



Protecting the Future for

ACTIVE AND RETIRED FEDERAL EMPLOYEES

NARFE ENGLEWOOD/VENICE CHAPTER 0717

CELEBRATING 50 YEARS (1959 - 2009)

NEWSLETTER

OCTOBER 2009, Issue VIII

Published Monthly (Except July & August)

Safeguarding and improving your earned rights and benefits.



**FROM THE
PRESIDENT'S
DESK**

President John Burton

Up and Running

Because of personal business, I was not able to attend the September meeting. I understand that we had our usual delicious meal, and we had a representative attendance. I hate to miss these meetings. I miss the chance to see the members who are able to attend. I expect to be back in time to attend the October meeting.

Meanwhile, NARFE business continues. NARFE national is planning to hold a referendum on something called "Unified Dues". While there are some questions that remain to be answered, I believe this will be a good thing for the Chapter. Additionally, as it is now proposed, it will mean a dues decrease for our present members.

Under the "Unified Dues" proposal, anyone who joins NARFE will be assigned as an active member to a local NARFE chapter. There will be no "National Only" members. We expect this will make for a stronger chapter. As National provides us with more information, we will keep you informed.

Sponsoring New Members

The Chapter is still offering a free Chapter luncheon to any member who sponsors a new member. The conditions are that the sponsored person join the Chapter and pay the dues.

- President John Burton

BELLA VITA LIVING



HOUSING FOR SENIORS is the topic of the presentation offered at our **October 15th** meeting. Mr. Bruce Rosenblatt, Regional Director of Sales and Marketing at Horizon Bay Management will be our guest speaker. Bella Vita is one of our advertising sponsors and we are pleased to be given the opportunity to learn about their facility and programs.

**2010 NARFE CHAPTER 717 OFFICER
VACANCY LIST**

VOLUNTEERS ARE NEEDED FOR THE FOLLOWING:

1. LEGISLATIVE OFFICER
2. RESTAURANT LUNCHEON COORDINATOR
3. WAYS AND MEANS CHAIR

You can support your Chapter with just a few hours a month!

CHAPTER OFFICERS:**Chapter Elected Officers**

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1st Vice-President, Bill Leatham	480-9382
Email: secretary@narfevl.net	
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WEB ADDRESSES:Chapter – www.narfe717.orgFlorida Federation – www.narfevl.net/National – www.narfe.org**GREGG G. HASSLER, JR., DMD**Cosmetic, Restorative, and
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SUNSHINE REPORT

Lillian Karmel

SUNSHINE REPORT

On learning of the death of Helen Wedding on September 2, 2009, and following the suggestion of her pastor of Venice United Church of Christ, a card expressing our chapter's condolences was sent to her family and friends through her attorney. Although she had no family here, she left many friends and will be missed.

On September 10, 2009, chapter members Carolyn Barszcz, Linda Braswell and Steven Shoub attended a Memorial Service for NARFE Chapter 717 member Helen Wedding (85) at the Venice United Church of Christ. At the Memorial Service, Steven Shoub spoke about her long membership in NARFE and her attendance at Chapter meetings. Additionally, he remarked about her request several years ago to have Chapter 717 assist the WAVES organization in placing American flags at veteran's graves at the Venice Memorial Gardens cemetery just prior to Memorial Day. This has since become an annual chapter event. As a memorial to Helen Wedding, please consider taking part in this event next May.



Helen Wedding

Announcing!

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Landmark Two
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Toll Free in Florida 1-888-671-4091
Fax: 407 872-7165
Website: <http://billnelson.senate.gov/>

Senator Mel Martinez
Landmark Center One
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Orlando, FL 32801

Phone: 407 254-2573
Fax: 407 423-0941
Website: <http://martinez.senate.gov/public/>

Hon Vern Buchanan
US House of Representatives
Sarasota District Office
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Sarasota, FL 34236

Phone: (941) 951-6643
FAX: (941) 951-2972
Website: <http://buchanan.house.gov/>



Support our Advertisers!

We extend our continued appreciation to our sponsors. NARFE Chapter 717 members are encouraged to consider their services for themselves, family and friends. Or, investigate possible volunteer opportunities within these organizations.

MEAL RESERVATION

PLEASE! If you need to cancel a reservation, call a meal coordinator up to the day before. We must give an accurate account to our dining representative at Pelican Pointe. They can order a meal when necessary, but cannot guarantee your preference of choice.

Remember, we welcome your guests at our meetings. Your donated door prizes are also appreciated at each meeting.

- Meal Coordinators

Jean Marie Burton, 941-412-8543

johnburton@comcast.net

Karen Bosley, 941-496-7694

splkb@aol.com

Have address/phone/email changes?



Contact me, your Membership Chair. Bette Gore, Phone: 941-497-4479 or Email: bettegore@aol.com or complete and mail form provided below.

Greetings from your Membership Chairperson Please remember to let me know of any changes to mailing address, telephone, or email address so you never miss our Chapter news.

All members are responsible for membership growth. Bring a retired or current federal employee to a meeting or give them an application for membership. **Remember, only you can keep NARFE and Chapter 717 strong.** If you need an application form, contact any officer.

New NARFE Web Site to Share

www.fedemployees.org is a link to a new NARFE Headquarters site advertisement. You may direct potential new members to this site for more information about NARFE and how they can join! Check out this site for on-line information.

Federal Times has joined with NARFE to extend a Special Discount Offer to NARFE members. Support NARFE by subscribing to Federal Times for 52 weekly issues. In addition to a great rate, *Federal Times* will remit \$5 of every subscription to NARFE! Call 1-800-368-5718.

NARFE Legislative Hotline.

Learn what's up with Congress and our benefits at the NARFE Legislative Hotline. It is a recording made Fridays when Congress is in session. The number is 1-877-217-8234. The Hotline is also available on the Internet at www.narfe.org and click on the Legislative Hotline.

CHANGE OF ADDRESS FORM

Effective date of change _____

Name: _____

Member Id (if known): _____

Email: _____

Chapter Area Address

Phone Number: _____

Street/Apt: _____

City, State, Zip: _____

Check here _____ if you change your local address/phone each year you return. If so you will need to send in your new address/phone each new season.

Alternate (Away) Address

Phone Number: _____

Start with Month: _____ Thru

End Month: _____

Street/Apt: _____

City, State, Zip: _____

Tear out the completed form and mail it to:

Membership, NARFE Chapter 717

P.O. Box 2203

Venice, FL 34284-2203

Chapter Web Site Our Chapter web site has valuable links and information as well as the current and past newsletters. It is up and running 24/7 for you. Please view it at: www.narfe717.org.

It is very informative and has links to other sites. You can join our e-mail list by clicking on the **SUSCRIBE** button on the left side of the Home Page. This will automatically create an email message for you to send with your request to receive Chapter 717 newsletters via email.

Consider paying your dues through dues withholding. If you pay dues by automatic deduction by OPM, you will receive the lower rate of \$24.85 per year – a saving of over \$4.00 per year. Call the Membership Chair or the Chapter President for more info.

E-Mail & Phone Number The Chapter's health depends on our ability to communicate with all of our members. For this reason, we ask that you provide us with your e-mail address and telephone number.

You can send this information to:

NARFE Chapter 717

PO 2203

Venice, FL 34284

Or you can e-mail to: johnburton@comcast.net or bettegore@aol.com.



Bette Gore and Karen Bosley



Lillian Karmel and Virginia Smith



Anne Marie King, Frank Cavaliere, Kitty Koscielny, Jim Phillips and Don Jahnke



Claire Zoldak and Anna Marie King

September Meeting Photos

Holiday Planning Already!

November--Our Thanksgiving Meeting will be held on November 19, 2009. Mike and Debbie Gippert of the South County Food Bank will join us in giving thanks for all the blessings we as Federal Employees and spouses have enjoyed over the years. Let us share this wealth by bringing a donation of a canned good for our food contribution basket to the Food Bank. Please be sure and make your reservation early with your caller. Price of meal is \$15.00. Guests and family are very welcome. For information call Karen Bosley or Jean Marie Burton.

December--Our Annual Christmas Party will be held on December 17, 2009. We are planning a first of a kind Christmas party. There will be something for everyone! Families, guests, everyone is welcome. We have engaged the well know group--"JUST THE TWO OF US". You will be entertained with nostalgic Christmas music from the forties to the present. We will have a cash bar and

social hour with finger food. The meal will be a traditional ham and turkey (our chef might have something even more innovative). Door prizes abounding and oh yes--SANTA CLAUS!

For this occasion there will be reservations paid in advance. The price is \$15.00 and a reservation form will be in the November newsletter as well as available at the November meeting. There are several things you can do to make this a success and increase our visibility with the many members who do not come to our meetings. First: Jean Marie Burton is forming a Christmas committee and will accept names beginning ASAP. We need a Santa Claus! We can always have a Mrs. Santa Claus too! Please e-mail or call Jean Marie Burton at johnburton@comcast.net or 941-525-4264. Remember-we will have the large meeting room with available dancing. Families visiting for the holidays especially are welcome!.



SERVICE REPORT
Paul Caron

Are You Using the Right Type of Dentist?

While reading the September 13, 2009 E-Mail issue of **Bottom Line Secrets** I noted a very interesting and informative article concerning the Dental Profession that I want to share with you this month.

Bottom Line/Health interviewed Charles B. Inlander, a health-care consultant and president of the nonprofit People's Medical Society, a consumer health advocacy group in Allentown, Pennsylvania. He is the author of more than 20 books on consumer health issues, including [Take This Book to the Hospital with You: A Consumer Guide to Surviving Your Hospital Stay](#) (St. Martin's).

Mr. Inlander states, "Dentistry is not like it used to be -- even 25 years ago. For one, it's less painful. With advances in anesthesia and newer, more sophisticated dental equipment, patients now suffer no pain -- or greatly reduced levels of pain. And that's not the only change. Dentistry also has evolved into a business of specialists."

Interestingly he explains that most dentists have a degree known as DDS, which stands for doctor of dental surgery. But in more recent years, some dental schools have started awarding a DMD, or doctor of dental medicine. One-third of dental schools award DMD degrees. However, he states that according to the American Dental Association (ADA), the curricula and graduation requirements are exactly the same. When choosing a general dentist, these degrees indicate the same level and type of education.

Dental specialists must have at least two years of education beyond the general dental degree and/or be certified by an ADA-recognized certifying organization, such as the American Board of Orthodontics or the American Academy of Periodontology. He then stated "Dental specialties you need to know about...

Endodontist. An endodontist does root canals -- a tooth-sparing procedure that removes diseased or injured pulp (soft tissue that extends from the crown of the tooth to the top of the root in the bone of the jaw) from a tooth. While a general dental practitioner can perform these procedures, a particularly complicated case, such as a tooth with an unusual anatomy, may be referred to an endodontist. Many patients who need a root canal ask to be referred to an endodontist, because these specialists perform the procedure far more often than general dentists. But remember, endodontists are more expensive -- about 25% more than a regular dentist.

Oral and maxillofacial surgeon. Sometimes called an exodontist, this specialist extracts teeth and performs surgery.

Orthodontist. An orthodontist straightens teeth by using braces (wire or plastic that is fitted on the teeth). The bane of many school kids, orthodontics has evolved into a specialty that serves both children and adults, using newer, lighter and less intrusive materials.

Pedodontist. If you are over age 50, you've probably never heard of a pedodontist. This specialist treats children's teeth. Although most general dentists treat kids, pedodontists have special training in the psychological and emotional aspects of working with children.

Periodontist. Best known for treating gum problems, periodontists also care for the bones and supportive tissue that surround the teeth.

Although a general dentist can treat some gum disease, periodontists do gum surgery, including soft tissue grafts and bone grafts.

Prosthodontist. A prosthodontist replaces broken or missing teeth with caps, bridges and dentures. Since most general dentists do some prosthodontic work, this specialist mostly handles difficult cases, such as complicated bridge work and most dentures."

I hope you found this article on Dentistry as informative as I did. It explains why these specialists are more expensive and defines what the various specialties are.

- Paul F. Caron, Chapter Service Officer



LEGISLATIVE

Dick Brettle

2010 Cost of Living Adjustment

At the time of this writing, there is no final determination concerning our retirement Cost of Living Adjustments (COLAs) for 2010. The outlook is not good. No COLAS for 2010 are being seriously discussed in Washington. That also would include NO Social Security benefits increase in 2010, but MEDICARE cost increases are projected to be implemented. If COLAs are approved for 2010, it appears that the most such increase would be no more than 2.0 percent. The 2010 pay raise for active employees is reported to be 2.0 percent.

The general authority for rehiring of annuitants at full pay and with full annuity payments is not close to approval; however, the related Senate Bill S-629 did pass out of committee last Spring. OPM and the Department of Defense have some authority to approve such hires of retirees, and OPM reportedly has approved over 7,000 such hires.

NARFE Uniform Dues Referendum

Firstly, despite all the discussion on the Dues Withholding Referendum, few have addressed the core issues, which are the authority of chapters to set their own dues, and chapter and national By Laws as govern voting. Nor has the impact on the Florida Federation been discussed.

The vote by chapters is only on whether to allow National to set a standard fee that it will collect from members going forward. Under the proposed National collection system, miscalled "Uniform Dues", Chapter 717, and all other chapters will receive \$9.00 yearly per member from National. The chapter will still have the right to collect an additional \$5.00 yearly, but will have to do so on its own with all the bookkeeping, etc. . For practical reasons, most chapters, including our own, will amend their dues accordingly, which will take a By Laws amendment approved by the members at a regular meeting. However, some chapters will retain their present dues, either refunding the surplus or attempting to collect the balance.

The second potential area of misunderstanding is over the "Preference Coupon" in NARFE magazine. It is NOT a mail-in ballot. While we will collect the preference information and announce it before we vote at the November meeting, the vote of the members present at the regular November meeting will determine how the chapter's votes are cast. In other words, you must be present to actually vote. Chapter 717's By Laws have no provision for absentee ballots. I am not aware of any chapter in NARFE having such a provision.

I have heard little discussion on the impact on Federations. Most Federations, including our own, plan on eliminating Per Capita Taxes if "Uniform Dues" are enacted. That provides a small, but significant, savings for our Chapter, 80 cents per member. Another gain is that National Only members would fade away.

The key stated reason for the proposal is one of retention. If a current federal employee joins before retiring, paying \$29, and comes down to Englewood, his renewal will be \$43. This "sticker shock" is cited as being a key retention issue, helping to partly account for the rapid outflow of new members at renewal time. Under the new system, the new member would sign up for \$40, and the dues would remain \$40 thereafter. No surprises.

The usual discounts for Dues Withholding and Three Year Renewals will remain in place. The basis would merely change from \$43 to \$40.00.

For your information, the average chapter dues for NARFE Region III, to which we belong, are \$7.00.

While it is my own personal belief that "Uniform Dues" are a decade overdue, you have a vote and a right to be heard. So, make it a particular point to attend our November meeting.

The November meeting is also important for another reason, as that is when we elect officers for the next year. As we will be featuring a traditional Thanksgiving turkey dinner, join us all in being grateful to God for all that we have, including NARFE, and make your voice and choice heard.

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CHAPTER MEETING

The next meeting of the Englewood/Venice Chapter 717 will be held on **Thursday, October 15th**. Mr. Bruce Rosenblatt from Horizon Bay Management will be our guest speaker.

The luncheon meeting will be held at the **Pelican Pointe Golf & Country Club**. Registration begins at **11:30 am**. The sit-down luncheon begins at **noon**. Cash bar is available.

All current and retired federal employees, spouses, and guests are welcome.

Make checks payable: NARFE Chapter 717

Cost, including tax and tip is \$15.00

MENU

- Garden salad
- Choice of Chicken or Fish Entree
- Chef's Choice of Side Dishes
- Rolls and butter
- Dessert
- Coffee, Decaf and Iced Tea

Door Prize Donations are Welcome!

MEETING LOCATION

**Pelican Pointe
Golf Country Club**

499 Derbyshire Dr., Venice, FL

Directions:

From I-75: Take exit 193. At the traffic light off exit, turn South onto Jacaranda Blvd. Continue to 3rd traffic light and turn right on to Center Road. Go approximately 1 1/2 miles and turn right into the entrance to Pelican Pointe (Horse and Chaise Blvd.)

Alt1: From Highway 41 (Tamiami Trail), turn east on Center Road. Proceed approximately 1 1/2 miles and turn left into the entrance to Pelican Pointe (Horse and Chaise Blvd)

If using GPS or a map service, use 625 Center Rd, Venice, Florida

Tell the guard at the gate that you are attending the NARFE luncheon. Park in the lot to the right.