

Blacksburg News



AARP Chapter #2613, P.O. Box 10652, Blacksburg, VA. 24060.

Write it down, check it off, whatever you need to do to remind yourself! Next General meeting is February 15th at 11:30am. Our feature speaker will be Perry Martin, Assistant Director VT Service Learning Center. Topic will be the 10th anniversary of the SLC and relating examples of the Volunteer student work in our Community. Betty Jahn of Montgomery Regional Hospital will also briefly speak about her work with the Gift Shop, volunteer services, and have a display, about "h2u" or Health to You.

President's Message by Carl McDaniel



To Blacksburg AARP Chapter #2613 Members, First, let me say again what a pleasure it is to work with our 2005 Board of Directors and Committee Chairs. They have already proven to be a dedicated and hard working group. We still need a Chair and members for the Community Services Committee. Anyone interested in serving on this important committee who would like to strengthen our current outreach and extend in to new areas of service in the community please let me know at 552-5818. Further, we would welcome any of you to volunteer for any of our list of committees printed elsewhere in this newsletter, just let me know.

Second, Under the leadership of Program Committee Chair Ben Crawford we have some outstanding events coming up between now and our traditional June 21st noon picnic at Nellies Cave Park. For a complete list of our activities, see our new, home developed web site at <http://civic.bev.net/aarp>. We are already looking forward to Fall when we expect to have another big Tuesday September 20th Kick off Event--An all Day Health Fair at the Blacksburg Community Center.

Finally, we expect that many of you have concerns about the future of Social Security and some of the proposals currently circulating. We are concerned as well and will be discussing Social Security at our Tuesday March 1st meeting at 9:30AM of the Board of Directors, under the leadership of Legislative Committee Chair Glen Mitchell. We are trying to follow the timely information from some of the following sources: (1). AARP--the Monthly Newsletters and other publications, including many which were handed out at our Forum in Sept 2004. AARP also has a web site at: www.aarp.org. with links to details of their position on Social Security. (2). Of course, The web site of the Social Security Administration at: www.socialsecurity.gov. 3. The Center on Budget and Policy Priorities at <http://www.cbpp.org>, which has some very good statistical analysis of various proposals. and 4. Local, state, and national newspapers and magazines. One we have found especially interesting is the Jan 24, 2005 editions of TIME on "The Truth About Social Security".

Hope to see you at our meeting on February 15 at 11:30AM for our Brown Bag Lunch and great program. See you there---Carl McD

Board Meeting Minutes for February 1st, 2005 by Harriet Damant

The Board of AARP, Blacksburg Chapter #2613 met on Tuesday February 1, 2005 at the Blacksburg Community Center. Carl McDaniels, President, opened the meeting at 9:30 AM. He introduced Mary Ellen Moore, new Hospitality chairperson and Glen Mitchell, new Legislative Chairperson. The meeting agenda was approved as were the December minutes.

Treasurer, Brian Allen, reported a balance of \$2,208.34 and presented the board with a detailed report for January 2005. Following this, the Financial Planning Chairperson, Dale Oliver, presented the proposed budget for 2005. The amount allocated for Printing and Mailing was discussed and Frank Lau stated that he felt the amount was adequate. A motion to accept the Proposed Budget was presented and seconded. It was passed unanimously.

President McDaniels requested all members review and make any needed corrections to the listing of Officers and Board of Directors and the email addresses. Jim Owens and Don Elson accepted appointment to the Chapter Awards Committee and Darrel Clowes stated that volunteers are needed for the Community Service Committee.

Joyce Martin, Membership Chairperson, presented a question regarding some confusion in the presenting of complimentary memberships as a gift for speakers at our monthly general meetings as a replacement for the practice of giving small gift items. It will be clarified that this is a local chapter Honorary Membership, which allows the recipient to receive the Blacksburg AARP

Newsletter for one year and should not be confused with National Membership. Joyce also requested that the membership application form be changed so show Brian Allen as treasurer. Joyce stated that the current P.O. Box which AARP has been sharing with a private party is too small. Joyce will use her address on the form as a temporary measure while rules for the sharing of P.O. Boxes and the possibility of sharing with a non-profit are explored. Brian Allen asked if notices about Blacksburg AARP appear in the Current. This is done regularly.

Ben Crawford, Program Chairman, presented the listing of programs for the coming year. With considerable interest shown in presenting programs to the AARP membership, Ben has created the opportunity to sometimes have two programs, the second program to be a mini or five minute presentation. The listing of the programs will be posted. He also was pleased to announce that a Health Fair will be held September 20, 2005 at the Blacksburg Community Center. Darrel Clowes volunteered to help.

Frank Lau and Darrel Clowes are working on style changes for the newsletter and made a suggestion for a FYI type of article. They are also working on a group of headlines to organize items. Suggestions were made to have brief, health notes could be valuable. McDaniels stated he had a health note currently on his email that he would send to Frank. He also asked if we should review last months programs.. General feeling is that this is old news. Should humor be used.? It was felt we did

not need to get into the humor business. The deadline for newsletter items will be at 12:00 noon on the Friday following the monthly board meeting.

McDaniels requested review of policy regarding Obituary Notices in the Newsletter. It was clarified that the general policy is not to place a notice or item. The board concurred that a small paragraph would be acceptable for those who have been very active members. McDaniels also clarified that a problem of mailing (pg 4) separate copies of the newsletter to a husband and a wife has been corrected.

McDaniels reminded the Board about the new Web Site, enter <http://civic.bev.net/aarp/>, or just go to Our Bev Seniors Information Page and look under Local Links of Interest. A discussion was held regarding putting the Newsletter on the Web Site. Frank Lau suggested it be kept to just a feature article of interest from the Newsletter.

Jane Lane questioned why Blacksburg AARP is so white? She was answered it is because of the fact that Blacksburg is primarily a white community.

The Drive Alive class was attended by 32 people. Dates for the next class will be announced when it is scheduled AARP Tax Aide starts February 7th at the Blacksburg Library. Frank Lau stated that it is becoming more and more difficult to meet the IRS demands. IRS requests that 80% of the forms should be sent electronically. This is a difficult goal to meet in this area. IRS also requires a laptop that is used only for the Tax Program.

Chapter Plans for 2005 include the Health Fair, a Partnering with Habitat for Humanity, and working with the Red Cross to schedule a Blood Drive. Darrel Clowes stated the Community

Service Committee had been approached by the Virginia College of Osteopathic Medicine to ask if AARP would cosponsor a Gospel Concert in early spring to raise money to send medical students to the tsammi region. It was felt this was possible and discussion will be scheduled.

McDaniels has been contacted by a representative of Met Life requesting the opportunity to provide a lunch and program to present their Long Term Insurance programs to Blacksburg AARP. The local policy is to avoid Commercial offers. The Board suggested they be invited to set up a Table at the Health Fair.

The Legislation committee will report next month. McDaniels passed out copies of an article regarding Social Security issues from Time Magazine and encouraged the Board members to follow the developing issues and to become informed. Glen Mitchell will present Social Security as a future agenda item.

Mary Ellen Moore requested that AARP purchase a Coffee Maker for their use as there have been problems with using the Community Center Coffee Maker.. Jim Moore presented a motion that we use the money from the recent drawing to buy the coffee maker.. The motion was seconded and passed unanimously.

June Schmidt reported that the Volunteer Recognition program is scheduled for April 9th from 10 to 11:30 AM. Jim and Mary Ellen Moore are the nominees from Blacksburg AARP. Nominees from other groups need to be named. June had forms and letters for those interested

Meeting Adjourned at 11AM.

Legislative Committee Report

By Glen Mitchell

State: Many bills have been introduced but what ones would be given serious consideration is still an unknown at this time. Last year, we were surprised by the last minute actions which are still promoting antagonism among legislators and a drive for further tax cuts. Prominently mentioned are the car tax, speeding up food tax reduction, age related job discrimination, and changes in predatory lending (Payday loans). **Nationally:** The big emphasis is on social security changes. The **Federal Insurance Contributions Act**, which was passed in 1935 is a major player in many US retirement programs. It has been warmly received by many but often misunderstood, as it is a "Pay as you go" program. Many younger people do not comprehend this aspect of it and fear that their money is being thrown away.

Their fear is that Social Security will be bankrupt by 2014 and the younger members will be deprived of their payments. The Congressional Budget Office reports indicates that Social Security will be solvent up to 2042 and even then, the program, without any changes could meet approximately 73% of the demand for pensions. Many young people feel they could do better by having individual accounts in the stock market. Historically if you take long periods of time, ie 30 years, that is often true. However, to have individual accounts is quite costly. Also, many mutual funds with analysts working full time and make six & seven figure incomes often do not make the average for the stock market. An individual with small amounts of dollars to invest and limited time to study the market is at even more disadvantage. The British 20 year experiment with privatization has been a near disaster. A British reporter of The Financial Times reports that 75% of those with private investment accounts will not have sufficient savings to provide "adequate pensions".

The Administration has made no attempt to describe how the approximately two trillion crossover costs to privatization would be financed. No mention has been made of how those receiving disability or as dependents of deceased workers now receiving benefits would be handled. (For younger workers, ie under 40, disability insurance is more relevant than life insurance. Reportedly 37% of people receiving social security checks are under 62 years of age. National AARP has taken a strong stand supporting the present Social Security, (with some possible changes) and has purchased ads in prominent metropolitan newspapers. For more information, look at the January 2005, AARP Bulletin, pg 12.

Check Your Mailing Label

Is spelling correct?

Check membership: 2004 means your dues is not paid for 2005.

2005 means you are up to date---- THANK YOU!

2005N means new membership with dues paid--- WELCOME!

Volunteer Recognition Celebration

By June Schmidt

The Volunteer Recognition Celebration, sponsored by our Blacksburg AARP Chapter, the Voluntary Action Center, the American Red Cross, the YMCA at Virginia Tech, and the Blacksburg Senior Center, will be held April 9, 2005 from 10:00-11:30 a.m. Dale Oliver, Joyce Martin, and June Schmidt are serving on the event planning committee. They ask that you assist in two ways.

First: They need volunteers from our AARP chapter to help with the event itself. Call Joyce at 552-0013 to let her know of your interest in serving.

Second: Nominations for outstanding volunteers from community organizations are needed. A letter inviting community organizations to nominate volunteers and a two-page nomination form can be obtained from June. Call her at 552-1590 or e-mail her at schmidtj@vt.edu. Nominations are due by Friday, March 4, 2004.

The planning committee has sent information about the event to organizations throughout the New River Valley requesting them to nominate outstanding volunteers. A highlight of the event will be the awarding of the Jim and Lenna Moore Citizen and Community Service Award. Both Jim and Lenna were exemplary in their service to the community and to our AARP Chapter.

The Celebration features entertainment, awards recognitions, and light refreshments. There is no cost for nominating a volunteer or for attending the event. Dale, Joyce, and June look forward to your volunteering to help and having you join us on April 9.

"Strong Backs/ Generous Hearts"

Here is another view on the topic of Volunteerism. From VT. This editor received an e-mail, forwarded about , but ultimately to me. These young men and women are looking to help those who could use some help. Do you have yourself or someone else in mind?

"Circle K is finally setting up our new community outreach program called "Home Helpers," previously called "Backyard Barbers." If you don't remember what this is, Home Helpers is where some of the students from Tech come to houses in the Blacksburg community to assist residents with shoveling snow, raking leaves, and gardening."

Contact: Brandi Parker
Circle K @ Virginia Tech
430 Payne Hall, Blacksburg, VA 24063
(540) 232-4051
bmparker@vt.edu

FYI

By Frank Lau and hopefully others

So much rhetoric has been produced on the issue of "saving" "reforming" "owning" the plan called Social Security. What I find difficult to understand is the WHY? It is not an investment plan. It was never meant to be anything more than a safety net, a guaranteed minimum to supplement people's savings. It is NOT a savings plan, a 401K knockoff, but an insurance plan. The withholding dollars we and our employers have paid over the years were premiums on this insurance and were never considered "Investment". Based on my retirement in 1999 at 62 years of age (now 6 years), I have another 7 years approximately, to recover ALL of my employers' and my taxes to FICA. **Federal Insurance Contributions Act** is just that, a plan where we all in common, pay premiums to make sure that all in the plan help to provide a financial floor for all its members. Can and should it be "Updated"? Yes, definitely! But does taking money out of the Trust to set up Private Accounts make sense? NO! Keep it as an Insurance Plan for all. No structural problem has ever been solved by destroying the foundation. Our children and their children need this financial base for their own retirement savings.

Any Journalists in the Audience?

The article above is listed by word count as 211. Are there any members who are just burning to say something about Blacksburg, the State of Health Care, AARP rebuttals, Future of I-81, or Virginia Legislature actions/inactions?

This Newsletter, because of postal weight costs, cannot be longer than 5 pages, (front & back printing). Give the Newsletter a personal touch and send comments to Frank Lau (franklau@earthlink.net), or 304 Woodbine Drive, Blacksburg (I can OCR scan typewritten letters). Darrel Clowes and I will do our best to fit them into our publication.

Call the Recreation Center desk for Tuesday or Thursday appointments. It's VERY confidential!



961-1149



Our Chaplain, Ken Dawson, leading the Chapter in a Memorial Service for deceased members 1/17/2005

BLACKSBURG AARP CHAPTER #2613
MEMBERSHIP RENEWAL OR NEW MEMBER APPLICATION

Membership in the Blacksburg AARP Chapter requires membership in National AARP. If you are already a member of the Blacksburg Chapter, please pass this form on to a friend that should be a member.

Name: _____

Spouse: _____

Address: _____

City: _____ Zip: _____

Phone: _____

E-Mail: _____

Membership: _____ Renewal

_____ Single membership dues **\$10.00 for 2005**

_____ New Member(s)

_____ Joint husband and Wife dues **\$15.00 for 2005**

Complete, attach check made out to Blacksburg AARP, and bring to the next Membership Meeting or mail to:

Brian Allen

506 S.Main Street

Blacksburg, VA 24060