

NARFE News Tri-Cities Chapter 1192



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES (NARFE) ASSOCIATION
ADVOCATES FOR CURRENT AND FORMER FEDERAL EMPLOYEES!!

VOLUME 2006, ISSUE 3

JULY-AUGUST-SEPTEMBER 2006

MEETINGS: 1ST WEDNESDAY OF EACH MONTH @ 11:30 AM, RED LION HOTEL AT COLUMBIA CENTER - KENNEWICK
NO MEETINGS - JULY & AUGUST

2006 Chapter 1192 Officers

Clark Crouch, President/NARFE-Net	946-1558
Carl Gallion, V-P	967-9161
Joseph Kuhns, IPP	586-6848
V. Lee Hobbs, Secretary	375-5132
Verneice Skinner, Treasurer	627-2053
Don & Mary A. Binder, Legislative	585-1393
Mary Goldie, Co-Service Officer	582-8757
Nancy Schreckhise, Co-Service Officer	585-7558
Lyell Bingham, Alzheimer's-946-9444	
Wm. (Bill) Darke, NARFE-Pac	375-7757
Hazel Elliott, Public Relations	542-8286
Vicki Ravely, Public Relations	547-3007
Anne M. Ross, Sunshine	586-3355
Estelle Bellefeuille, Parliamentarian	783-8461
Marguerite Rosson, Hospitality	582-5995
Johanna Caylor, Membership/ News-letter	Cell 308-6664 375-0739
Al Rizzo, Deacon	375-0446

PRESIDENT REPORT (Clark Crouch) We have some really special meetings coming up.

First, for our September 6 meeting, we have invited the candidates who are running for Representative in Congressional District IV to be our guests. Hopefully, all will accept the invitation to share their views so that we can be better informed voters in both the primary and general elections.

The October 4 meeting, we are inviting the heads of local federal

agencies to be our guests. The featured speaker will be Lanny Ross, Region IX – National Field Vice-President, NARFE, speaking on “**New Directions in NARFE**” and emphasizing the fact that we are a nonprofit and nonpartisan organization working in the interest of all current and retired federal employees on employment and retirement issues.

In November we will hear about Regional Medical Resources from Jim Hall of Kadlec Medical Center. Medical resources in the Tri-Cities have five seven three five mushroomed over the past several years and the quality of care has been enhanced in many areas. That's great news for all of us!

Also in November, we will be electing chapter officers and anyone interested is encouraged to step forward...new officers bring new energy and ideas! Elective officers are president, vice president, secretary, and treasurer. In addition, there are many opportunities to become involved in appointive positions. So, come on out! (and bring an inactive or potential NARFE member).

VICE-PRESIDENTS REPORT

(Carl Gallion) **FOOD FOR THOUGHT - AND ACTION!** Our 2006 NARFE National Convention in Albuquerque, NM in September is rapidly approaching. There are some issues that are going to come before that assembly that will affect you in the future. An excel-

lent article is published in the June edition of NARFE *Retirement Life* by past national president Frank Atwater. He talks about the following issues:

Mandatory Chapter Membership (MCM): This issue allows members to elect to belong ONLY to the National organization...and not belong to a chapter. This seems the way to go in light of many of our chapters closing or consolidating. But being a “grass-roots” organization, we need strong chapter involvement to organize and assist members with interactions at local political offices.

One Member-One Vote (OM-OV): Chapters voting at National Convention elections and on National issues vote by qualified “delegates”, a number equal to a percentage of chapter members. This means “all or nothing” voting...no split votes. OM-OV would publish a ballot in the NARFE magazine that is sent to all members current in their dues and voting would be mail-in - thus giving everyone who is a qualified member the power to cast a vote. It can't be more democratic than that!

One Dues Structure: Current management of dues is cumbersome with so many different schedules to consider. If this passes, a single “dues” will be collected by National for everyone to include chapter dues that would be standardized across the whole country. This surely will involve a hefty increase in everyone's dues and give no priority for dues with-

holding, multi-year dues, or CFEs.

YOUR ACTION. You need to think of how you want our delegates to vote. We need to give Johanna and Sig (our delegates at present) our feedback. Send your thoughts to Sig Preston (Sigbo1925@cs.com) and Johanna Caylor (caylorx2@aol.com), or to Chapter President Clark Crouch (clark@crouchnet.com). We are planning a special meeting of the Executive Board in August to air our two eight nine five personal thoughts and help guide Johanna and Sig as they represent us at the upcoming National Convention.

SECRETARY Comments (Lee Hobbs) How many of you find it painless to have your NARFE dues withheld from your annuity check? For those who do not use this method, please seriously think of changing. Years ago, I always had to remind myself before the mail-in date and think "if I squeeze by this paycheck and wait another two weeks, will it reach its destination on time." I learned in a short time that by having Dues Withholding, I don't even think about it nor do I even miss those few dollars -- I KNOW it's automatically taken care of.

HR News (DOE-Friday Facts for Feds) Vendors Selected for Supplemental Dental and Vision Benefits Program – OPM recently issued a news release regarding the selection of vendors for the new Federal Employee Dental and Vision Insurance Program (FEDVIP). A copy of this notice is available by linking to: <http://www.opm.gov/news/opm-selects-vendors-for-supplemental-dental-and-vision-benefits-program.1044.aspx> The new program will be offered during this year's FEHBP Open Season which begins November 13.

MEET YOUR CHAPTER OFFICERS: *A warm welcome to our new Legislative Co-chairs Don and Mary Binder!* This spring, your chapter leadership asked us if we would consider being the chapter's legislative co-chairs. We guess they figured since one of us is currently spending most of "his" time in Washington, DC, while the other is spending most of "her" time in Washington State, that we would have a leg up on information from both coasts. Not sure how true that is, but we are honored to have been asked and will certainly try to live up to expectations.

Don spent 37+ years as a federal employee prior to retiring in 1999 and began consulting work. His background is primarily human resources along with several years in emergency management and disaster preparedness. He began his career with Social Security Administration in Baltimore and ended it with the U.S. Army Corps of Engineers in Washington, D.C. However, in between he spent many years in San Francisco and at Fort McCoy, WI. After retirement, he began working as a consultant for the Corps of Engineers in Washington, D.C., and continued in that capacity until the Katrina disaster last year. Since then, he has been back on government rolls in DC. overseeing a new program for the Corps that re-employs federal retirees to help in disaster relief without an offset to their annuity. We expect his work in DC. will continue for at least another year.

Mary Alice recently retired from government service as the public affairs officer at the Army's Umatilla Chemical Depot in Oregon where she's worked for the past 7 ½ years. Her government career began as an elementary teacher at Fort Bragg, NC. Other government teaching assignments took her to: Stuttgart, Germany and San Francisco, CA. where she met Don and made a career change from teaching; Fort McCoy; and, Washington, DC., Pueblo, CO., and finally, Umatilla. OR. While her career covered teaching, human resource work, and a smattering of other assignments, she had worked in public affairs for the Army since 1988.

As your chapter legislative co-chairs, we hope we can help you keep abreast of major issues that either are or could impact you. Further, we can help ensure issues are understandable, and let you know how you can help – how you can make your voice heard.

Please feel free to contact us. While we will both be away from home for a significant portion of the next few months, we will be checking our e-mail, home messages and we do have cell phones. We look forward to hearing from you. Contact information for us is as follows: Don's e-mail: don_binder@msn.com, cell phone: 509-378-1013; Mary's e-mail: mary_binder@msn.com, cell phone: 509-378-2494; and home phone: 509-585-1393.

On Pages 3-4 of this newsletter, we have included an "OPINION SURVEY." Please take the time to complete this survey and mail it back to Clark Crouch OR you can print page 4 on our website www.narfe1192.org, fill it out with your comments and mail it. We hope you will take the time and participate.

SERVICE CENTER NEWS (Mary Goldie and Nancy Schreckhise) - National Active and Retired Federal Employees Association (NARFE) President Charles L. Fallis announced today that his organization is unalterably opposed to a proposal sent to Congress this week by the Office of Personnel Management (OPM) for legislation to allow Blue Cross/Blue Shield (BC/BS) to offer Health Savings Accounts (HSA) in the Federal Employees Health Benefits Program (FEHBP).

Section 8903 (1) of Title 5 of the US Code authorizes one government-wide "Service Benefit Plan" to offer two levels of benefits. BC/BS is the Service Benefit Plan. OPM's request follows-up on the President's FY 2007 budget recommendation to Congress that they amend Chapter 89 to allow the Service Benefit Plan to offer three, instead of two, benefit levels which will enable BC/BS to offer an HSA.

"We have been saying since 1995 that these controversial plans are a bad deal for federal employees and retirees of any age who have moderate-to-high health care costs or who are living from paycheck-to-paycheck and cannot afford to pay a high deductible or adequately fund a health savings account," Fallis said. Such concerns

were confirmed by a January 2006 report of the nonpartisan Government Accountability Office (GAO), which found that HSAs tended to attract younger and wealthier FEHBP enrollees. "We believe this trend will continue, and if HSAs become more popular, premiums for comprehensive plans could increase and/or benefits could be cut," Fallis added.

BC/BS's brand loyalty and considerable marketing resources could significantly increase HSA enrollment in FEHBP if they decided, and were allowed, to offer such an option. "NARFE urges Congress to oppose any plan to further expand HSAs in the FEHBP, including the latest legislative proposal OPM has forwarded to them," Fallis concluded.

Chapter Service Officers are available to assist and support members, their families and survivors to take the proper actions to obtain and retain their annuities and health care, long term care and federal group life insurance benefits.

The Service Center is located in the U. S. Federal Building, 825 Jadwin Avenue, Richland, WA. Room 137 and is open Tuesday mornings from 9:30 a.m. to 11:30 a.m., telephone (509) 373-9536. You may contact the Chapter Service Co-Officers (Nancy Schreckhise, (509) 585-7558 and Mary Goldie, (509) 582-8757) at any time.

NARFE-PAC (Bill Darke-Chairman): *"Action may not always bring happiness, but there is no happiness without action. - Benjamin Disraeli"*

As we continue into this Congressional election year, it's important for all of us to keep the above quotation in mind. While we may not always succeed in getting support for our issues in the Congress, our continued lobbying actions keep our senators and representatives aware of our positions, and keep them aware that we are watching their actions with interest. It is important to remember also that we may be winning by not losing benefits in the current political and economic climate. When we go to the polls, we should support those who support our positions, regardless of party.

At our recent NARFE state convention, Loretta Slettene provided some three eight two five hand-made dolls that were sold, with the proceeds going to NARFE-PAC. I would like to thank her for her support.

Please contribute what you can afford to NARFE-PAC, and keep after the politicians and let them know your feelings on our key issues.

LEGISLATIVE - NARFE Issues - Why should you care? Mary and I recently finished reading through the July *NARFE Retirement Life* magazine. Several articles and columns struck particular cords with us, so we'd like to share some thoughts and hopefully, bring you up to date on several key retiree issues.

But first, who are we, you may be asking. Good question! *Communication 101* - identify yourself; let your au-

dience know something about you. Therefore, we'd like to introduce ourselves to you, our reading audience, in the sidebar article on Page 2. OK, now that introductions have been made, let's talk issues. Wait, hold on, don't stop reading yet or start thinking this is too complex for me, I'm on summer vacation, this doesn't pertain to me, I've heard all this before, I'm just one voice what can I do, etc. Hang in there with us for just a few minutes.

If you don't think one voice, one vote can make a difference, reflect back for a minute on the difference one, yes, one vote made many, many, MANY years ago on whether English or French would be this country's national language. So yes, your voice, your vote can make a difference.

If you attend chapter meetings and/or read the monthly *NARFE Retirement Life* publications, you know there are two major legislative issues NARFE is following - Premium Conversion and Social Security Offsets. We expect both to be topics of discussion at the upcoming NARFE 2006 National Convention in Albuquerque, N.M., Sept. 9 - 14.

Premium Conversion - what is it and why should you care? House Resolution (H.R.) 994 would allow civilian and military retirees to pay health care premiums with pre-tax dollars as Members of Congress, their staffs and all federal employees can do. Let's use Mary as an example. As a *current federal employee* she was paying about \$100 a month for medical insurance through the Federal Employees' Health Benefits Program. Multiply that by 12 months and you get \$1,200 - all of which was *non-taxable income*. As a *retiree*, it is ***taxable income!*** A big difference - making less but paying more, proportionately, in taxes, is an issue for many people, including our NARFE leadership. Recently, Rep. Doc Hastings became a "cosponsor" of **H.R. 994**. Both Washington Senators Patty Murray and Marie Cantwell are also cosponsors. While this does not guarantee they will ultimately vote in support of the proposed resolution, it is at least a step toward gaining their votes. NARFE leadership is asking members to help ensure elected officials such as Senators Murray and Cantwell and Representative Hastings continue to support this initiative by contacting them and asking them for their continued support.

The other major legislative initiative NARFE is working is Social Security Offsets. There are two issues NARFE is supporting - repealing or amending the Social Security Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). The July *NARFE Retirement Life*, has an excellent 4-page pullout section devoted to these issues, with good, easy-to-understand information and examples. We encourage you to read this pullout if you have not already done so. As stated in the magazine, the pages are designed to be taken out, copied and shared. *Regarding GPO* - as the pullout states, "Present law prevents many federal, state and local government retirees who were first eligible to retire in December 1982 and later from collecting both a federal annuity based on their own work and Social (*Cont. on Pg. 5*)

OPINION SURVEY

In order to better serve you, we are gathering information and opinions from current federal employees and retired chapter members regarding their knowledge of and expectations for NARFE, chapter operations, and changes desired to make NARFE more responsive to their needs. Please complete and mail this survey to: CLARK CROUCH, 1541 JADWIN AVE, RICHLAND, WA 99354 OR EMAIL: clark@crouchnet.com

NARFE OBJECTIVES, GOALS AND ACCOMPLISHMENTS

1. Are you aware that the NARFE mission is to support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
2. Are you aware that the NARFE mission is also to promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
3. Are you aware that NARFE's objectives include representing civilian annuitants and potential annuitants in negotiations with the agencies of the Executive Branch of the government, and with the Congress, in order to gain greater retirement benefits for them and their dependents? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
4. Are you aware that it is NARFE that every year assures that our COLA is paid at the beginning of each year despite constant attempts by the Congress to delay or reduce or eliminate the COLA? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
5. Are you aware that it was NARFE which led the battle for survivor benefits? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
6. Are you aware that it was NARFE which led the battle for FERS? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /
7. Are you aware that NARFE is the leading organization fighting for Premium Conversion and the repeal of GPO/WEP? YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /

CHAPTER OPERATIONS AND PREFERENCES

Are you aware that members must belong to a chapter and pay both national and chapter dues?

YES / / NO / / I WAS NEVER MADE AWARE OF THIS / /

As a federal employee and a chapter member, are you satisfied to be a chapter member? YES / / NO / / NO OPINION / /

If your answer to the above question is **YES**, please select the reasons why from the following list?

- | | |
|----------------------------------|---|
| / / Chapter Meeting Programs | / / Access to a local Service Officer for help with personal issues |
| / / Legislative Discussions/News | / / Opportunity to affect NARFE policy |
| / / Chapter Newsletter | / / Chance to hear of and ask questions about NARFE activities and policies |
| / / Opportunity | / / Comments: _____ |

If your answer to the previous question was **NO**, please select the reasons why from the following list:

- | | |
|---|---|
| / / Meeting programs are boring and uninteresting | / / The newsletter is not interesting nor informative |
| / / I have other things to do at that time | / / I feel that chapters are ineffective |
| / / I just don't like meetings | / / Too much business/not enough social interaction at meetings |
| / / No one greets me or talks to me at the meetings | / / Too much social interaction/not enough business at meetings |
| / / The chapter dues (\$10) are too high | / / I would prefer to not belong to a chapter |
| / / Comments: _____ | |

Have you ever volunteered to be a chapter officer or committee person?

YES / / NO / /

Have you ever suggested a topic or written an article for your chapter newsletter?

YES / / NO / /

Have you ever been a chapter delegate to a Federation or National Convention?

YES / / NO / /

Do you talk to other members, especially new members, at chapter meetings?

YES / / NO / /

Have you ever attended a chapter Executive Board meeting?

YES / / NO / /

When was the last time you wrote, emailed, or telephoned your members of Congress about a NARFE related issue?

Last Week / / Last Month / / Last Year / / Never / /

Do you think you should have a choice as to whether you belong to a chapter or not?

YES / / NO / / NO OPINION / /

Should chapters be eliminated in favor of a national corporate type NARFE organization?

YES / / NO / / NO OPINION / /

Do you think **every** member of NARFE should be given one vote to elect national officers?

YES / / NO / / NO OPINION / /

CURRENT FEDERAL EMPLOYEES MEMBER OPINIONS

As a current federal employee (CFE), do you approve of being in a local NARFE chapter?

YES / / NO / /

Would you prefer, as a CFE, to be in an all CFE chapter within a local geographical area?

YES / / NO / /

If you belonged to an all CFE chapter, would you try to attend meetings held in the evening?

YES / / NO / /

Do you object to paying chapter dues as well as your national dues?

YES / / NO / /

Do you know, the more chapter members – the more political clout with congress persons?

YES / / NO / /

Would you be interested in joining an online (internet) chapter?

YES / / NO / /

The answers you furnish on this survey will provide some data for the use of your chapter officers.

Individual answers will not be identified with your name and will only be used for statistical purposes.

PLEASE ADD YOUR COMMENTS → → →

(Continued from Page 3) Security benefits based on their spouse's work record. There are approximately 335,000 beneficiaries currently affected by the GPO, and that number grows by about 15,000 annually." Note, this law can affect federal, state and local government retirees. Regarding the WEP - again, as the pullout states, "Current Social Security law includes 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/her own earnings. There are approximately 755,000 beneficiaries currently affected by the WEP, and that number grows by about 60,000 annually." Once again, this law can affect federal, state and local government retirees. As the July NARFE - *Retirement Life* states, "one of NARFE's top legislative goals is to ensure fair Social Security benefits for government retirees." Yes, there is a cost, and "NARFE members must be aware that this corrective legislation carries a price tag." If you contact a member of Congress, note the information provided on Page 35 in the pullout.

We are also watching with interest each month's consumer price index figures, which will ultimately determine federal government retirees 2007 COLA - Cost of Living Adjustment. Simply put - your "pay raise" effective January 2007. As of the end of May, the index - the difference between the third quarter average for 2005 and 2006 - was 2.9 percent. This is a significant difference from the figures we've seen in the past few years. It reflects the cost of living increases - gasoline prices alone have certainly gone up, as just one example! The 2.9 percent difference will most likely change between now and the end of September - the end of the government's fiscal year. Stay tuned; we are.

So, what does all this mean to you, to our NARFE chapter here in Eastern Washington? The obvious, of course - these issues can directly affect your pocket book, your quality of life. But in an even bigger picture, they can ultimately affect who is attracted to government service - whether federal, state or local - or who ultimately decides to stay and make government work a career vs. a temporary job and merely a stop in a career path. Therefore, we encourage you to continue to watch, listen, read and ask questions. Remaining involved is KEY. Remember, if all of our individual voices are working together as an effective group, we will be heard. Our elected legislators are a phone call or an e-mail message away. Calling Maria Cantwell's or Doc Hasting's local offices, for example, and asking for their support is truly just a phone call. (Note: Due to security issues since 9/11, sending letters or post cards is discouraged.) This is not the time to say, I don't write well, I don't know the issues well enough to voice an opinion, I'll leave the calling or writing to someone else. If we want to maintain our benefits, if we want "fairness" as NARFE leadership has stated, if we want to continue to attract young people to government service, *we all must continue to care and work toward that end.*

Summertime - and the livin' is easy ... yup, we truly hope

you are enjoying this time of year. But we also hope you can take a few minutes to read the July *NARFE Retirement Life* and future issues, to check NARFE's web site (www.narfe.org) for the latest information and updates, or even call the toll-free, 24-hour NARFE Legislative Hotline, 1-877-217-8234.

Finally, following is contact information for your Washington State U.S. Congressional representatives:

Senator Patty Murray - 509-453-7462 (Yakima office)
402 E. Yakima Ave., Ste 390, Yakima, WA 98901
<http://murray.senate.gov/email/index.cfm>
email - murray@murray.senate.gov
Senator Maria Cantwell - 509-946-6937 (Richland office)
825 Jadwin Ave., Rm G58A, FB, Richland, WA 99352
<http://cantwell.senate.gov/contact/email.cfm>
email - Maria@cantwell.senate.gov
Representative Doc Hastings - 509-543-0396 (Pasco office)
2715 St. Andrew Loop, Ste. D, Pasco, WA 99301
<http://hastings.house.gov/ContactForm.aspx>
email - doc_hastings@houseemail.house.gov

HIDDEN NUMBERS - The unclaimed hidden numbers in the last issue were: **Bernice L. Martin (1302), George Sanders (5435), and Peggy Sue Nazarali (7634).** Sorry! The hidden numbers are the last four digits of members ID#. Two of the 3 are CFE's. Three (3) new hidden numbers in this issue. If you read the newsletter on our website - be sure and look closely for your number!! Print and bring it to the September 2006 Chapter Meeting and you will receive \$5.00 OR if you live out of state - mail the section with your ID # to Newsletter Editor and you will receive a \$5.00 reimbursement.

SUNSHINE NEWS (Anne Ross) Please call 586-3355 to notify me of anyone you feel may need cards.

Sympathy and Condolences to the following NARFE family members and/or co-workers: It is sad to lose friends but what great memories we retain. Howard Ennor (lost his wife Lucille at Hospice House; they were married 66 years); Betty Gallagher now joined her husband George who passed away January 2005; and Doris Van Hamme (lost her husband George of 62 years). Albert "Sam" Schuster is very much alive as it was his brother Arthur who passed away November 2005. Until recent confirmation, I didn't know Sam was Albert. Sorry Albert.

NEWSLETTER (Johanna Caylor-Editor): MEMBERS with email capabilities-IF you receive a hard copy of the newsletter and you have a computer, please send me an email and I will delete your name from the mailing list. It will be posted to our website for all members to read and/or download. (Editor)

MEMBERSHIP NEWS (Johanna Caylor) **WELCOME** to our **new** chapter members MAY thru JUNE 2006: Dana Alderson & Sherry Martin (USPM), Joseph R. Judy, and Amber and Everett Grimmert (Umatilla Depot).

Reinstated members: Marjorie Patty Maxson, **Transfer In:** Annabelle Risher, **D/W:** Jack Keating, **Recruiters**

include - National Office, Johanna Caylor and Autie Bergman (Chapter 1070). **Dropped members** – I'm sorry to say that listing dropped members in the newsletter has not been a very effective way of reinstating our members so I will not list them by name. We are hoping that your renewal notice was misplaced and if you are suddenly missing your monthly NARFE – Retirement Life magazine for up-to-date information and of course, OPEN SEASON for your FEHBP this fall and you won't be receiving the timely information. You will receive this newsletter in hopes that you will reconsider your choice and renew your NARFE membership. If you have misplaced your renewal slips, retirees can mail your \$39.00 checks to Johanna (return address) for transmittal to the National Office. If you are CFE's and need another renewal notice, please contact me.

ALZHEIMER's REPORT (Lyell Bingham) I am happy to report that we made a \$500.00 profit on the WSFC Federation Alzheimer's Raffle. The WSFC and Chapter 1192 would like to thank everyone for supporting Alzheimer's Research!

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