

"Old Trooper" Newsletter

Old "Trooper" Chapter 383, National Active and Retired Federal Employees Association, Junction City,
Kansas 66441
September 2017

The National Active and Retired Federal Employees Association (NARFE) is dedicated to protecting and enhancing the earned pay, retirement and health care benefits of federal employees, retirees and their survivors.

PATRIOTS DAY



2017 CHAPTER OFFICERS

President: Dixie Thomas, 238-1455

1st VP: Ray Thompson, 762-5249

2nd VP: Jim Mitchell, 238-3423

Secretary: Lannie Pender, 238-6503

Treasurer: Wally Mitchell, 238-3423

COMMITTEE CHAIRPERSONS:

Legislative: Jim Dodd, 238-8041

Membership:

Public Relations:

Editor: Dixie Thomas, 238-1455

Service Officer:

Parliamentarian: Ray Thompson, 762-5249

Alzheimer's: Ruth Linville, 223-1550

Sunshine: Wally Mitchell, 238-3423

NARFE-PAC: Jim Martin, 238-8539

Program: Karen Brough, 210-7420

Chaplain: Dan Rickman, 238-4148

Calling: Mary Reed, 223-6203

BIRTHDAYS!

Happy Birthday to Virginia Adam, Carlos Buckles, Becky Fechner, Patricia Hartung, Dixie Rahorst, Naida Sanders, Donna Schmutz, Mildred Smith, and Florence Whitebread. We hope you all enjoy or enjoyed your day. Happy Birthday!

ANNIVERSARIES!

. No anniversaries in the month of September.

SUNSHINE REPORT (WALLY MITCHELL)!

Over the summer, get well cards were sent to Mary Reed, Carlos Buckles, Doris MacLaird, and Peggy Blevins. Sympathy cards were sent to Dorothy Luttmann on the passing of her husband, Dallas Luttmann, and the brother of June and Carlos Buckles. Our thoughts and prayers to all of you.

TREASURER'S REPORT (WALLY MITCHELL)!

<i>Beginning balance 1 August 2017:</i>	<i>\$2012.52</i>
<i>Receipts</i>	<i>29.52</i>
<i>Expenses</i>	<i>-0-</i>
<hr/>	
<i>Ending Balance 31 September 2017:</i>	<i>\$2042.04</i>

SECRETARY'S REPORT (LANA PENDER)!

National Association of Active and Retired Federal Employees (NARFE) met June 8, 2017; President Dixie Thomas called the meeting to order at 11:30.

Chaplain Dan Rickman, led the invocation, followed by reciting the Pledge of Allegiance.

President Thomas extended birthday and anniversary wishes to those members celebrating in the month of June. We will add Maria Rhodes to the June birthday list.

President Thomas stated the Minutes are in the Newsletter and asked for a motion and a second to approve them; a motion was made by Jim Mitchell and seconded by Ray Thompson, motion passed. She then asked for a motion and second to accept the Treasurer's report, motion made by Ray Thompson and seconded by Jim Walker, motion passed, subject to audit.

In May, we donated 80# of non-perishable food to the Food Pantry. Dixie reiterated the details about calling our congressmen about the bill concerning the effects on our retirement.

Legislative Report: Jim Dodd stated the report is in the hand out. He did state there is an increase in FERS supplement. The proposed budget is very detrimental to Civil Service.

Sunshine Report: Wally sent a card to Billie Jo Rivera.

There were 49 reservations for the meeting and 48 in attendance. We collected \$88.00 for Alzheimer's.

The speaker was Bill Whitworth from the Milford Lake Corp of Engineers, talking about the 50th Anniversary of Milford Lake. The dedication was in 1967, the anniversary ceremony will August 12th at East Rolling Hills. There will be many events taking place. He has worked with various Government Agencies starting his employment with the Corp of Engineers at Wilson Lake. He gave a concise overview of Milford Lake. In June, the Lake was approximately 3ft. higher than normal, they are controlling the outflow in an effort to control the algae problem. Those of you who enjoy fishing, he is sure you already know that there are Wiper and Blue Cats north of the causeway; there are Walleye in the 15 – 20 flats or rocky spots. We enjoyed the information he had to share, and we should be proud that we have access to such a lovely area.

OPM ALERT TO ANNUITANTS (14 JULY 2017): OFFICE

Office of Personnel Management (OPM) recently alerted annuitants of a particularly aggressive company offering retirees cash in return for some or all of their federal annuity. The cash payment being offered according to OPM is worth much less than the long term worth of annuities and comes with high interest rates and fees. Click [here](#) to read the OPM alert. OPM has specifically received numerous phone calls from one company in particular asking not only for verification of annuity amounts, but also banking information, including routing numbers and account numbers. The OPM Office of Inspector General discovered this company is currently under investigation by the Consumer Financial Protection Bureau (CFPB).

CFPB lists three things you can do to protect your retirement annuity:

1. **Avoid loans with high fees and interest.** Pension advance companies may not always advertise their fees and interest rates, but you will certainly feel them in your bottom line. Before you sign anything, learn what you are getting and how much you are giving up.
2. **Don't sign over control of your benefits.** Companies sometimes arrange for monthly payments to be automatically deposited in a newly created bank account so the company can withdraw payments, fees and interest charges from the account. This leaves you with little control.
3. **Don't buy life insurance that you don't want or need.** Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. If you sign up for life insurance with the pension advance company as your beneficiary, you could end up footing the bill, whether you know it or not.

Go to www.consumerfinance.gov/about-us/blog/c-consumer-advisory-3-pension-advance-traps-to-avoid/ for more information. Please report any suspected scams to the OPM Office of Inspector General (OIG **Hotline**)

2017 CONK – COLLEGE OF NARFE KNOWLEDGE (REPORT FROM JOHN OURADA, AREA III VP)

Several of us from Area 3 attended the 2017 CONK, August 28-30, 2017 in South Sioux City, NE. CONK's primary mission is to impart information (knowledge) to the past, current and future NARFE leaders. This primary mission was exceeded! It's hard for me to begin to organize my thoughts to impart what is most important to you and to our chapter.

As we all know NARFE is currently in a transformation phase. At the past National Conventions the delegates voted to streamline our executive offices from four (President, Vice President, Secretary and Treasurer) to two, President and Secretary/Treasurer and to hire an Executive Director. Barbara Sido assumed the position as Executive Director three months ago. Not only was Barbara Sido a presenter at the CONK; but, also Molly Checksfield, NARFE's Grassroots Program Manager; Bridget Boel, NARFE's Marketing Director; and Al Reeves, NARFE's Federal Benefits Specialist presented. What a line-up of our organization's top brass!

Two other big changes were voted in at the last National Convention, the "One Member, One Vote" and the "Optional Chapter Membership". In the upcoming October issue of our NARFE magazine the new voting schematic will be presented. It is assumed that each of the members, either chapter or national will receive a ballot in the magazine and/or by e-mail. Naturally, for your vote to be counted, you must vote and return the ballot to the independent, contracted, agency who will compile, count and inform NARFE of the voting results. We will no longer have conventions where our delegates will vote for our chapter instead we'll have training seminars.

Each applicant who joins NARFE and those members who renew their membership must OPT IN if they want to belong to a chapter. In the last six months, several members have renewed their national membership; but, did not OPT IN to chapter membership and pay the additional chapter renewal dues. Under the new National Bylaws, you are NOT automatically placed into a chapter with an option to OPT OUT of the chapter. You must OPT IN to belong to a chapter otherwise you will be a National-Only member.

A lot of time was spent on the topic "What Does a Chapter Offer to Our Members? As your Chapter President, my first thought was that our annual mailing does; but, is it really a value to our members? Does it fulfill your needs for information, fellowship and entertainment and does it provide a stimulus to remain a chapter member? Another viable asset is our chapter Service Officer. Yet, we were told that 50% of chapters don't have a Chapter Service Officer. Let your chapter officers and committee chairs know how to improve our chapter to make it worthwhile so that you will continue your chapter membership! We want to keep our chapter members in our chapter. When you renew your membership, BE SURE TO OPT IN.

Some good news was shared, it appears that the recent trend in member decline is slowing and we are "bottoming out" and our membership will start to be on an incline. Is this because the older/sicker ones have already passed and the hale and hardy ones remain, is it the political atmosphere sparking this trend, or are there other factors? Anyway we're hopeful that we're on the upswing.

New branding, "NARFE Federal Benefits Institute." ("New and Improved" product.) Its mission is recruitment, retention, building non-dues revenue through sponsors, and branding. What do people envision when they see or hear NARFE? Is it a group of highly motivated, knowledgeable, and capable public servants with your good as our goal? WE ARE THE FACE OF NARFE. Let's portray the second desirable image. NARFE wants to be seen as the "Go to Resource."

On the legislative front we've made some accomplishments and we face more challenges.

We've accomplished:

- ☑ Federal retirees have not paid for deficit reductions:
- ☑ Prevention of 52% increase in Medicare Part B premiums in 2016
- ☑ Flawed postal bills have not passed
- ☑ Chained CPI hasn't moved forward
- ☑ Extended identity theft protection for those impacted by OPM data breaches
- ☑ Provided substantive reforms to FLTCIP

Our future priorities: ☑ Trump FY 18 Budget - \$149 Billion (Write/visit your congressmen to oppose):

1. Eliminate COLAs for FERS retirees
2. Reduce COLAs by 0.5 % for CSRS retirees
3. Increase retirement contributions for FERS by 1% per year for the next 6 years.
4. Eliminate the FERS annuity supplement
5. High-3 to high - 5 for future FERS retirees ☑ Postal Reform Act of 2017, H.R. 756 (NARFE OPOSES LEAD BILL) 1. Mandatory Part B Medicare enrollment for current retirees 2. Precedent setting: a. Breaks a promise b. Changes benefits in retirement c. Removes choice previously enjoyed

☑ TSP Modernization Act of 2017, S. 873/H.R. 3031 (NARFE SUPPORTS)

1. Would expand and create more flexible withdrawal options
2. Many participants have transferred their retirement accounts out of the TSP
3. Would create more options for participation

Our next Open Season Dates are Nov 13 – Dec 11. The COLA announcement should be announced not later than Mid October. The amount of Medicare Part B Premium increases depends on the amount of the COLA. These issues should be announced in the upcoming October issue of NARFE magazine.

We heard that new Medicare cards with new numbers (not your SSN) will soon be issued. Be patient, there are many people enrolled with SSNs as their enrollment number.

Have you tried to call or write to OPM? This is often futile. If you're going to write, send it certified, return receipt requested and specify what the subject is on the outside of the envelope. If you call, place your call at 0745 hours (7:45 AM) EST. They open for business at 7:45. Hopefully, your call will be the first in line. E-mails may take months to receive an answer. Why? Because they are understaffed and they don't have the budget for any more employees. Your best bet is to use "service on-line" i.e., do it yourself.

For best results: ☑ Have a current password. NOTE: Passwords are only valid for 15 months. It takes two weeks to obtain a new password. ☑ Have your CSA Number or your CSF/W Number handy. NOTE: These letters are followed by eight numbers.

In 2021 (just 4 years away) NARFE will turn 100! How do we want to celebrate this accomplishment? How are we going to celebrate? Do we want to restate, with pride, that we were and remain mission driven?

- ☑ We've supported legislation that is beneficial to current and potential federal annuitants and opposed legislation contrary to our interests?
- ☑ We've provided for the general welfare of current and potential federal annuitants by advising them with respect to our rights under retirement laws and regulations.
- ☑ We've cooperated with other organizations and associations in furtherance of our general objectives.