

## NARFE Is a Bargain

**P**resident Baptiste's comments in "The Price Is Still Right!" (NARFE magazine, May 2009, p. 6) are outstanding.

First, I don't think anyone minds paying fairly for a great product or service. I pay \$80 a month for cable TV and another \$45 a month for cable Internet. I pay \$70 for two cell phones and \$127 for long-term care insurance. NARFE is a great service, and I don't care if you charge \$3.33 a month or \$10 a month. In fact, if paying \$10 a month would better protect my retirement pension and health care insurance, I'd welcome the opportunity to pay it.

Second, I recognize my CSRS pension is my biggest financial asset. I researched with actuarial services to learn what it would cost to buy a retirement pension like the one I have, including the spousal survivorship at 55 percent and the COLA. For every \$10,000 in pension, I'd have to pay about a \$225,000 lump sum up front.

Right now, I pay about \$500 per year for financial information to help me manage a stock portfolio that is less than the value of my pension, and I'm happy to do it because the information helps protect my assets. In comparison, I spend less than the cost of two of my grandchildren's Happy Meals a month to enjoy the advocacy and services of NARFE, and I know it will benefit my grandchildren more than the chicken nuggets. NARFE dues—even doubled or tripled—are still my best bargain

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**Small Price to Pay**