retention starts the day a person is recruited. Welcome new members! Make them feel welcome! You can also apply to National for Matching Funds for PR, Newsletter publishing, recruiting, etc.

**National Elections.** To take advantage of the National election season, NARFE declared 8 August to 8 September **Meet your Candidate Month!** Each FLFED District and its chapters have been asked to schedule meetings with your incumbent congressional representatives **and** their challengers. To find out who these folks are in your district, go to: [www.thegreenpapers.com/G08](http://www.thegreenpapers.com/G08), access Florida, then your congressional District. That will give you all the information you need to make contact with candidates. National also distributed a questionnaire to ask candidates their position on: 1) Entitlement Reform, 2) Health Care, 3) Future of Social Security, and 4) Medicare. For a copy of the complete questionnaire, please contact your DVP or me at [dejs33149@aol.com](mailto:dejs33149@aol.com). I will be delighted to send you a copy! **Meet your Candidate Month** is a great time to push NARFE's agenda! While you are asked to be civil with the candidates, tough, fair questions are appropriate. In my District, we have two opposing candidates address members of several chapters. This program has had the added benefit of attracting members who do not usually attend meetings!

**NARFE magazine article.** Please read the article on page 10 of the September issue: **CONGRESS OVERRIDES VETO OF MEDICARE BILL.** Chalk one up for NARFE's Legislative Staff – CONGRATULATIONS! NARFE supported the Medicare Bill and sought its passage on Capitol Hill along With 52 other groups that work together through the Leadership Council of Aging Organizations. Passage of H.R. 6331 results in the Bill immediately becoming law.

## From the Desk of the Executive VP

By Wally Roepke



It is time to pay major attention to the fact that this is an election year. It is not only an election year but it is one that could change the course of our country and hopefully for the better. It does not matter who you vote for, I lie but I will not state my

preference, but it does matter that you vote. If you can't vote the candidate then vote the party but for goodness sake, and for the sake of the country, VOTE.

In the meantime make sure you take advantage of the fact that your Congressional candidates are on their home turf so this is the time to see them in person. Tell them that they have the same retirement system that all of the rest of the federal employees have and tell them that our health care is their health care.

If you can't see them in person then call their DC office at 1-866-220-0044 to give their staff the message about Premium Conversion and the Government Pension Offset/Windfall Elimination Provision. You can find all the information you need on the NARFE web site at [www.narfe.org](http://www.narfe.org) or just go to your favorite search engine like Google and put NARFE in the address line.

REMEMBER TO VOTE!

## Matching Funds

By Ken Carter



The Florida Federation has submitted the Year 2007/2008 Recruiting Project for NARFE Matching Funds. The project consisted of sending the Federation Membership Chair, Ed Fleck, to Senior Fests, National Association of Postmasters (NAPUS)

conventions, and any other gatherings of Federal Employees.

Ed traveled to eleven different meetings. NARFE was exposed to approximately 24,435 Federal Employees (Active/Retired) and 408 NARFE applications were distributed to the attendees at these various meetings. We have no way of knowing how many applications were filled out and returned to NARFE. In addition to handing out NARFE literature, Ed also answered questions related to NARFE and our goals. He also assisted Christina Robinson from the NARFE National Office at the Orlando FBI Convention. Ed is a retired FBI agent.

The Florida Federation has spent \$2,719 on this project. Plans for Year 2009 include eight trips, and we are asking for \$2,000 in matching funds from NARFE to continue this work.

If you have a project that requires additional funding and qualifies for Matching Funds, call/email Don Stewart or Ken Carter.

## Tracking Life and Honorary members living out of your area

By John Ledman

Occasionally I go through the M-114 and try to determine if Life and Honorary members are still alive. I did that recently and found two that passed on in 2007, one in Richmond, VA and one in Hudson, FL. When I come across these, I notify NARFE Membership as I do for any other death, and remove them from the chapter mailing list. I believe it is important to remove deceased Life and Honorary members from NARFE records. If they are allowed to accumulate, they can amount to considerable money wasted by NARFE. I use the following resources for this exercise:

Social Security Death Index: <http://ssdi.rootsweb.com>.

Switchboard White Pages: <http://switchboard.intelius.com/?PHPSESSID=a3fac35926f67438ccb1a6b29945143b>. You may have a favorite that works just as well. This one also has the option of searching public records.

You also may be able to search property records for the area(s) where the member might be.

## From the Region

By Bob Harrell



It's August, the dog days of summer, but those of us in NARFE have a large task to accomplish this month since it is "MEET THE CANDIDATE MONTH". From the reports that I have been getting through your Federation Presidents and from some of the Legislative Chairmen, you have been active with many successful ventures in arranging meetings and scheduling appointments with the Legislators in Region III. For those of you that haven't been successful, please continue to try and arrange a meeting with your Legislators and please send me a report on your success through your State Legislative Chairmen. I need not stress the importance of making our interest known about protecting our benefits through legislation that will impact *Entitlements* or *Health Care*. Always remember successful legislative action begins at the CHAPTER LEVEL.

Another concern that should be on the minds of each of us is the upcoming National Convention in September. As of today, we have better than 200 members from Region III registered to attend. The majority of those attending are delegates which will be voting for their chapter and those chapters which have asked them to carry their proxies. This year, we have been privileged to have the resolutions that can change the way NARFE does business available on the NARFE website as they were submitted. Additionally, all chapters have received the Bylaws and Resolution Book. I encourage each chapter to discuss these resolutions at their meetings and decide how you want your voting delegate or proxy carrier to vote in Louisville.

As I have announced at each of your state conventions, I am once again a candidate to continue as the Region III Vice President. I would appreciate the support of each of you and look forward to seeing the members from Region III in Louisville.

## Automation

By Diana M. Leatham

First, some big news on this front. We are now using a higher powered sending machine, and the returned mail service will soon be moved to this server. The bulletins take less time to send and the returned mail will take less time to download.

The bad news is that three Internet Service Providers are posing serious problems: **EMBARQ**: 50% of the emails sent to EMBARQ mail addresses is being rejected "for administrative reasons". In one case emails to the wife are consistently blocked, but the husband's are not. **CHARTER**: Again, about 50% of our bulletins are being rejected as spam. **U.S. Coast Guard**: 100% rejected "per policy".

If you are using any of these three providers for your emails, you need to acquire an email account that is well administered. Utility companies generally are poor at administering email, which they regard as a major nuisance. Military email accounts are unstable; their domains are administered for military, not civilian traffic. **Yahoo, Google GMAIL, Hotmail, are all good options.**

We are forced to drop subscribers after the second bounced email bulletin to keep from being identified as a "spammer". So, after you get a new account, please email flnet@narfe.net with your old and new email addresses.

It is important for you to note that it is not merely Federation bulletins that are being trashed, but also other mail that you want and expect. Emailed coupons save us a bundle!

You may also wish to complain LOUDLY to Charter and EMBARQ!

On the web front, the new look is in place matching the "Leap Into The Future" slogan, with a leaping dolphin replacing the "Beacon of Hope". A major remake is underway, which is going painfully slowly, because we switched out a troubled machine and are recovering from the process.

## FEEA

By Nancy Roepke



**Scholarship Selections:** I have been honored once again to participate in the FEEA scholarship selection process as an awards reviewer. Nationally this year there were 573 completed applications turned in. Of these, 82 entries were from NARFE

Region III. There were 30 entries from Florida alone, all of whom were Honor students. These 30 are the entries that I reviewed and graded. Grading has been done for three areas, Academics, Essays and Awards/Community Service. The grading process is rigorous to find only the very best of the best. Out of the 30 outstanding Florida scholarship requests turned in there were 6 given a score of 100. All of the others did extremely well but, of necessity, the grading was tough. It is really a pleasure to see the quality of student submissions. It gives one hope for the future of our country's leaders.

**Disaster Relief Help needed:** FEEA stands for Federal Employee Education & Assistance fund so it is both a scholastic assistance fund and a disaster relief fund. There have been some serious disasters all across the middle and west of the country in the past several months. There have been tornadoes across the middle of the country and as if that was not enough they were followed by massive flooding that has destroyed or seriously damaged thousands of homes and businesses. Then, to top it all off, the west has seen thousands of acres and hundreds of home damaged or destroyed by fires.

The people in these disaster areas need all the help they can get. Now is the time to start your FEEA campaigns at the Districts and Chapters to support the relief efforts of federal employees and retirees helping those caught in these disasters and needing some relief. If you do not have a District or Chapter either get one started or tell your members to send in their donations directly. Make your check out to FEEA/NARFE Disaster Relief Fund. Put your chapter name & number in the bottom left corner. Either take the

check to your next chapter meeting or mail it to: FEEA/NARFE Disaster Relief Fund, 8441 Bowles Ave., Littleton, CO 80123-9501. If you prefer to donate using your credit card you may do so by calling 1-800-323-4140 toll free or 303-933-7580. If you use your card or mail a separate check be sure to tell your Chapter President or Secretary so they can record it as coming from your chapter. Do not send checks or money to me. If you do I will turn it over to my chapter Secretary and our chapter will take the credit for the donation.



## Recruiting is a contact sport

By Ed Fleck

Those of you who attended the Florida Federation convention in May will recall the little exercise I did in asking all present in the convention hall to stand. Then I followed with "Remain standing if you have a NARFE application in your pocket or purse;" then "if it is the application that does not require a stamp;" and finally "and a dues withholding form." I'll let you guess how many were still standing. Hint: you'll only need one hand to count. My point was not to embarrass anyone - it was to make our members aware that each of us is a recruiter for NARFE and as such we need to have the tools (forms) necessary to do our job. Incidentally, I did the same exercise earlier at my district meeting and: Hint - no hands needed.

You can obtain a mail-in application (form F-14C) and dues withholding form (DW-3) from your chapter membership chair. Note that DW is for retirees only, not for active employees.

As I travel attending conventions and Senior Fests ([www.srmagazine.com/events.cfm](http://www.srmagazine.com/events.cfm)), I will always alert appropriate DVPs well in advance, and **I welcome any assistance staffing our NARFE table.** Also, if you become aware of any conventions or Pre-retirement Seminars at your former agency, please let me know.

## PR

By Marc Harris



It is not often that someone takes the time to thank someone for their efforts. Recently, President Don Stewart and I helped Leon Decker of Chapter 1589 put together a Press Release about Woman of the Year Lucette Chizik. Here is the email Don and I received from Leon:

*Many thanks for your help in getting the "Woman of the Year" story together. It was published in both the Port Saint Lucie News and the Port Saint Lucie Tribune. The Palm Beach Post thought enough of it to do a personal interview. The PB Post article is attached as an Adobe PDF file. Again, thanks for your help.*  
*Regards,*  
*Leon Decker*

If you need help getting your message to the local press, please give me a call.

## Free Long Term Care Insurance for Veterans

Source: *Producersweb.com* - courtesy of *Leonora Sicular*

The Aid and Attendance Benefit Act is a little known, under-utilized benefit that help a veteran or the surviving spouse of a veteran pay for long term health care costs, including home health care, assisted living or even nursing home expenses. The benefit is paid regardless of the need for care, provided the veteran or spouse is older than 65. Consider the possibility the family member is suffering from Alzheimer's or Parkinson's disease and the family would like to keep them at home for as long as possible. Medicare will not cover the services of a private-duty nurse, nor will Medicaid. The Aid and Attendance benefit may be available to help defray the cost.

### **NARFE National Convention**

September 7-12, 2008

### **2<sup>nd</sup> Annual Alzheimer's Cruise**

November 29-December 7, 2008

### **Federation Executive Board Meetings**

October 24-25, 2008, February 20-21, 2009, May 12 and 15, 2009

### **Federation Annual Convention**

May 13-14, 2009

## Dues Withholding Contest

By Beulah H. Greene



The Dues Withholding Contest that started on June 1<sup>st</sup>, 2008 got off to a great start after the addition of the new District Contest. Members signing up this year will have chances to win 1 - \$200, 3- \$50, and 2 - \$25 prizes, if their entries are routed thru me to log them in. At the end of July, we had 21 total entries, with two Districts already qualified for their own contest at the 2009 Federation convention (Districts 3 and 9) This is a really good start considering that a lot of chapters do not meet during the summer.

**Even when not meeting, a good starting point for chapter Presidents is your officers and chairpersons list. First, if you are not signed up and are eligible, sign yourself first, then move on to the others on the list.**

A lot of membership chairpersons are signed up and can really sell the advantages of Dues Withholding for everyone eligible. As they are faced with numerous second notices, the offer of a monthly payment is more appealing to members.

Chapters with the majority of their officers on Dues Withholding present a united front to members as an endorsement of this outstanding retention program to help maintain their chapters.

Go to [www.narfeffl.net](http://www.narfeffl.net) and click on the Dues Withholding link for more info, or email me at [poandbogre@comcast.net](mailto:poandbogre@comcast.net).

Forms may be ordered from NARFE supply, or members may use the form in their magazines, or download a copy from the NARFE websites.

**I encourage every President and Membership Chairperson to sign at least one new Dues Withholding member from their chapter by September 7<sup>th</sup>, (the starting date of the NARFE National Convention).**

IF YOU ARE READING THIS AND NOT SIGNED UP FOR DUES WITHHOLDING, DO IT NOW FOR YOUR SAVINGS TO BEGIN, AND FOR REGISTERING FOR THE CONTESTS FOR 2009!

## Service

By John Ledman

**Keep Those Beneficiaries Current.** Make sure your beneficiary designation is up-to-date with OPM. If you have had major changes in your family such as deaths or divorces you may need to verify that the beneficiaries for your Group Life Insurance (FEGLI) and lump sum retirement account are current. Those **beneficiary designations take precedence over the ones in wills and trusts. Remember, your retirement beneficiaries override those in wills so be sure they are the way you want them.**

If you want the beneficiaries to correspond to your will or trust, in the beneficiary block put "My Estate" or "My Trust". For more information or for forms see the OPM web site:

<http://www.opm.gov/insure/designations/index.asp>

**Caution – Invalid Court Orders.** For divorces for which court orders pertaining to Federal Employee Group Life Insurance (FEGLI) were filed with OPM prior to July 22, 1998. THE COURT ORDERS ARE INVALID. A certified copy of the court order can be resubmitted to OPM before the insured dies and that should be acceptable. If someone is now involved in a divorce, there is another option regarding the FEGLI. The insurance can be assigned. This takes control of the insurance away from the insured and assigns it to someone else. For further information on divorces, see the Handbook for Attorneys on the OPM web site: <http://www.opm.gov/ASD/pdf/ri83-116.pdf>.

Federal Employees or Annuitants involved in divorce should have excellent legal assistance, preferably with attorney(s) familiar with OPM procedures. Court orders are at the state level, while OPM is at the Federal level. So OPM has its own rules in place rather than trying to comply with the different states' rules.



## 2008 Alzheimer's Cruise

By Benjamin J. Pappa Jr.

First, I would like to thank each of you that has already booked your 2008 Florida Federation Sponsored Alzheimer's Cruise. November is just around the corner, and I'm sure all will have a great time on this 9 day event.

I am very happy to report that the November 29, 2008 Alzheimer's cruise to Panama, Costa Rica and Belize has been very well received by several NARFE members. As of today we have booked 40 cabins and the net amount for Alzheimer's Research this year should exceed the more then \$4000.00 sent to Alzheimer's Research from the 2007 cruise.

Time is running short, but there may still be some cabins available for this outstanding cruise at rates that are very competitive. A call to our Master Cruise Counselor Phyllis Bernstein at 813-839-4233 can inform you as to what may still be available.

For those not aware of the **discounted handicap parking** at the Miami terminal. A short form must be completed to receive the discount. Visit the Port of Miami's website at [http://www.miamidade.gov/portofmiami/directio ns\\_parking.asp](http://www.miamidade.gov/portofmiami/directio ns_parking.asp). This form may also be available at the check-in gate, but I believe it's best to go on line and request it. This can only be done within 30 days of cruise departure.

Looking forward to greeting you all aboard the Carnival Miracle.



Around the  Federation



Eileen Cameron, President, South Brevard Chapter 609; John Ledman, President, Apollo Chapter 1137; **Bill Posey, Candidate for the U.S. Congress, Florida District 15**; Jean Rochon, Member 609; Roy Rochon, Immediate Past President, 609 and Mike Dobrin, 2nd VP and Legislative Officer, 1137.



**Third Annual District 11 baseball outing.** 42 members and guests assemble before the June 28 Fort Myers Miracle baseball game at Hammond Stadium at the Lee County Sports Complex in Fort Myers, FL. All 5 chapters in District 11 were represented.

**Chapter 609 Pres Eileen Cameron** has been riding for 30 years and doesn't plan to quit yet. She uses a scooter instead of a car to conserve gas. At 82, she wonders if there are any other ladies in her area who are older than her that still ride.



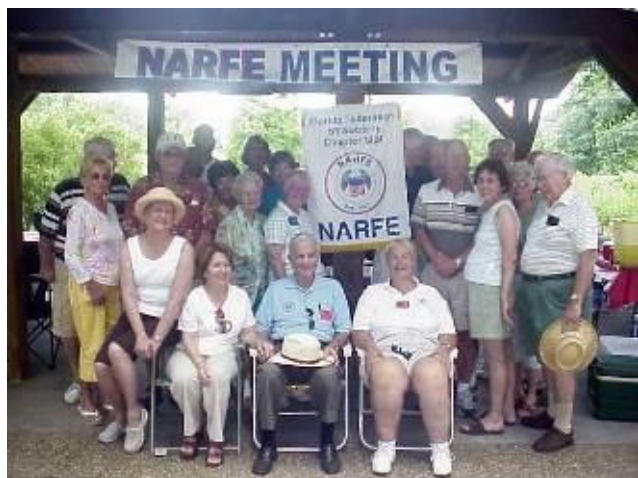
**Chapter 2279, Southwest Marion County** with members of the Marion County Fire Rescue after a very informative and helpful Home Safety presentation.



**John Ledman** presenting the Best Chapter Service Officer award to Bettye Johnson of Melbourne at the Chapter 609 meeting on June 26.



**The North Tampa Chapter 1154's** board and committee members are pictured with Federation President Don Stewart and his wife, Mirta. Seated are Evelyn Carter, Mirta Stewart, Dave Bernstein (1154 First Vice President), Juanita Martello (1154 Secretary), Doris Osborne, (1154 Telephone Committee Chair). Standing, Ken Carter, JD Stevens (1154 Treasurer), Frank Nolan (1154 President), Richard Gerber (District 9 VP), Don Stewart, Robert Lewis (1154 Public Relations/Webmaster), Toni Eichholz Mahig (1154 Membership Chair), Ed Fleck (Federation Membership Chair), Mike Rubler (1154 2nd VP), John Flores, (1154 50/50 Chair) and Barbara Nagy (1154 Photographer/Social Chair)



Chapter 1224 members and guests at their summer picnic.



Mike Stern, President Chapter 2335 Tamarac, District 22 Congressman Ron Klein, Rita Daniels Past VP Chapter 558 Pompano Beach, Tony Torchia District 6 VP, Geri Gunderson Past Pres Chapter 558 Pompano Beach



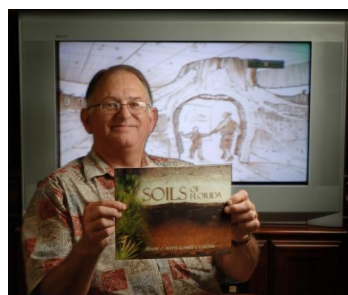
Don Stewart, Halina Campo, Tony Campo (President of Greater Miami Chapter 139), and DVP Angel Almodovar at the Chapter's Summer Party



Leon Brooks, Pres, Chapter 647); Charlotte Dubnick, Program Chair Chapter 647, **Congressman Robert Wexler**", Lee Rogers, Legislative Chair, Chapter 647; Tony Torchia, District 6 VP. Murray Shanefield, member, Chapter 647



Clay County Chapter 1414 donated \$750 to the Clay County Council on Aging's special day care program for persons with Alzheimer's and other dementia disorders. From l to r: Suzanne Tower, Secretary; Audrey Kent, President; Marilyn Hollowood, Alzheimer's Chair; Genelle Thomas, E.D of the CCCOA, Jerry Parrish, Legislative Chair; Martha Reed, 1<sup>st</sup> VP.



"Mr. Myakka", Frank Watts of Chapter 2273, was a consultant for a new exhibit at the Smithsonian. Frank is a pedologist and helped get Myakka fine sand designated as Florida's official state soil.

## From Your Past President

By Benjamin J. Pappa Jr.

Before leaving office in May of 2007, I asked myself what I could do to help more of the chapters with the task of recruiting and retention of their chapter membership. That is when I outlined the "Chapter Assistance Program" and presented the program to the full Federation Executive Board. At first I was disappointed in that it was not being used by the chapters, only to find out that it was not being presented to the chapter membership even though the Program Chairman, Past President Dave Whalen had sent out detailed information explaining the program to each of the 77 Chapter Presidents. It was not until six months later that the word got out, and some of the chapters have applied for and have used it to support some very creative ideas. Some have even used the Federation funds as a base to apply for Matching Funds for our National Office, PR Department. However, there are still several Florida chapters that have not applied for our "Chapter Assistance Program" funds, yes, up to \$200.00 can be applied for, no matching funds required, to support your creative ideas to enhance your chapter membership, but keep in mind that there is one main difference between the FL. Federation Program and the National Program. National will not provide matching funds for retention; the FL. Federation program will support retention. Talk to your District Vice President about this program, or contact Program Chairman Dave Whalen at 352-391-1937 or [wordmast@comcast.net](mailto:wordmast@comcast.net) for more information on this program designed to assist you and your chapter.

## Seniors vs. Crime

By Lee Sherman

This is a special project of the Florida Attorney General's Office and Local Law Enforcement. These crime fighters have been responsible for recovering more than \$3.1 million for seniors who were victims of con artists.

If you have been scammed, no matter how small the amount of money, help is available. Volunteers are also available to speak at Chapter Meetings re: Telemarketing Fraud, Identity Theft, Winning

sweepstake prizes, Prescription drug cards, Hiring licensed contractors and IRS e-mail scam.

For program information, consumer inquiries, consumer complaints, or to schedule a Consumer Seminar, please call 1-800-203-3099 or visit [www.seniorsvscrime.com](http://www.seniorsvscrime.com).



### 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.....	Vacant
Service Officer.....	John Ledman
ZIP-Code.....	Margaret Pappa
2009 Convention Chair.....	John Ventura