



The Federal Triangler

November 2008



NEWSLETTER OF THE FEDERAL TRIANGLE CHAPTER

VOLUME 14, ISSUE 4

HAPPY THANKSGIVING



**Young
Chung-Hall,
Chapter
President**

Chapter President's Message

A Pink Ribbon Remembrance - Each year when October comes, I think of my friend Alicia. I first met Alicia and her family when I was working at the Hyatt Regency Hotel in Bethesda, Maryland. Alicia came from Canary Island, Spain, for cancer treatment at the National Institutes of Health (NIH). She stayed at the hotel for the length of her breast cancer treatment. She was part of the breast cancer research. At that time, NIH was testing different treatments for those who volunteered from around the world. Her first treatment was successful and she returned home in fall of 1987.

One year later Alicia returned for longer treatment. Her daughter, Carmen Maria, accompanied her. They rented a small apartment in Bethesda near NIH. During this time, I left the Hyatt Regency Hotel in spring of 1988 and started work at the Bethesda Post Office as a letter carrier. When Alicia and Carmen Maria returned to the United States, they looked for me at the hotel. The employees let them know where my new job was.

One evening I found Alicia and Carmen Maria waiting for me at the Post Office lobby. After that, I often took time to stop by their apartment during my lunch hour and after work. I was also helped her with grocery shopping because they did not have a car. Alicia needed fresh produce, soy milk, and tofu for her treatment. At that time, soy products were popular for cancer patients.

That year, we spent our Thanksgiving at her small apartment (with only 2 chairs and small dining room table) and celebrated our holiday together. I remember five of us were gathered in her small efficiency apartment. We enjoyed our turkey and pumpkin pie with soy milk. My family and I did not particularly like soy milk but we told Alicia that we loved soy milk. That was part of our support to her treatment and it worked!

Alicia spent her Christmas at her home in Canary Island. When she returned, she brought me beautiful candles and my son a t-shirt with the 1992 Barcelona Olympic logo. I visited her with my son (he was 8 years old at the time) and my mother often. It was easier for us to go to her because after her treatment she was too weak to go out. My son added new energy into her daily life and she enjoyed our company. We shared our culture through meals, books, movies, and our stories.

Her second treatment did not work well and her condition worsened. In the summer of 1989 she returned home and sought more treatment from a cancer research center in Paris. Unfortunately, it did not help much as

**Viola Fields,
Chapter
Treasurer**



**Dawn Nester,
Membership
Chair**

we anticipated. We remained in contact during this time, often talking by phone to update each other's life.

In 1989, I received a call from Carmen Maria that her mother passed away on Thanksgiving Day. She had been surrounded by her family. That day I lost my dear friend by breast cancer, too.

For many years, breast cancer research and treatment has been improved. Many survivors benefit from those who took part in the NIH cancer research. Carmen Maria is now married and lives in northern part of Italy. Her love story began right here at the NIH. At that time, she met a young Italian man who helping with his brother's cancer treatment at the NIH. After they returned to their home country, the two young people remained in contact and eventually lead them into marriage. Today, whenever I see a pink ribbon, I think of my dear friend Alicia and her family. I am honored by our friendship and privileged that we had time together.

Treasurer's Report

Checking	\$ 1,263.24
Savings	\$ 348.33
Petty Cash	\$0.00
Special Savings	<u>\$405.45</u>
Total	\$2,017.02

Change of Address

Please notify Viola Fields, Treasurer, with change-of-contact information: office phone number, home address, grade/series, name, e-mail. If you have membership questions please e-mail: viola.fields@irs.gov.

We welcome *Shante Kinzie* this month. Welcome aboard, Shante!

As of October 31, 2008, the Chapter has 54 members in good standing and 1 reciprocal member, for a total of **55**.

Membership by Location			
Virginia	Maryland	District of Columbia	Other
19	25	9	2

Membership by Grade						
1-4	5-8	9-12	13-15	SES	PI/NP ¹	Retired
1	8	9	22	4	7	4

Of the 55 members, 7 hold LIFETIME memberships with National. Two of these individuals hold LIFETIME memberships with the Chapter, as well. Chapter lifetime memberships are offered at \$150.00. If you are interested in becoming a lifetime member, either of the Chapter or National, please give Dawn Nester, Membership Chair, a call on (603) 433-0560 or send an e-mail to Dawn.M.Nester@irs.gov.

¹ PI = private industry; NP = not provided

FEW National News



<http://www.few.org>

We are getting closer to going "live" with the new membership process. You should receive a message from FEW's management company (Talley Management Group) inviting you to log on to the secure web page for membership to check and update your information. Please avail yourself of this opportunity to check the address, e-mail, grade, agency, and other information that National FEW has on file for you. This information is what FEW uses to contact you for important issues, such as elections, bylaws changes, etc., at the national level. If you have any questions concerning the new membership process, please do not hesitate to contact me (603-433-0560; Dawn.M.Nester@irs.gov) or Viola Fields (202-622-6792; Viola.Fields@irs.gov) for information.

Federally Employed Women's Annual National Membership Contest

Federally Employed Women (FEW) sponsors a National Membership Contest annually. The dates for the current contest cover the period June 1, 2008, to May 31, 2009.

Contest rules and procedures are as follows:

1. Recruiter must be a current member of FEW throughout the contest period.
2. Members are eligible to win the contest only once every two (2) years.
3. Each new member recruited must print/type the name of her/his recruiter on the "referred by" line of the application form, or in the online application in the appropriate space. This name must be on the form at the time of submission to national and cannot be added at a later time.
4. Forms must be filled in completely. Completed forms and checks should be mailed as soon as possible to ensure proper credit. In the event of a tie, the received or online posted date will be used to determine the winner.
5. Only applications with postmark/on-line submission dates within the contest range- June 1, 2008, through May 31, 2009, inclusive—will be accepted.
6. The minimum number of memberships required to be considered is as follows: First Place-Ten (10), Second Place-Seven (7), and Third Place-Five (5). No awards will be considered for less than 5 memberships.
7. FEW is not responsible for lost or misdirected entries. Send membership applications to:
Federally Employed Women
P.O. Box 75551
Baltimore, MD 21275
8. Members of the National Board of Directors and Executive Committee are not eligible to participate in the contest although each member is encouraged to recruit.
9. The contest winner will be announced at the Annual Membership Meeting held during the 2009 National Training Program in Orlando, FL.

Contest prizes:

- 1st place - Portable Car Navigator (GPS) w/gas card (value NTE \$1,000)
- 2nd place - Gift Card from Best Buy (value \$250.00)

² Reciprocal member; Greater Merrimack Valley FEW Chapter is her primary chapter

3rd place - Portable DVD Player (value \$150.00)
For more information contact Becky Fasulo, Vice President for Membership & Chapter Organization, at 321-636-8525 or e-mail fewvpmco@yahoo.com

Tips for Recruiting Members

- Talk to your friends and coworkers about Federally Employed Women (FEW) and encourage them to join.
- Carry FEW applications with you at all times. Write your name on the "referred by" line before you copy the form, to ensure you receive credit for those you recruited.
- Post information about FEW on office bulletin boards (paper or electronic).
- Add FEW information to your organization newsletter.
- Host a noontime 'Lunch and Learn' to talk about FEW benefits.
- Send email and call prospective members to invite them to meetings.
- Send reminder notices about meetings.
- Offer to take (drive, walk with, etc.) prospective members to the next meeting—especially helpful for those who have never attended.
- Consider asking your managers to join if they are not already members.
- Contact your Equal Employment Opportunity and Special Emphasis Program personnel with a personal invitation to join if they are not already members.
- Information, as examples of the valuable information available from FEW.
- Send prospective members copies of the News & Views and Legislative.

Sad News

It is with great regret that we share the news of Dolores (De) P. Burton's passing.

Burton passed away yesterday morning at her home in Winston-Salem, NC. She was the President of FEW from 1982-1984. During her tenure as president, FEW joined the Women's Vote Project and members registered more than 10,000 new voters. In 1984, President De Burton was appointed to head OPM's Women's Executive Leadership Program.

De received the Barbara Boardman Tennant Award in 1981 for her extraordinary service and leadership.

De has touched many lives within the FEW organization and beyond. If you would like to send condolences to the family, their contact information may be found below. A service in Philadelphia is being tentatively planned. More information will be forwarded as it becomes available.

Contact information:

Rhonda Edwards (De's daughter) and John Howell (De's son)
4681 Kelly's Trail Court
Winston-Salem, NC 27101
Rhonda's cell phone number is 336-926-2051
John's cell phone number is 571-228-1579

NOTE: De Burton was also the first African American female Assistant Commissioner in IRS in the mid-1970's, when those titles were used in the management system.

Congratulations are in Order

I am very pleased to announce the selection of *Young Chung-Hall* [emphasis added] as the Video Relay Service Project Manager. Young is currently an Equal Employment Specialist in Servicewide EEO and Diversity and has been on detail with AWSS for the last four months to lead the Video Relay Service Pilot initiative. Young brings extensive experience to our organization which includes the implementation of Video Relay Service to the United States Postal Service. Please join me in congratulating Young and wishing her well.

Carolyn C. Abbott, Executive Assistant
Phone: 202-622-5471

FED News

Employment Benefits

The Continuing Resolution recently signed by the President that funds the federal government through March 2009 included a 3.9 percent raise for civilian federal employees. The adjustment is 1 percentage point higher than the increase proposed by the Bush Administration, which in February called for a 2.9 percent increase for civilian workers and a 3.4 percent increase for military personnel. Both the House and the Senate had included a 3.9 percent increase for members of the military.

The pay hike will take effect on January 1, 2009. A portion of the civilian raise would be allocated for locality pay; the rest would go toward an across-the-board increase.

Combined Federal Campaign

The Combined Federal Campaign (CFC) is the world's largest and most successful annual workplace charity campaign, with more than 300 CFC Campaigns throughout the country and internationally to help raise millions of dollars each year. Pledges made by Federal civilian, postal and military donors during the campaign season (September 1 to December 15) support eligible non-profit organizations that provide health and human service benefits throughout the world. This year, too, you will find the FEW Foundation in your catalog under #**83798**. Any size contribution will help the Foundation help FEW members and their immediate family members achieve their educational and career goals through scholarships.

National Women's History Museum Launches CyberExhibit

Too often, young girls are unaware of role models who are similar to themselves in age and circumstance. Because they do not know of historic examples, girls too often feel forced to use questionable actresses and singers for their personal inspiration and ambitions.

Albert Bandura, a noted psychologist and former president of the American Psychological Association, says, "Most human behavior is learned observationally through modeling: from observing others one forms an idea of how new behaviors are performed, and on later occasions this coded information serves as a guide for action."

It is clear that girls need role models to look up to -- not only for everyday behavior, but for career choices as well. A recent study in the UK found that young people, not just girls, were dissuaded from entrepreneurial endeavors because they could not relate to successful role models. Even more than boys, though, girls suffer from a lack of worthy examples to emulate. Numerous studies have found that positive female role models are essential for female students, especially when choosing college majors and a career path that will be satisfying in

today's world.

Another study surveyed more than a thousand mothers and found that 90% "believe there are not enough wholesome role models, celebrities, characters and brands for young girls to emulate." A Newsweek poll also found that 77% of Americans believe that celebrities such as Britney Spears, Paris Hilton, and Lindsay Lohan have too much influence on girls.

The National Women's History Museum is very pleased to present "Young and Brave: Girls Changing History." Few people know of the extensive impact that numerous young women have had on our country throughout its history.

They do not know of Betty Zane, who, as she ran for ammunition, almost magically defied the arrows of warriors attacking a western Virginia fort. They've never heard of Eliza Pinckney, who managed three plantations as a teenager and transformed the colonial economy with her botanical experiments.

They may have heard of "Around the World in Eighty Days," but they think of it as a movie or theme park attraction: they do not know that, in the Victorian Age, young Nellie Bly attracted huge media attention when she actually traveled around the world in less than eighty days.

And it's almost a sure bet that neither the average girl (or boy or man or woman) knows of Anna Dickinson, who spoke to the U.S. House of Representatives -- with President Abraham Lincoln in the audience -- when she was barely 21.

Countless young women have embarked on treacherous journeys, invented life-altering products, and set groundbreaking precedents. The young women profiled in this exhibit are athletes, inventors, artists, and revolutionaries, but they all have one thing in common -- they are strong role models for young girls to learn about, look up to, and be inspired by. They are indeed "Young and Brave."

This exhibit was researched and written by teenagers with Girls Learn International, Inc. (Some of the researchers chose to remain anonymous.) The National Women's History Museum joins Girls Learn in the hope that all viewers -- young and old, male and female -- will be inspired by these young women in history.

Source: National Women's History Museum website (www.nwhm.org)

National Active and Retired Federal Employees Association (NARFE), is one of America's oldest and largest associations. NARFE was founded in 1921 with the mission of protecting the earned rights and benefits of America's active and retired federal workers. The largest federal employee/retiree organization, NARFE represents the retirement interests of nearly 5 million current and future federal annuitants, spouses, and survivors. NARFE's reputation and power enable them to influence legislative decisions that affect your life. NARFE is actively recruiting new members in the federal government who are close to retirement and is trying to contact federal agencies to get information about retirees. For further information, check the website at www.narfe.org.

RIDING OUT A BEAR MARKET

As the global economy reels under the weight of the current financial crisis, many of us find ourselves shouldering our own burden of economic uncertainty. We are being bombarded by fearful predictions from investment experts and sometimes-conflicting advice from family and friends. Americans are all asking the same question: What do I do now?

During times of economic turmoil, it's natural to feel uneasy about your financial future. But beware of taking action as a result of your nervousness without giving thought to your overall strategy. If you act out of fear, you may miss out on some of the best opportunities to pursue your long-term financial goals. Before you take any dramatic action, consider these six tips for riding out a bear market.

* **Leave long-term investments alone.** At times like these, it's tempting to move your money out of the market and into so-called "safe" investments. But the truth is that over the long run common stocks have outperformed bonds and other debt investments. From Dec. 31, 1925, to Dec. 31, 2007, large-cap U.S. stocks as measured by the S&P 500 index grew at an average rate of 10.36 percent per year compared to annual inflation of 3.05 percent for the same period.

It pays to be disciplined and wait for a market rebound. Historically, after the market goes down it has eventually recovered and gone on to reach new highs. Often the initial period of recovery is as steep as the worst part of the decline. Consider these notable short-term declines of the S&P 500 in recent history, along with the immediate recovery periods that followed:

Date Began	Percentage Decline	Date Ended	Subsequent 1-year return
January 1973	48.2%	October 1974	38.0%
August 1987	33.5%	December 1987	22.4%
January 2002	32.0%	July 2002	17.9%

Of course, past performance is no guarantee of future results.

* **Don't try to time the market.** We've all heard that the secret to making money in the market is to buy low and sell high. Unfortunately, what people tend to do after a market drop is decide they can't take it anymore – so they move from equities to cash.

A common thread among investors is that they only want to be out of the market "right now while it is bad," or "until it stops going down." The challenge with that approach is that the odds of successfully timing the markets are quite low. An effective round trip requires being right twice – at the point of exit *and* the point of re-entry. The cost of getting it wrong—of being off by just a few days—can be very high. For example, if you had stayed invested in the S&P 500 during the ten-year period ending Dec. 31, 2007, you would have experienced an average annual total return of 5.8 percent. But if you pulled out of the market for just a few of the best days during that decade-long period, you would have

fared far worse:

Invested	Average Annual Investor Return (S&P 500)
Fully	5.8%
Out 10 Best days	1.02%
Out 20 best days	-2.64%

* **Invest on a regular basis.** Continue to contribute to your long-term goals in a well-conceived savings and investment plan. A down market can be a great time to add to your investments by “buying low.” As others flee the market, buying opportunities are created for those with long-term horizons.

One way to avoid worrying about the specific timing of your purchases is to dollar cost average by investing a fixed sum of money periodically – every week, month or quarter. When stock prices are high, you purchase fewer shares at those levels. When prices are low, you buy more shares at relatively attractive prices.

* **Keep saving.** In uncertain economic times, it is important to maintain emergency savings equal to three to six months of living expenses. Saving will not only help prepare you to deal with financial problems in the future, but will also make you feel better now. The process of saving drives feelings of financial security. The more you save, the more optimistic you feel. And the more consistently you save, the less financially stretched you’ll feel.

* **Reduce short-term debt.** We’ve been hearing a lot about the role that sub-prime mortgage debt has played in the current financial crisis. But rather than point fingers at the financial industry we all need to take a close look at our own debt levels. Make it a priority to reduce personal debt in the near term and eliminate it in the long term. Reducing short-term debt can create breathing room in your budget and increase feelings of financial security.

* **Follow a plan.** During periods of market volatility you should strive to continue to follow a long-term financial plan. Your plan should address cash flow, savings and debts. It should cover various areas of risk management, and it should include a wealth management strategy that is aligned with your goals and risk tolerance. Your plan should also address your values and what is important to you. Having your plan aligned with your personal values can help you stay the course during difficult times.

Past performance is no guarantee of future results. Risk is an inherent part of investing. You should consider your risk tolerance when evaluating your investment options. Investment return and principal values will fluctuate over time so that your investment, when redeemed, may be worth more or less than its original cost. Information about risk, charges, objectives, expenses and other important considerations will be contained in the offering documents, including the prospectus, for the investment you are considering. You should carefully review these offering documents before investing. Offering documents may be

Monthly Motivators

Monthly Quote

obtained from your financial advisor. The S&P 500 Index is an unmanaged index considered representative of the U. S. stock market. Performance reflects reinvestment of dividends. An investment cannot be made directly in an index. Dollar cost averaging does not assure a profit or protect against a loss in declining markets. Since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels, investors should consider their financial ability to continue purchases through periods of low price levels.

Amy Yamashiro is a Financial Advisor at First Command Financial Services in Arlington, VA. This article was written by First Command, and it is intended to promote the professional services of the company.

Vote for a 'no stress' (or at least 'low stress') holiday!

With Election Day behind us, the holidays are officially right around the corner.

On one hand, it's a wonderful, happy time of year. On the other hand, we're often stressed to the max, trying to keep up on our work while ensuring we're giving our family all the quality time they deserve. This is the quintessential definition of a Catch-22!

One of the best ways to sidestep stress is to recognize those periods in your life when you're most prone to being affected by it. And the holiday season is definitely one of those times! Here are a few tips that can help ensure you stay healthy and happy through the New Year:

List the large and small stressors in your life, and then decide how to act on them starting today.

When stressed, stop what you are doing. Assess the situation. Consider less-stressful options. Pursue the best course of action – even if that means delegating or recruiting others to help. Build time into your busy day. You already know you'll be swamped.

Why not "pad" your schedule with a few extra minutes here and there to avoid the possibility of feeling overwhelmed? Try to get your least favorite tasks done ASAP each morning. This will remove a mental barrier that could otherwise cause stress all day long.

Accept that you're not perfect. Many times, we humans must live with the knowledge we've tried our best. Especially at this time of year, embrace excellence – and avoid perfectionist tendencies.

Here's to a marvelous, non-stress start to the holiday season – and to all the happiness professionally and personally that we all so richly deserve!

Source: Office Dynamics, Ltd., 2004

"Whether you BELIEVE you CAN or you believe you can't – you're right either way."

Henry Ford

Business Partner News and Your

Advertising Space

Federal Triangle Chapter Officers and Members

FedChoice FCU has made a commitment of a \$1 contribution for each new Fed Choice checking account opened by a FEW member. Seminars will also be provided for FEW members on important topics such as financial planning and retirement, identify theft, credit scoring, home financing and others.

Members interested in advertising their outside-government businesses, yard sales, or community activities should contact Young Chung-Hall, Chapter President, at 202-622-9447. Members who would like to submit articles about vacations and other items of interest to other members can contact newsletter editor Sharon Strippoli at ssrippoli@aol.com.

Officers:

President: Young Chung-Hall, 202-622-9447

Vice President: Teresa Bonham, 202-622-6781

Treasurer: Viola Fields, 202-622-6792

Secretary: Margie Stamp, 202-622-8978

CHAPTER MAILING ADDRESS: FEDERAL TRIANGLE CHAPTER (FEW), 1374 F Street, NE, WASHINGTON, DC 20002

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**Newsletter
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Next Meeting

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WOLFE, PATRICIA, LIFETIME MEMBER (HOMELAND SECURITY)
WORLEY, TRACY (IRS)
FEDCHOICE FEDERAL CREDIT UNION (FEDCHOICEFCU), BUSINESS PARTNER

Sharon Strippoli, e-mail: ssrippoli@aol.com.

This publication reserves the right to edit articles for length, style and accuracy.

The next meeting will be held on November 19, 12:00 – 1:00 pm, IR Room 2115. Call-in information is: 202-927-2255, pin # 906034. Cecelia Davis, Vice President for Congressional Relations, will be our guest speaker. She will give us an update on FEW's Legislative Agenda for the 111th Congress. If you have any questions, or need admittance into the building, contact Teresa Bonham at 202-622-6781 or Sharice Edwards-Rutherford at 202-927-9931.