

# The Federal Reporter



Washington State Federation of Chapters  
National Active & Retired Federal Employees Association

April, May, and June 2009

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Washington State Federation of Chapters  
Federal Reporter  
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This newsletter is mailed to all elected officers and committee chairs listed in the Federation directory, and to a courtesy listing. If you prefer **NOT** to receive this publication, notify the editor and you will be removed from the mailing list.

NARFE – Advocates for Active and Retired Federal Employees  
[www.narfe.org](http://www.narfe.org)

## From the WSFC President, Dale Brighton



Ahhh! We are witnessing beautiful signs of spring. That's great since surely we all are weary of the long winter. Spring also means looking forward to our WSFC state convention.

The committee advises that the planning is going well and early registrations indicate a good attendance. Of course President Baptiste's visit will make this 50<sup>th</sup> Convention Anniversary very special for us all.

I'm pondering what to say in this last report as I will not run for another term. It's been a great honor to serve as your president but after 2 ½ years it's time to step down. There are not enough pages to list the lessons this job offered me but following is some of what I learned:

€ The dedication of the leaders cannot be measured. There is no doubt that at both the chapter and federation level all work together for the best interest of NARFE.

€ To fulfill NARFE's initiatives takes persistence. This, of course, places the legislative goals at the top and presumes that the federation, including the chapters, focus on the requests for assistance by the national NARFE officers.

€ That NARFE is only as strong as its weakest link....in NARFE's case, the chapters. It is my firm belief that we must continue to give assistance to strengthen and encourage the chapters.

€ That the active federal workers are the future of this organization. We must find more effective ways for them to learn of the importance to their future and to that of the NARFE organization.

€ That we must continue to make every effort to keep our leaders up to date on communication skills and to explore all avenues to keeping the members informed of doings at all levels of NARFE.

€ That membership is what keeps the chapters vital. This means that continuing leaders must step aside and that new leaders must step forward with fresh ideas and enthusiasm. I've seen that this can happen if members with leadership qualities are recognized and encouraged. We must not wait for volunteers. It's important to encourage and point out how and where their expertise is needed.

This also is true in getting our people to run for federation office. Convention delegates should be

given the choice of more than one candidate for every elected position. To serve in this capacity can be very rewarding.

€ That every member must be a recruiter but, also, we must all help with retention. Just maybe this is the most important effort we as members can focus on. The job is never complete.

These are only a few things I've learned.

I've belonged to many organizations-- as have most of you--however, I've learned that none are as important to my future as NARFE.

The bonus and most important lesson I've learned as president, was to find out that the members of NARFE are the nicest, most dedicated and caring people I've ever worked with. I'm confident the NARFE organization will remain so.

Dale

## VICE PRESIDENT – Sandy Cagle



By now, District Vice-Presidents have contacted the chapters to present the training on "Attention/Retention." I hope your chapter's board was able to attend, in particular the president, membership chairs and committees, treasurer, and newsletter editors. If your chapter was not contacted or was unable to receive the training, you will want to contact your VP to schedule a time. We want everyone to learn how to use this program to help chapters with membership retention.

Now we need your input! We want to know if you have been proactive and sent those post cards targeting those at-risk individuals. Remember, the idea is to send the post cards the month between the date of the first renewal notice and the expiration date. Please let me or your District Vice-President know if you sent post cards and if you have detected any decline in dropped members or have noticed more awareness about renewing as a result of this program.

Without feed back, we can't evaluate the effectiveness of this approach toward member retention. We recognize that the most effective retention tool is a personal phone call but maybe that personal postcard will be another little reminder to individuals to renew as NARFE members.

If you haven't tried it, please do so soon. We will be following the program for the rest of the year to see if it makes a difference. The Executive Board will be anxious to hear comments about this program at the WFSC Convention in Wenatchee in May.

Sandy

## MEMBERSHIP – John Cornette

The National Membership competition instituted by national headquarters began in January 2009 and completes on June 30, 2010. Six month updates are anticipated. Some of you may recall that Spokane Chapter 32 placed third, closely behind 2 very large chapters in northern Virginia, in a precursor competition last year.

**Attention/Retention:** During last year's state convention and the national convention, a dominant theme was emphasis on member retention, particularly at the Chapter level and beginning at the time of initial acquisition of a new member. In Washington state, recruitment continues to improve, but not strongly enough to offset losses. National membership is dropping toward 320,000. The tools for retention have been developed and collated by the national headquarters, and are provided to the local Chapters, for application one-on-one at the grass roots level. WSFC President Dale Brighton has tasked the Vice President (Sandy Cagle) and District 2 Vice President (Rich Wilson) to develop **Attention: Retention**, a program to emphasize retention. The program is developed and has been well scrubbed in several sessions. Look for its usage in the coming series of District Workshops. Please, seek to apply its methodology at any opportunity. We can reverse membership losses.

WSFC Membership campaign 2009/10 is being finalized for distribution, expected by the end of March.

Finally, 2 months in advance of the state convention, membership data **for 2007/08 year** is noted.

165 rebates were made in the following categories:

- Active Members/multi-year – 73
- Dues Withholding – 27
- Reinstatement – 61;
- Spouse – 4.

The Rebate program continues as modified for 2008/09 and for 2009/10.

## STATE LEGISLATIVE – Allen Driermeier

Well the Legislature is moving along. Bills and the budget are being worked. By the time you read this some of the bills may have reached the Governor's desk and will be ready for signature. However, there is a statement on every bill that says if there aren't any funds to provide the service covered in the bill, the bill goes bye-bye. So we have all these folks sitting around the capitol working on all these bills and then when they get done sorting out the ash and trash if there isn't any money, their time has been completely wasted. Hmmmm! Don't forget it's estimated that the State has a \$9 billion dollar

shortfall. Hmmmm!

Currently 34 bills sponsored by the Senior Lobby are now out of the house of origin. If you would like to review these bills, go to the Senior Lobby website [www.waseniorlobby.org](http://www.waseniorlobby.org). At this time no one knows which ones will reach the Governor's desk and/or if they will be signed and funded.

So, sorry the bottom line is: stay tuned. At the end of the next quarter we may know what's passed and funded. In other words, I don't have a clue.

AL

## DISTRICT I VP – Art Hathaway

### It's Time to Stop Talking and Get to Work

Recruitment and retention of NARFE members is not a spectator sport, although we tend to treat it as such. As we have been told many times by our national secretary, success or failure of the program largely depends upon commitment at the chapter level. There comes a time when we need to stop talking, roll up our sleeves, and get to work. That time has arrived!

I recently attended an all-day training session on the well-tested and highly successful Paul Wellstone Action Plan. Some of the points that were highlighted included:

- 1) Success depends upon hard work, good organization and a good plan.
- 2) If it isn't written down, it is not a plan.
- 3) The plan should clearly state what, who, when, where and how.
- 4) If no one is responsible for it to happen, it never will happen.

The call for the WSFC Membership Action Plan for 2009 and 2010 has been sent out to the chapters. As you develop your action plan, consider the points listed above and be sure to designate people to be responsible for each part of the plan, people who will work hard for the duration of the year.

In addition, we need to start thinking outside of the confines of the box we have been operating in for the past several generations. If we learn to use our imaginations we may begin to find an unlimited number of recruitment and retention strategies that are waiting to be discovered.

Art

## **DISTRICT II VP – Richard Wilson**

I have been busy visiting chapters in District II. I have covered the Retention Attention program with six of seven chapters thus far. I will make the last presentation on April 14. I have received a good response at each chapter at which I've made the presentation. It is a great teaching tool about NARFE Online Reports and how to interpret them. What I like best about the program is it provides valuable information to our chapters about new and different tools that can be employed to retain members who might otherwise drop out of NARFE because they didn't pay their dues. It provides a personal touch between the chapter and the member.

I have also been busy arranging the program for the District II Workshop scheduled for April 8 at the Edmonds Yacht Club. Region IX Vice President Lanny Ross and WSFC President Dale Brighton are scheduled to make presentations. Also scheduled for presentations are representatives from both Senator Maria Cantwell's and Congressman Jay Inslee's offices. We will also have a presentation on Wills, Trusts, Estates and the tax consequences of each. I hope it will be well attended by the Chapters in District II.

As some of you know, I have decided to run for the office of WSFC Vice President. I believe I have developed the tools as District II Vice President for the past three years to be successful in the position I am seeking. I developed my leadership skills as a senior manager in the US Postal Service and as a Chief Petty Officer in the US Naval Reserve. I am also seeking a replacement candidate for the position I currently hold. Wherever I end up, I will continue to serve NARFE as East Lake Washington Chapter 1404 President and Newsletter Editor.

I lastly want to share with you how important I believe it is for NARFE members to attend the Federation Convention scheduled for May 14-15 in Wenatchee. You can become a part of the NARFE process, make new contacts and friends, and most importantly learn more about the organization that fights for your retirement benefits. I hope to see you all in Wenatchee.

**Rich**

## **DISTRICT III VP – Autie Bergman**

February and March are thought of by many as the months with little going on, not much to do. We supposedly can relax, catch up on projects not completed and be snuggled in at home for the cold, wet and gray days of the season.

If any of you are in that place let me know. At my house it is constantly moving from one "to do list" to another. For me this is good, it keeps my mind and hands busy with no time to focus on the negatives.

For NARFE members this really is a busy time of the year. Chapter representatives have just returned from the Legislative Conference in Washington DC. Hopefully, these members will be featured speakers at other chapter's regular meetings. It would be great to infuse our members with the desire to attend next years Conference. Steve Anderson, WSFC Legislative Chair has sent out an email to all District VPs and Chapter Presidents with a listing of those who attended, so please do call on them.

### **March was Pac Month! What is PAC? Did your Chapter have a PAC event?**

#### **PAC stands for Political Action Committee.**

Committees that are chartered to administer, disburse and disclose funds contributed "voluntarily" and "used solely" for political purposes. NARFE has four National Resident Officers that constitutes NARFE PAC. This committee is responsible for the final decision on which candidates for the House and Senate receive NARFE- PAC contributions. NARFE-PAC's charter restricts contributions to Federal Congressional Candidates. Voluntary contributions to PAC create a powerful resource to help defend our earned benefits; it is key to Capitol Clout. With the current Economic situation, the years of pressure to reform "Entitlements" such as Social Security and, a New Administration in the White House, Federal Retirees have much to be concerned about. Politicians during previous Entitlement Reforms fully understood that with 40 Million Voters receiving Social Security it is much easier to target the smaller constituency of 2.3 Million Federal Retirees and Survivors. In the 1980-1990s budget crisis Federal Retirees lost \$50 Million in deferred, reduced and cancelled cost of living adjustments or COLAs. At this same time 40 Million Social Security beneficiaries COLAs were NOT cut. It is clear that each of us should consider giving to PAC to protect our earned benefits. If we do not do I, who will? March may be the month chosen to emphasis PAC but every month should be PAC month.

I have placed quotes around entitlements in the above paragraph because I wonder if any of you are as bothered by that word in relation to your pension as I am? And the good news is that Olympia Chapter has put forward a Proposed Convention Resolution to change this word to "contract". I hope all of you will attend the Annual Convention and join in the discussion.

Speaking of the Annual Convention of WSFC, the Wenatchee Chapter is very busy with plans for the WSFC Annual Convention to be held May 14-15th at the Coast Wenatchee Center Hotel. We will be honored to have our National President, Margaret Baptiste, with us for this event. The deadline for the best registration rates has past but PLEASE consider



being a participant in what will be a great time for The Washington Federation. Any request for Bylaw changes and resolutions should be submitted ASAP but no later than April 17th. Please honor the Wenatchee Chapter's work and efforts by attending and taking an active part in this event.

By the time you read this, most of the Annual District meetings will be history. The emphasis this year has been on training of Chapter Officers and Committee heads. I hope some of you were moved to raise your hand and help your local chapter fill these positions.

I would be interested in any feed back Chapters may have on the Retention Attention program that is being rolled out in the state.

Please share your successes and or problems encountered as you roll out and use this program. Your sharing will help other chapters use the program to achieve the best results for Washington State, and perhaps beyond our state.

District III will have elected a new District VP who will take over the position July 1<sup>st</sup>. I would like to thank all of the NARFE members in District III who have supported and helped me in this position. I have learned much about NARFE and enjoyed getting to know so many of you. I will continue to support and work for NARFE.

I am looking forward to many days of sunshine, if spring ever arrives. That means working outside in sun, not mud, and days that allow me to not have a "to do list". (Yah, like that will ever happens!) See you soon, in Wenatchee!

**Autie**

### **DISTRICT IV VP – William Powers**

We had a successful district workshop on March 31<sup>st</sup> in Sequim. Chapter 1006, Olympic Peninsula, was the host chapter. There were 42 attendees and Chapter 1006 actually came out ahead when all the money was counted. We had Judith Morris, a District Representative for Norm Dicks in our 6<sup>th</sup> Congressional District, as guest speaker. Another highlight of our workshop was Lanny Ross's explanation of NARFE's new Referendum, "Association Dues". There will be much more information on this subject via our NARFE magazine in the months to come. Another pleasant highlight was how pleased everyone is with how Bob Edwards, our District IV Webmaster, is keeping our website current plus maintaining usable links to other web sites.

I would like to thank the workshop attendees for re-electing me for another year as their District Vice President. Also, I would like to thank Mary Aitchison for stepping forward and being elected as Poulsbo Chapter 881's new president. I swore her in at their quarterly meeting on March 19<sup>th</sup>.

All District IV chapters have been presented the "Retention Attention" Power Point Slide Show. We are sure the added knowledge obtained as to how dues renewal works plus the added tool of the custom post card will help our membership committees.

**Bill**

### **DISTRICT V VP – Carl Gallion**

**Happy Spring to one and all!** I hope the joys of renewed life in your yard is getting you motivated to toss out the winter doldrums and put on a fresh layer of enthusiasm for the coming season. Can't you just feel the beauty in life with new greens and buds of promise of beautiful flowers to brighten our world?

District V has been active since January with chapter visits and presentations of our Retention Attention program. All this and a stint in the hospital for me for a hip replacement...but an old dog is hard to keep down. I finished my round of installing our new officers in all our chapters with a delayed visit to Yakima in January. Their December meeting had to be cancelled due to weather. I'm always delighted to usher in new chapter officers as part of my responsibilities.

Following this I held 2 meetings (Yakima and also Wenatchee/Ephrata) to share our new Retention Attention program. Both meetings were enthusiastically attended.

District V had 5 members from Yakima, Tri-Cities and Wenatchee to attend the Legislative Conference this year. All indications were that it was a great success and we expect feedback to be coming to our Chapters and also at the District Workshop.

Speaking of our District Workshop, it is planned for April 3<sup>rd</sup> in Wenatchee. I expect approximately 40 people from our District as well as some Federation attendees. Beyond April, we are anxiously planning and anticipating our Federation's 50<sup>th</sup> convention that will be held in Wenatchee on May 14 and 15<sup>th</sup>. Our chapter in Wenatchee has done a wonderful job planning this event and I know the rest of our Federation will turn out to support their efforts.

**Carl**

### **EDITOR'S NOTE:**

If you would like to view the "Federal Reporter" in color or want to copy and paste information from it, you can read it on the WSFC web site.

**[www.narfewa.net](http://www.narfewa.net)**

## **NARFE-PAC -- Paul Shell**

It's early for the first quarterly report, but it would not show much. Although war chests are down and we may get a request or two for funds, the likelihood of a grant in an odd year is minimal. From the discussions at the Legislative Conference, we may start getting the reports via e-mail, which will make it much faster getting them to you.

March was PAC month but don't let that deter you or your members from donating to the cause anytime during the year. Don't hold on to donations – send them in to NARFE National at the address at the bottom of the contributions form. Checks are to be made payable to NARFE-PAC. Do not send money or a chapter check for any cash donations. Send a private check or money order. And, remember to tell folks that all donations are voluntary and are not tax deductible. To get a pin, the donation is still \$20.

The national web site (narfe.org), has been updated so you can get PAC materials such as brochures, contribution forms and FAQs directly. Sign in under members, go to legislation. It's at the bottom of the page. In addition, the presentations from the conference are on the web site. I have sent national a list of questions that I did not get answered at the conference. If and when I get a response, I'll let you know via my periodic stimulus package (e-mails). For pins and posters – I have a small stock. You can let me know what you need or ask for them directly to national. Instructions are in the March NARFE Magazine.

A final word on the conference which probably appears nearly everywhere in this newsletter. I enjoyed myself during the Legislative Conference and, especially on the Hill. State Legislative Chair, Steve Anderson, did a good job at setting up the appointments. It's always humbling to wander the halls and tunnels knowing that a whole lot of history took place there.

**Paul**

## **SERVICE REPORT – Marion Wilson**

Hello to all and where did the year go? Time flies when you are having fun. Lets hope we will see Spring weather soon.

This has been a busy year for me and I will say I have enjoyed working with each of you. Thanks for all your support and the positive remarks I have received about the WSFC Service Officer's Newsletter. I will be distributing the #4 issue in late April.

A reminder --- those of you that are receiving Social Security should be receiving \$250.00 in the near future. Wish I could say I will be one of those but due to the GPO I will not.

I will end the year as the WSFC Service Officer with two workshops, one at Chapter 1801 in April and one during the State Convention in May. If you plan to be at the convention I hope you will plan to attend the Service Workshop.

I highly recommend each of you retirees to call Office of Personnel Management (OPM) and request the booklet "Your Federal Retirement Benefits". That is if you don't have a copy. The telephone number to call is: 1-888-767-6738. It is very informative and gives you the information and what you and your survivor annuity are entitled to.

A word to you about Representative Payees. OPM will not accept your designated power of attorney to conduct business with them on your behalf. Should you become unable to manage your own finances, a designated individual may become your Representative Payee. You will need to work with OPM on this situation and it takes weeks to get it accomplished. Many retirees and families assume they can take care of the finances etc. for their loved one with a Power of Attorney but you can't.

A word to those of you who are retired military, spouse or survivor spouse of military. You are eligible to suspend your FEHBP to enroll in the Tricare plans. Those of you who are under age 65 will pay a co-payment each year and you must be registered in DEERS. Those of you who are on Medicare Part A & Part B are eligible for Tricare for Life. Also, you must be registered in DEERS. You will not be paying a co-payment. You can suspend your FEHBP and in case something happens and Tricare for Life goes out you can re-enroll in your FEHBP the next day. Medicare will be your primary coverage and Tricare your secondary coverage. In case you are unhappy with Tricare for Life you can re-enroll in FEHBP during Open Season. You are not canceling your FEHBP. I can honestly say it's the way to go, as I have been very happy with Tricare for Life and Medicare.

Looking forward to seeing many of you at the State Convention in May at Wenatchee. Again, if I can be of any assistance to you with service, please feel free to contact me at 253-531-4514 or E-mail: drssweety@comcast.net. I am available 24/7.

**Marion**

## **PUBLIC RELATIONS – Sam Cagle**

### **“What should I do?”**

Do you have a PR chair or committee in your chapter? Do they know what to do? There are several sources of information. The first is the “NARFE Public Relations Handbook”, FH-9, which can be ordered from the headquarters, or downloaded as an electronic .PDF file from [www.narfe.org/departments/e-forms](http://www.narfe.org/departments/e-forms). The NARFE Recruiters Journal and Quarterly, available in print and on the NARFE web site under Publications/Newsletter, frequently carries guidance and tips for chapter public relations chairs. The Washington Federation website, [www.narfewa.net](http://www.narfewa.net), has a wide range of public relations guidance, information and tools. Even with these resources at their fingertips, chapter PR chairs can always contact Sam Cagle, [caglels@comcast.net](mailto:caglels@comcast.net), 360-456-8509, if they have questions, ideas or requirements for improving their chapter PR efforts.

### **“It usually takes more than three weeks to prepare a good impromptu speech.”– Mark Twain**

Do you want to go out and talk to groups in your community about NARFE, but don't really know what to say? There are several tools available on your Federation website, [www.narfewa.net](http://www.narfewa.net), that can help you with this process. One is the current (March 2009) “NARFE PRS Presentation”, a Power point slide presentation, that can be downloaded and shown to groups who have a laptop and video projector available. This half hour presentation is primarily designed for current federal employee audiences, including those who are at agency-sponsored pre-retirement seminars, but can be easily modified for general audiences. The slide wording can also be used as a script for a straight speech. In addition, the website also contains links to NARFE Talking Points on a number of subjects.

### **What is “news’ about your chapter activities?**

How about Chapter meeting times and places, as well as speakers brought in to address your members? How about the NARFE Scholarship program and the scholarship winners related to your members? What about a special meeting or pre-retirement program for current federal employees? Perhaps individual members have interesting backgrounds or stories. Is your chapter performing a community service? Do you have information from NARFE on the status of legislation that would be of interest to all federal retirees, both military and civilian? News is news. It is information that would be of interest or use to the audiences reached by the different media that are available to you. Be on the lookout for those items that would be newsworthy to you, while raising the name of NARFE and your chapter in a positive way.

## **Newspapers, Radio, TV.**

Be sure to have a regular process in place to release information on Chapter activities and meetings in your local media. Typically, a chapter's area is covered by several daily and weekly newspapers, as well as a few local radio stations and possibly local commercial or public access television stations. A number of federal installations and organizations also publish regular newsletters or newspapers as well. If the Chapter Public Relations chair or committee member handling it has access to the Internet, the process can be quick and relatively painless. Some homework is required up front. Most local media are now able to take releases and announcements electronically. Learn what those methods are for each and write them down. Links to all Washington print and broadcast media are available in the Public Relations section of the WSFC web site, [www.narfewa.net](http://www.narfewa.net). If you have any questions on the process, contact me at 360-456-8509 or [caglels@comcast.net](mailto:caglels@comcast.net).

### **It's time for your display to come out of the closet.**

The Federation has two types of display units that chapters can use throughout the year for special events, health fairs and pre-retirement seminars. The 6-foot ZAP pull-up display can be used in conjunction with, or separate from the existing table-top displays. It now has a new, much more informative graphic installed. Photos of the types of units and procedures for requesting them are in the Public Relations section of the [www.narfewa.net](http://www.narfewa.net) web site.

### **“Show me the money”.**

While most public relations efforts can be performed quite well at no cost, there are times when a bit of the coin of the realm can come in handy. For example, if you have a special meeting, or a special speaker, that you want to inform prospective members (not the general public) about, an ad in the local or specialized newspaper might be what is needed.

The Federation has a small pot of money that can be used in these situations as “PR matching funds”, where the chapter puts up a certain sum of money and the Federation matches it. Sometimes, this can go even further, when the NARFE national office provides matching funds equal to the total of the chapter and federation amounts. Information on how to go about doing this is available on the [www.narfewa.net](http://www.narfewa.net) web site, or by contacting Sam Cagle, WSFC PR chair, at 360-456-8509.

**Sam**

## **WEBMASTER -- Sam Cagle**

### **Webmaster connections.**

Many of the chapters, and District IV, now have their own web sites, established in a variety of ways, and linked to the Federation web site, [www.narfewa.net](http://www.narfewa.net), as well as the national NARFE web site. We should all be alert for opportunities to increase the use, appearance, appeal and content of our sites. I hope to meet with the chapter and district webmasters at district and federation sessions this spring to share ideas, approaches and tools. In the meantime, they can contact me at [caglels@comcast.net](mailto:caglels@comcast.net).

### **It's your very own part of the Web.**

Please encourage your members to review the material on the Federation web site. It contains current information about chapter and federation meeting times and places, policies and procedures, links to a number of tools that you would find of value...and many of the WSFC chapter web sites, including their newsletters.

### **Electronic newsletters.**

Many of the chapters are finding that the internet is a great way of distributing their newsletters, while saving significant amounts of funds on postage costs. These days, most newsletters are produced electronically before they go to the printer, and regardless of the software used for preparation, it is very easy to convert them into a form that can be read or printed by anyone with an internet account. The most popular format is called .PDF (Portable Document Format). To access a .PDF document, you need a free Reader, which can be obtained online from Adobe at [www.adobe.com](http://www.adobe.com). Conversion is almost as simple, and just as free. There are a number of free or inexpensive conversion programs available through the web (just go to Google or other search programs and type in "PDF Conversion".) This, and earlier editions of, the "Federal Reporter" are available on the [www.narfewa.net](http://www.narfewa.net) web site in .PDF format.

### **Ask the Webmaster.**

Do you need to change the listing of your chapter officers, meeting dates or locations on the Federation web site? Do you want to add an item, or a whole new page to the site? Do you want to list or link your chapter newsletter to the Worldwide Web? Do you have a question about downloading an item? The answer to all of the above is: Contact your webmaster, Sam Cagle, at [caglels@comcast.net](mailto:caglels@comcast.net), or talk to him as a real person at 360-456-8509.

**Sam**

## **ALZHEIMER'S -- Robert Wiley**

Have you heard the good news?

"NARFE Members Reach \$8 Million in giving for Alzheimer's Research" was the cut line for the National news release dated March 16, 2009. The release quotes Margaret Baptiste, our National President, who said "Since we began our Association-wide coordinated giving program to support Alzheimer's research over 24 years ago NARFE members have shared a devotion to conquering a disease that plagues so many in our generation. Through their generosity at chapter, federation and national meetings, our members have demonstrated their outstanding commitment to helping find a cure for a disease that has personally affected so many of them. This dedication to a goal demonstrates the spirit of volunteerism that, thankfully" is very much in evidence throughout our Association."

She says it much better than I could have!  
We are now on our way towards the goal of \$9 million by 2011.

At the State Federation Convention in May it is planned to award two Alzheimer's certificates.

- one to the Chapter who donates the most funds
- one to the chapter donating the most per member.

I will be sending to each chapter a list of funds, including funds sent through Christie, that have been forwarded to Alzheimer's Research since July 08. I ask that chapters review and advise me of any needed corrections or funds sent in for June 08. We will also be holding an Alzheimer's raffle at the convention. Anyone who would like to help man the raffle table please let me know. Thanks to each chapter and keep up the good work.

**Robert**



## **NATIONAL LEGISLATIVE CHAIR – Steve Anderson**

**A Great Legislative Conference.** The Legislative Conference was a major success. The Washington State Federation is a major reason for the success. We sent 14 of Region IX's 18 participants. (I'm counting Lanny, but that's fair.) We met with Senator Cantwell, Congressman Hastings and Congressman Dicks. We met with staff of Senator Murray, Congresswoman McMorris-Rogers, and Congressmen Larsen, Baird, McDermott and Reichert. Schedules would not allow for meeting with staff in Congressmen Inslee or Smith's offices. As you might imagine, this was a very busy time on Capitol Hill.

I want to begin by commending our Headquarters Staff. We are in good hands. From President Baptiste all the way down, everyone we met and dealt with are top performers. There was no wasted motion at this Conference. It was easily worth the

cost. I would encourage anyone who has the resources to participate in future conferences. The speakers, and the topics they addressed, were all very timely and appropriate. Speakers included:

Congressman Chris Van Hollen (D) Maryland

Congressman Frank Wolf (R) Virginia

Dr. James Horney - Director, Federal Fiscal Policy, Center on Budget and Policy Priorities

Dr. Marilyn Moon - Director of Health Program, American Institutes for Research

Dr. Norman Ornstein - American Enterprise Institute for Public Policy Research

Headquarters Staff prepared us with three position papers for our visit to Capitol Hill on Tuesday, March 10th. These papers were discussed and delivered to the Members and staff that we were able to meet with. Copies of these papers are included in this issue of the Federal Reporter.

Steve

## **THE SOCIAL SECURITY OFFSETS: GOVERNMENT PENSION OFFSET (GPO) and WINDFALL ELIMINATION PROVISION (WEP)**

### **Government Pension Offset (GPO)**

Present law prevents federal, state and local government retirees (who were first eligible to retire in December 1982 and later) from collecting both a government annuity based on their own work and Social Security benefits based on their spouse's work record. This law provides that two-thirds of the government annuity offsets whatever Social Security benefits would be payable to the retired government worker as a spouse (wife, husband, widow, etc.). A federal retiree with a monthly annuity of \$900 and no Social Security coverage of her own would receive a greatly reduced widow's benefit from the program on the death of her husband as a result of the GPO. □□ For example: A Civil Service Retirement System (CSRS) federal annuitant's deceased husband, a private-sector retiree, was eligible for a \$1,100 monthly Social Security benefit. Under regular Social Security laws, she would be entitled as a spouse to receive this entire \$1,100 per month benefit. However, because the widow is a CSRS annuitant, she will receive only \$500 a month from Social Security, since two-thirds of her own \$900 annuity—\$600—offsets the \$1,100. □□ The GPO most drastically affects low-income widows. There are approximately 464,537 beneficiaries currently affected by the GPO. Of these individuals, 43 percent are widows/widowers and about 77 percent are women. □

### **□ Windfall Elimination Provision (WEP) □**

The Social Security Amendments of 1983 include a provision that greatly reduces the Social Security benefit of a retired or disabled worker who also receives a federal, state or local government annuity based on his or her own earnings. It applies to anyone who becomes 62 (or disabled) after 1985 and becomes eligible for his or her government annuity after 1985. Congress provided for a five-year phase-in on the reduction so that the maximum effect would not be felt until 1990. □□ Example: The individual worked 30 years as a federal employee under the Civil Service Retirement System (CSRS) but earned Social Security from other jobs. This worker will suffer a reduction in Social Security benefits due to the WEP and can lose up to \$372 a month (\$4,464 per year) of Social Security in 2009. □ There are approximately one million beneficiaries currently affected by the WEP. Of these, 66 percent are men and 3.5 percent have incomes below the poverty line.

Action Requested from Members of Congress: NARFE asks that you cosponsor and support committee action on H.R. 235, introduced by Rep. Howard Berman (staff contact: Stephanie Williamson 5-4695); and S. 484, sponsored by Sen. Dianne Feinstein (staff contact: Ahmad Thomas 4-3841), legislation to eliminate both the GPO and WEP.

## PREMIUM CONVERSION TO EASE THE HIGH COST OF HEALTH CARE FOR FEDERAL ANNUITANTS AND MILITARY RETIREES

- Since 1998, Federal Employees Health Benefits Program (FEHBP) premiums have increased by nearly 10 percent but each year more frequently above that amount each year, while cost-of-living adjustments (COLAs) for annuitants have increased by an average of just over 2.5 percent.
- Currently, federal employees and annuitants pay an average share of 29 percent for FEHBP premiums, and the federal government contributes 71 percent. Federal annuitants pay for their share of FEHBP premiums with after-tax funds withheld from annuities. "After tax annuity dollars" are defined as annuities received after income taxes are paid.
- Federal tax law (Internal Revenue Code, Section 125) presently allows employers in the public and private sectors to permit their employees to pay for health insurance with pre-tax dollars—wages excluded from both income and Social Security payroll taxes. *For example, if a federal employee's annual share of an FEHBP premium is \$1,700, then his or her adjusted gross income would be lowered by that amount for purposes of filing personal income taxes.* These so-called "premium conversion plans" are available to most employees of large private-sector companies.
- The Office of Personnel Management (OPM) began offering premium conversion plans to executive branch employees in October 2000, and Congress extended the tax benefit to legislative branch workers in January 2001. Premium conversion saves the average federal worker about \$820 a year.
- Unfortunately, federal annuitants were not included in the new plan because the tax code is unclear on their eligibility to participate. Many current federal employees will be surprised to learn that they will no longer receive the premium conversion benefit after they retire.
- Retirees and survivors living on fixed incomes, who tend to require more health care than younger enrollees, also must shoulder the burden of increasingly high health premiums and other out-of-pocket medical costs. All federal and military retirees devoted their working lives to the common good, and health tax relief should be offered to the entire federal family as a matter of equity.

**Action Requested for Members of Congress:** NARFE asks that you cosponsor and support committee action on H.R. 1203, introduced by Rep. Chris Van Hollen (staff contact: Bill Parsons x5-5341); and S. 491, sponsored by Senator James Webb (staff contact: Adam Schiff x4-2023)—legislation to allow federal annuitants and military retirees to use pre-tax earnings to pay their share of health insurance premiums.

***(If you are interested in having a copy of these position papers to take with you to the local offices of your elected officials, you can copy them from [www.NARFE.org](http://www.NARFE.org))***



### ALZHEIMER'S CELEBRATION

*Vancouver Chapter #131 celebrated NARFE reaching the \$8 Million Goal for Alzheimer's Research at their meeting on April 7, 2009.*

*Tom Self, Felix Quinata and Juan Aflague reading the Alzheimer's Prayer.*

## RETIREMENT EQUITY FOR FEDERAL CIVILIAN WORKERS AND RETIREES

- Our newly elected officials have called for sacrifice and responsibility as they grapple with unparalleled economic upheaval and a trillion dollar budget deficit. Patriotic federal workers and annuitants want to do their part, but not if it means that they are singled out for budget cuts, while others are not asked to make similar sacrifices.
- During previous periods of entitlement reform, policymakers first discussed cutting the “big three”— Social Security, Medicare and Medicaid. However, when lawmakers realized the political liabilities of cutting a program like Social Security, which has 40 million beneficiaries (77 million by 2030), they have turned to the “captive audience” of federal retirees—a much smaller constituency (2.3 million retirees and survivors). In fact, during the budget crises of the 1980s and early 1990s, federal retirees and survivors lost \$50 billion in deferred, reduced and canceled cost-of-living adjustments (COLAs), while 40 million Social Security beneficiaries’ COLAs were not cut.
- Federal civilian retirement does not face the same solvency challenges as Social Security and Medicare because our trust fund is fully funded and actuarially sound. Indeed, while Social Security, Medicare and Medicaid will consume two percentage points more than the Gross Domestic Product (GDP) over the next 10 years, civil service retirement’s share of the GDP will shrink by 0.06 percent.
- Moreover, the retirement of the baby boomer generation does not place the same burden on civil service retirement as it will on Social Security or Medicare because the federal retirement population is a function of the size of the federal work force, not of the general population.
- According to Congressional Research Service (CRS) Social Legislation Specialist Patrick J. Purcell: “At present, there is no looming financial crisis facing either Civil Service Retirement System or the Federal Employees Retirement System. According to the actuaries of the Office of Personnel Management, both programs will have sufficient budget authority to meet their obligations for the indefinite future.” (CRS Report, “*Federal Employee Retirement Programs: Budget and Trust Fund Issues*,” May 2004).

Action Requested for Members of Congress: While civil service retirement is fully funded and actuarially sound, past deficit-reduction efforts have often targeted the benefits and compensation of civil servants. The federal civil service is often swept up in the effort to achieve political as well as deficit-reduction goals. Can federal/Postal Service workers and annuitants count on you to be vigilant in protecting the compensation and benefits of individuals who have dedicated careers to public service, often at significant financial sacrifice?

### **ALZHEIMER’S CELEBRATION (Continued)**

*Margaret Denny and Dan Jones enjoy some of the desserts available at the Vancouver Chapter #131 celebration of NARFE reaching the goal of \$8 Million.*



## TREASURER REPORT- Rex Tauscher

The 1<sup>st</sup> quarter per capita taxes are due prior to our state convention. Payment should be made prior to 1 May 2009. Note that the determination of the number of voting members for each chapter may change with the receipt of the April M-114 and M-110 reports that normally would arrive around the 18<sup>th</sup> of the month.

Note that all Federation dedicated funds for per capita taxes were returned to each of the chapters and three (3) quarters of prepaid per capita taxes were also paid back to the chapters during the months of July, August and September. This repayment was required to make the transition into the new method of per capita tax collection. Repaid amount totaled \$7,003.63.

Your IRS Form 990-N are due again with a due date of 15 May 2009. Review of the following IRS web site; [www.irs.gov/app/ePostcard/searchFromResults.do](http://www.irs.gov/app/ePostcard/searchFromResults.do), shows four "4" chapters already submitting their 2008 forms and three "3" chapters not listed for their 2007 form submittals. An additional note to all chapters, please include with your next years submittal your alternate/other name following the block for your legal name which is "NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION". Other name could be "NARFE Chapter 1701"; "NARFE Olympia-Timberland Chapter 236", or "Walla Walla Chapter 0237 of NARFE". By adding this alternate name the identification helps identify which chapter entry has been completed. Note that if you do not file the Form 990-N or a 990 EZ by next year the IRS will drop you from the nonprofit organization data base.

Please note that all mail sent to the WSFC Treasurer should be mailed to **REX TAUSCHER, WSFC-NARFE, Treasurer, PO Box 5025, BREMERTON, WA. 98312-0462**. This is not my home mailing address, but NARFE Chapter 181, Bremerton post office box. Mail sent to my home address is subject to loss due to remote location and frequent removal of items by parties unknown. New postal employees have recently returned mail to individuals even though they have been correctly addressed, so if returned please resubmit.

### WSFC Treasurers Net Worth Report

30 April 2008		\$45,461.50
20 March 2009		
Checking	\$9,660.96	
Savings	\$302.13	
Certificates of Deposit	\$32,266.17	
<b>Total Net worth 3/20/2009</b>		<b>\$42,229.26</b>

### ITEMS OF FINANCIAL CONCERN

OPERATING FUNDS FOR THE FEDERATION COME FROM THREE SOURCES;

10% FUND

PER CAPITA TAXES FROM CHAPTERS

NATIONAL MATCHING FUNDS

Our Washington State NARFE membership continues to drop from 9,016 in 2006; to 8,304 in 2009 a 712 member decrease even though this is an increase for the last several months we still have a lot of recruiting and retention to do. This will result in an income decrease of approximately \$1,600 for the coming year if we are able to maintain our current membership levels. The decrease in membership will have an impact on our budget for the coming year. If you noted the 2008-2009 budget was presented as a deficit budget with additional incentives to attract and reinstate new and current members. Our budget for 2009-2010 is a balanced budget based on projected income for this next fiscal year.

Rex



## EDITOR – Dave Seesholtz

### NEWSLETTERS:

One of the biggest problems we have in communicating with NARFE members is that only 10 percent of them ever attend a chapter meeting. This means that the only contact we have with 90 percent of the membership is by telephone calls, e-mails, personal letters or newsletters (printed and mailed or sent electronically). It would be a great situation if every member had a computer with fast Internet service and compatible word processing software and the knowledge to use it. Someday in the future this will probably be true. The fact is that today we have members with no computer, members with older computers, and many members that don't know how to use their computer. Newsletters are presently our best option.

Most of our often-stated problems with NARFE, declining membership, poor participation in meetings and leadership, are the direct result of not communicating with our members. For a chapter to operate successfully it is necessary for the membership to receive some basic information in a timely manner. Following are a couple of reasons we need to communicate regularly with all of our members:

- **Increase Chapter meeting attendance** - If you are disturbed by the poor turnout of members to your chapter meeting, it is probably because they didn't receive a notice at the right time about the meeting. I have a tendency to forget, from one meeting to the next, important information. I need to be reminded in a timely manner that the meeting is next Tuesday at noon and what the program will be about. I guess that's why my doctor's office calls to remind me that I have an appointment tomorrow. They know from experience that their patients sometimes forget about even a life and death situation.
- **Retention of members** - Many members dropout after the first or second year when they receive their dues renewal notice in the mail and it includes the chapter membership fee. If they have not received any contact from the chapter (a monthly newsletter) they will question why they have to belong to a no service chapter.
- **Increase involvement** – The more members we can encourage to write or call their two senators and Congressman the greater our chance to influence legislation that affects our retirement benefits.

At the October WSFC Executive Board the following minimum standard for a chapter newsletter was adopted:

- must be mailed to members at least quarterly

- contain basic information on the time, location and program(s) for the next meeting(s)
- contain contact information for chapter officers

The board also **adopted a proposal to provide a \$50 grant to chapters that bring their newsletter up to the newly adopted standard.** In the last Federal Reporter there was a list of the 8 chapters who do not meet the standard. If you are the President of one of these chapters and want to receive a grant, contact me and we can discuss your plan. The grants will be made at the state convention. At the present time there are two chapters that qualify for a grant.

**Poulsbo Chapter 881** started to put out a quarterly newsletter in December.

**Kelso/Longview 1070** has contracted with Vancouver Chapter to be included once each quarter in their newsletter. They paid for the additional cost up-front for the entire 2009-year. President Dale has agreed that when a chapter participates with another chapter that the grant be split between both chapters.

Please think about it. If you were a new member and didn't receive a newsletter from your NARFE chapter during the year, would you renew your dues? How would you know when and where to go to a meeting? How would you know if you wanted to go to the meeting?

Dave

### NARFE DUES REFEREDUM – Editorial – Dave Seesholtz

In September we will all be asked to vote on a referendum that will provide a single dues for all new members. The proposal by National looks good if you are serving at the National Office or Federation. They both get substantial increases in revenue. Some chapters would lose substantial revenue while others would gain.

I think that it could be trouble for chapters because, as written, it mentions a specific figure of \$9.00 to go to chapters. We should all be aware that inflation is predicted to soar in the next several years as the economy recovers and the national debt increases. National may be back raising dues again in just a few years. The Federations will be ok because they will continue to receive 10% of the new NARFE Dues. What will happen to the chapters?

I would hope that we could have open discussion with our national officers at the WSFC Convention. My proposal would be to send 25% of the NARFE Dues to the chapters.

Unless there is open discussion and a willingness to make a change, I believe any referendum will fail.

Dave

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