



NARFE

National Active & Retired Federal Employees Association
Protecting the Future for Retired and Current Federal Employees

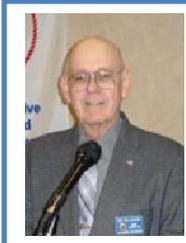
Chapter 182 Reporter

Las Cruces, New Mexico Volume 16, Issue 3 – Oct 2015

National Web Site: www.narfe.org

Local Web Site: <http://www.narfe-nm.net/ch0182/ch0182.html>

PLEASE JOIN US AT OUR GENERAL MEETING AT OUR NEW LOCATION – OCT 10th



President's Message (Roy Willoughby)

Our first Chapter meeting at the Hilton Garden Inn was a great success featuring our two National Senatorial representatives addressing most of the critical issues facing our Nation and our personal lives.

A specific point was made by our Chapter to the representatives that, in the future, we expect more direct action on our NARFE issues and not just the usual co-sponsoring of those issues.

For our October Chapter meeting we will be welcoming the Federation President, Janice Baker and the Southwest District Vice President, Marian Thornton.

The Board of Directors has started calling the Chapter Membership as part of the "Chapter Membership Contact Event" for personal contact and to make sure that our records are up to date.

In addition, the exciting and personally profitable Membership Drive Contest is now in full swing. Please see the details in the Membership part of this newsletter.

We just got back from a very interesting and informative NARFE Gathering in Truth or Consequences on the 25th & 26th of September with eleven of our Chapter members attending. The Gathering's Headline should read "NARFE Dedicated to Legislative Advocacy". This was the main presentation with important discussions on the main goal and thrust of our NARFE organization. As part of this process Mary Ellen McKay is our Senatorial Legislative Liaison (SLL) to Senator Tom Udall and Sharon Reese is the Federation Legislative Coordinator. Both are members of our Chapter. The plan is to have active and continuous contact with our Legislators so they are totally informed about NARFE's critical issues.

Continued on Page 2



Speaker For Oct 10th Program

Our keynote speaker will be **JANICE BAKER**, NM Federation President, who will update us on the status of the NM Federation. It will be an interesting and informative presentation.

Marian Thornton, the Southwest District Vice President, will also be in attendance.

Please attend this meeting and get acquainted with our NARFE leadership.

Time & Place: The Hilton Garden Inn, 2550 Don Roser Drive. Doors open at 8:30 a.m. Breakfast Buffet Cost: \$13.
Reservations: Call Carol Main (382-7686) or Carol Decker Smith (522-3033) by 6 Oct.

(Franklin McKay, Program Chair)



**Sunshine
Report**



**Marcele
Skelton**

Fall is definitely in the air. We are enjoying many days of sunshine, but it cools off during the night. We also had some welcome rain that led to a greener desert.

While I was talking with some of our members on my membership contact list, I learned of two members who had experienced health issues during the past several months. A get well card was sent to **Ruth Hoff** and to **Clara Hoffer**. We hope you both are recovering and in improved health.

A sympathy card was sent to the family of **Evelyn Horst** who passed away in early August. A sympathy card was also sent to **James Withers** on the death of his wife.

On a happier note, a wedding card was sent to **Carol Decker** and **Norman Smith** who were married right after our September NARFE meeting. Best wishes and congratulations to you both.

Please contact me if you know of a member who has passed away, is ill or could use a little sunshine in their life.

(Marcele – 575-521-4954)



HAPPY HALLOWEEN



President’s Message Continued

The other main area of discussion at the Gathering was the “Strategic Planning Committee (SPC)”. Ted Van Hintum (representative on the SPC) and Rodney Adelman (Region VII Vice President) presented considerations being developed for the future of our NARFE organization and solicited comments and ideas from the attendees.

Finally there were presentations on Recruitment and Retention, but with a very interesting open discussion on listing how Chapters could be more effective. These results will be made available later along with more detailed information on all of the Gathering’s subjects.



**Budget Report as of 19 Sep 2015
(Cathy Phillips, Treasurer)**

The 2015-16 Approved Budget is \$4,050.

Income earned to date is \$2,509 which is comprised of membership dues and \$900 from the garage sale held last May. I analyzed the dues from last year to this year and the percentages were meaningless. So I am projecting a 15% reduction of last year’s dues for the Oct 2015 through Mar 2016 timeframe which comes to \$1,372. From the trend in declining membership this may be an optimistic projection.

The Chapter expenses to date are \$960 which includes, but not limited to, the liability insurance, postage for newsletter, newsletter printing, document retrieval and post office box rental. The two hard items for payments are the permit to mail newsletters, estimated at \$225 (due in Mar 2016) and the Per Capita obligation to the Federation, estimated at \$575. The postage account to mail the newsletters has \$181 in it and an additional \$200 is estimated to be needed by Feb 2016. Projected printing charges thru Mar 2016 are \$450.

Based on above information, the projected funds available for chapter initiatives, committees and other expenses is \$1,471 (income \$3,881 less expenses \$2,410). If anyone has comments or is interested in assisting me on either the budget and/or treasurer reports, please contact me at clp_lascruces@comcast.net. I am recruiting now, March comes very quickly!



NARFE-PAC (Mary Ellen McKay)

My reports at Chapter meetings are usually pretty short and always include a request for donations. But there is more than just a request for funds.

These are the 6 reasons to give to NARFE-PAC:

- 1) NARFE-PAC is the third leg of our advocacy strategy stool.
- 2) Dues money and general funds cannot be directed to NARFE-PAC.
- 3) There is strength in numbers.
- 4) NARFE-PAC makes NARFE politically relevant.
- 5) NARFE-PAC helps build relationships.
- 6) NARFE-PAC helps our strongest supporters become congressional leaders.

We are in the second quarter of the two-year cycle (2015-2016) for congressional donations. I want to quote from an e-mail from Jason Freeman, Political and Legislative Specialist with the National Active and Retired Federal Employees Association: "So far this cycle NARFE-PAC has given \$5,000 to Rep. Ray Ben Lujan. That is the only NM member of Congress we have given to thus far. It is somewhat unique that we have given \$5,000 to his campaign so early. However, as chairman of the Democratic Congressional Campaign Committee (DCCC) Rep. Lujan is in a unique position to influence other members/candidates policy positions. He has also reached out to NARFE in several ways, more than any other chairman of a national party committee has done so in several years."

I hope this gives you an idea of the thought process that goes on at the National level to determine who PAC contributions are given to.

I will continue to provide all of the information I receive, to you through the Chapter Newsletter and at Chapter meetings. When, or if, requests come from our District 2 Representative or our two Senators I will share that information as soon as I receive it. If I get information about a request for funds in a timely manner, I will also attempt to poll the membership about your feelings on if NARFE should or should not fund the request. Please, make a contribution to NARFE-PAC today to protect our hard earned benefits.



ALZHEIMER'S (Sarah McAdoo)

Come to our October meeting and join in on the Alzheimer's Raffle. You may be the lucky winner of this colorful lap size afghan made by member **Terry Bloom**.

Many thanks to **Cathy Phillips** for donating prizes, and to **Sharon Willoughby, John Reese** and **Judy James** for donating their cash winnings back to the Alzheimer's fund. We made \$78.00 at our September Alzheimer's Raffle.

Many thanks, Terry, for donating this pretty prize for our Alzheimer's fund.

Our chapter membership is 335 members strong!

54 members attended the September general meeting and

1,484 volunteer hours were reported.

Come join us at our Oct 10th Meeting!



Membership (Judy Rosco)

At last count, we had 335 members and that is great! I would like to say “Thank You” to our members who have taken on the challenge to recruit members for our chapter.

Our Membership Contest is in full swing and we are expecting those new recruits to come rolling in. Remember, each new recruit earns you \$20 and a chance to win our chapter membership contest. Here are a few tips to use when recruiting:

***If they say... “It’s too much money.”**

You respond by saying: “NARFE saves you money on legal & financial services; NARFE Premier Federal Credit Union gives members low-rate loans and a high-interest checking account; Insurance services through Mercer and GEICO; a 15% discount with Sprint and Verizon; moving services through Bekins and many more perks.

***If they say... “We’re cutting back”**

Respond by saying: “Don’t let them cut back on your existing benefits; we are stronger when we have more members to connect with their local legislators.

***If they say... “I just don’t see the benefit for me.”**

Respond by saying: “NARFE will benefit you. With your membership, NARFE can lobby more effectively to protect your earned retirement benefits.”

***If they say... “I was a member before and didn’t get anything out of it.”**

Respond by saying: I’m sorry you feel this way but NARFE protected your benefits by lobbying against laws to change the way CPI-W is calculated; changing the TSP G fund rates of return, sick leave for wounded veterans, GPO/WEP on the Social Security Fairness Act, and many more.

AND LASTLY: Why NARFE Still Needs You!

NARFE is the only organization solely dedicated to protecting and preserving the benefits of ALL federal workers and retirees.



Ways and Means

Craig Singleton

We want to express our heartfelt gratitude to **JoAnn Sherman** who made and donated this beautiful quilt to raise funds for Ways and Means in support of our Chapter.



We will be selling raffle tickets at the October, November, and December meetings.

The lucky winning ticket will be drawn at the December meeting. It will make a great Christmas present. Tickets will be \$5.00 each or three for \$10.00.



Service Officer Report (Jim Kielty)

**AUGUST CPI-W DECLINE SUGGESTS NO 2016 COLA
AND STEEP INCREASE FOR MEDICARE PART B PREMIUMS**

The Consumer Price Index for Urban Wage Earners and Clerical Personnel (CPI-W), used to determine if Social Security recipients, federal retirees, and survivor annuitants will receive a Cost-Of-Living-Adjustment (COLA) in 2016, declined by 0.1 percent in August and now stands at 233.366. This figure is 0.37 percent lower than the average CPI-W for July-September 2014, which was 234.242. The 234.242 figure is the reference number for determining if there will be a COLA in January 2016. Although the CPI-W for September is still to be released on 15 October, it is now highly unlikely there will be a COLA in 2016.

If there is no COLA in January 2016, federal retirees under the Civil Service Retirement System (CSRS) who pay monthly Medicare Part B premiums but do not receive Social Security will see a significant jump in their monthly Medicare Part B premiums due to a legal disparity in the Medicare and Social Security legislation. Those retirees who have their Medicare Part B premiums deducted from their monthly Social Security payments are protected from a rise in their Medicare Part B premiums if their Social Security benefits do not rise in 2016 because there is no 2016 COLA. Unfortunately, this "hold harmless" provision is not presently contained in the law governing the many federal employees under CSRS who have Medicare Part B but do not receive a monthly Social Security payment. Hence, if there is no 2016 COLA for federal CSRS retirees and Social Security recipients, but there is a rise in the Medicare Part B monthly premium, most Social Security recipients would continue to pay the 2015 Part B standard monthly rate of \$104.90, while federal retirees under CSRS would begin paying the higher 2016 monthly premiums. Although Medicare will not announce the monthly Part B premium for 2016 until late October, some projections indicate it might be as high as \$159.30 per month.

NARFE has been fighting this disparity for a long time, and bills have been introduced in Congress to provide the same "hold harmless" provision to federal CSRS retirees and Social Security recipients alike. However, to date this effort has not been successful. NARFE continues to seek sponsors for this legislation in the House and Senate to prevent a large Medicare Part B premium increase for CSRS retirees who do not receive Social Security. Accordingly, NARFE members should stay tuned for any new developments.

ALSO: FEHBP HEALTH FAIRS TO BEGIN IN NOVEMBER – SEE PAGE 7 FOR IMPORTANT INFORMATION.



**Chapter 182 members who attended
The Gathering in September in Truth
or Consequences:**

**(L-R) Marlene Mayfield, Bob Main,
John Reese, Carol Main, Marcelle Skelton,
Irv Skelton, Mary Ellen McKay,
Franklin McKay, Sharon Reese, & Roy
Willoughby. (Photo taken by Sharon
Willoughby)**





VP for Legislation (Sharon Reese)

The NM Federation Gathering held on 25 and 26 September in Elephant Butte was excellent and the venue was superb.

The subjects covered were Advocacy, 113th Congress Recap, Looking Ahead - 114th Congress, Top Three Threats, Current Legislation and What You Can Do.

Advocacy covered the Field Plan on the Experimental establishment of the Senatorial Legislative Liaisons (SLLs) and Congressional District Liaisons (CDLs). This covers May 1, 2015 through April 30, 2016. A resolution will be required at the NM Federation Convention in April 2016 in Albuquerque. If this passes a new Field Plan will be required making this permanent for the Federation. The second Field Plan covered June 1 through September 30th. This plan was developed to further grass roots advocacy as well as the SLLs ad CDLs furthering personal relationships with the legislative staffers in the local offices. I was pleased to report to the National Office that NM met and exceeded all of the goals in this Field Plan.

113th Congress (2013-2014) Recap showed how the federal community made contributions totaling 120 billion dollars:

 Fed-Check	
GUESTS	CHECK NUMBER
4.6 million	feds & retirees
2011 + 2012 + 2013 federal pay freeze	\$98 billion
Increased retirement contributions for federal employees hired in 2013	\$15 billion
Lost wages due to sequestration-related furloughs	\$1 billion
Increased retirement contributions for federal employees hired in 2014 and beyond	\$6 billion
<i>Thank You</i>	TOTAL \$120 billion

BT-6000

Looking ahead - 114th Congress referred to the environment on Capitol Hill, 7 years of sequestration remaining, and the budget highlights for 2016 and beyond.

The Top Three Threats: Decreasing the rate of return on the Thrift Saving Plan G Fund, decreasing federal employee pay by 6 percent through increased payroll deductions toward retirement, and reduced federal pay raise or reinstitute pay freeze.

Current Legislation covered the Federal Adjustment of Income Rates (FAIR Act), Wage Grade Employee Parity Act, The Federal Employee Pension Fairness Act, Representative Payee Fraud Prevention Act, Recovery Act to include information on Cyber Security, FEHBP Prescription Drug Oversight and Cost Savings Act, and the Competitive Service Act.

What You Can Do: Build a personal relationship with your members of Congress, call your member of Congress, attend Congressional town hall events, attend community events/parades, and send letters to your Member of Congress (this one is very important).

Continued on Page 7

Legislative Report (Sharon Reese) Continued from Page 6

There are many budget fights ahead. Federal employees are at high risk for losing their earned benefits. I'm asking members to be vigilant and let your legislators know how their actions on any bill may affect you and your family.

The only good news is that if there is a government shutdown retirees pay will not be affected; and for current employees Per Diem rates are going up, lodging averaging \$6.00 per night and meals ranging from \$54.00 to \$74.00 per day. I have asked that my total presentation be linked on the NM Federation website.



FEHBP HEALTH FAIRS TO BEGIN IN NOVEMBER (Jim Kielty)

The Federal Employees Health Benefits Program (FEHBP) Open Season for the 2016 benefits year will begin on Monday, November 9 and will conclude on Monday, December 14.

In advance of Open Season, a series of FEHBP health fairs will be held by federal agencies in the Las Cruces area. At these health fairs, federal employees, federal retirees, and survivor annuitants have an opportunity to meet with representatives of many of the federal health plans; to obtain information about plan benefits, premiums, and changes for 2016; and to ask questions of the plan representatives.

Traditionally, the two largest health fairs are held at the Loretto Towne Center in downtown Las Cruces and at White Sands Missile Range (WSMR). Other federal agencies (e.g., Border Patrol, Social Security Administration, U.S. District Court, USDA Agricultural Research Service, BLM, and NASA) also will be conducting health fairs in early November. NARFE members who are current federal employees should check with their respective agencies for more information about these health fairs.

NARFE members are reminded that the various health benefits plans no longer automatically mail paper plan brochures to those currently enrolled in these plans. To obtain a paper copy of your plan's 2016 brochure you must follow any instructions your health insurance carrier provides to you. If you have any questions, call the customer service number on your health insurance ID card. In addition, the Office of Personnel Management (OPM) website will contain on-line versions of each plan's 2016 brochure as well as other valuable information relative to the Open Season.

OPM has not yet announced the overall average increase for all FEHBP premiums or the 2016 premiums for each individual health insurance plan. This information should be available in early October. The October 2015 issue of the **NARFE magazine** contains a preview of the 2015 Open Season on pages 40-42. More detailed Open Season information also will be presented in the November and December editions of both the Chapter 182 **Reporter** and the **NARFE magazine**.

Get Well Soon!

Madeline Jennings, President of the Gallup Chapter, is currently in Red Rock Care Center in Gallup. Her beloved dogs are in a boarding kennel. Madeline has been diagnosed with a spontaneous compression fracture in her hip. It is not the type of fracture that can be repaired by surgery; it has to heal itself by growing new bone. She would love to hear from her NARFE friends. She does NOT have internet access so telephone calls or written notes are the ways to reach her. Her cell phone number is [505-870-0863](tel:505-870-0863) and her home address is 1410 Elva Drive, Gallup, NM 87301-5823. (Sharon Reese)



National Active and Retired
Federal Employees Association
Chapter 182
PO Box 16424
Las Cruces, NM 88004-6424

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You Need NARFE – And NARFE Needs You!

Chapter 182 Officers

President	Roy Willoughby
rswillowbee@comcast.net	(575) 524-9395
1 st Vice Pres. (Membership):	Judy Rosco
rosco631@gmail.com	(575) 635-7127
2 nd Vice Pres. (Legislation):	Sharon Reese
nmreeses@msn.com	(575) 532-9422
Secretary	Marlene Mayfield
mayfield195@msn.com	(575) 524-3927
Treasurer:	Cathy Phillips
clp_lascruces@comcast.net	(575) 644-5263
Alzheimer's/Newsletter Editor	Sarah McAdoo
mcadoosr@aol.com	(575) 571-6364
NARFE-PAC:	Mary Ellen McKay
memckay1@comcast.net	(575) 527-4750
Program Chair:	Franklin McKay
memckay1@comcast.net	(575) 527-4750
Public Relations:	Marlene Mayfield
mayfield195@msn.com	(575) 524-3927
Records Officer:	Carol Main
cmain@zianet.com	(575) 382-7686
Service Officer:	Jim Kielty
jkielty70@yahoo.com	(575) 523-6044

Members of Congress

U.S. Senator Martin Heinrich (D)
Loretto Town Center
505 S. Main St., Suite 148, Las Cruces, NM 88001
(575) 523-6561
<http://www.heinrich.senate.gov>

U.S. Senator Tom Udall (D)
201 N Church St Suite 201B
Las Cruces, NM 88001
(575) 526-5475
<http://tomudall.senate.gov>

U.S. Representative Steve Pearce (R) (Dist 2)
570 N Telshor Blvd., Las Cruces, NM 88011
(855)473-2723
<http://www.pearce.house.gov>

NARFE Monthly Meetings

The Las Cruces Chapter of the National Active and Retired Federal Employees Association holds a breakfast meeting on the 2nd Saturday of each month except in June, July, & August. The meeting is held at the **Hilton Garden Inn, 2550 Don Roser Dr, Las Cruces**. Doors open at 8:30am (breakfast at 8:45am), and the cost is \$13. All members, those that might be interested in joining, and guests are most welcome. Membership is open to all federal civilian employees, retirees, their spouses, and surviving spouses. For reservations, contact **Carol Main (382-7686)** or **Carol Smith (522-3033)**
8 - or email: lascruceschapter182@yahoo.com.