



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 6 – Feb 2016

National Web Site: www.narfe.org

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

***WE NEED CANDIDATES FOR OUR CHAPTER OFFICER POSITIONS
PLEASE VOLUNTEER!***



Chapter President

Roy Willoughby

I hope that everyone had a memorable and enjoyable Christmas and started the New Year with renewed expectations. And, don't forget *Valentine's Day* is coming up on the 14th. Remember your spouse, significant other or special friend.

Our December Chapter meeting featured a wonderful Christmas program by the New Desert Harmony Singers carol group. In January we were treated to a very interesting and informative presentation on the history of Fort Selden in the late 1860s by Allan Holmes.

Don't miss our February Chapter meeting with a special program by Shaunna Foster on what the City of Las Cruces offers in the way of outdoor exercise activities.

This year is the year of NARFE conventions, both for New Mexico on the 21st to the 23rd of April in Albuquerque, NM and for National on the 28th of August to the 1st of September in Reno, NV. It is very important to attend these conventions because NARFE is in the process of considering a total reorganization which will affect how we transition into the future. More details later!

Continued →



Saturday, 13 February 2016

*Program presented by
Shaunna Foster, Recreation
Leader for Senior Programs*

Please come and enjoy this interesting program. Shaunna has worked for the City of Las Cruces for 15 years and is a Recreation Leader for programs mainly for individuals over the age of 50. The programs include Hiking, Camping, Outdoor Biking, Walking, and Spin classes. She is active in Search and Rescue, on both the Organ Mountain Technical Rescue Squad and Dona Ana County Search and Rescue. She is the co-founder of the West End Art Depot, and also runs art and hiking programs for kids ages 10 to 18.

All current and retired Federal employees are encouraged to attend the meeting and become part of the group. There is a cost of \$13 (cash only) for the breakfast buffet beginning at 8:45, and reservations must be made by Feb 9th by calling Carol Main at 382-7686 or Carol Smith at 522-3033.

Place: Esparanza Room in the Hilton Garden Inn, 2550 Don Roser Drive

*(Franklin McKay
Chapter Programs Chair)*

President's Message Continued

Also, starting this month, our Chapter is seeking nominations for Chapter Executive Board officers. Irv Skelton, our nomination chair, will be more than pleased to hear from people in our membership that would be willing to serve. If you are interested or want more information about the Executive Board positions, please contact Irv at 575-521-4954.



Sunshine Report

Marcele Skelton

The last time I was writing this report, I was wishing you a Merry Christmas. We have had lots of snow and cold since then, but now we are having more sunny days, and this time I want to wish you all a very Happy Valentine's Day.

A Thinking of You card was sent to **Dorothy Hays** who fell. Dorothy, Chapter Historian, has been busy organizing our records and materials.

A sympathy card was given to the family of **Jackie Martin** at her Memorial Service. Jackie was a National Life Member of NARFE.

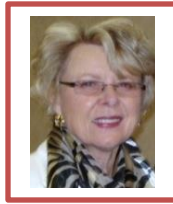
A sympathy card was sent to **Dean & Jo Ann Sherman**. Dean's son, **Brian**, passed away in Missouri. Jo Ann helps with the Alzheimer's raffle and collects breakfast tickets at our meetings.

An anniversary card was sent to **Lou and Nora Corpening** on their 44th wedding anniversary.

A birthday card was sent to **Marian Thornton**, the Southwest District Vice President.

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*)



NARFE-PAC (Mary Ellen McKay)

I am excited to share the information from NARFE Headquarters about NARFE-PAC. Beginning in January 2016 there will be a monthly

newsletter sent to NARFE-PAC Coordinators, Federation Presidents, Chapter NARFE-PAC Chairs and the National Executive Board. These monthly newsletters will help me keep you informed about contributions and disbursements.

The other good news is that based on comparisons with previous giving cycles, the contributions are up. In 2015, NARFE-PAC raised \$725,921.16 from 18,116 NARFE members. The average contribution was \$40.07. In 2015 NARFE-PAC contributed \$96,000 to 52 candidates, including \$29,000 to 21 candidates in the fourth quarter of the year. In New Mexico last year, 184 members contributed an average of \$42.30. So pat yourself on the back; we beat the average contribution nationwide by \$2.23. That's not a great big amount of money, but it shows we are on the right track. As my Mother would have said, "money is money".

I will be closely watching the disbursements list as they come out. And also, I hope we will have time to make recommendations when requests are made for contributions.

I know that people at NARFE Headquarters have studied the increase in contributions and other statistical indications about NARFE-PAC. But, my personal observation is that more members are more concerned about our earned benefits as retirees and salaries as employees. When we are concerned about these things we tend to donate to help preserve these critical aspects of our lives.

I will put Contribution Forms on the tables at the February meeting to make it super easy to contribute.

Each and every one of you deserves a big THANK YOU for all you do for the Federal family. You belong to NARFE, keep abreast of political issues, give to NARFE-PAC and perform other important tasks.

Programs in Las Cruces to help Alzheimer's Caregivers:

Alzheimer's Family Support and Early Stage Support Groups: 6 to 7 p.m. the third Thursday of the month at the Village at Northrise, Morningside, 2880 N. Roadrunner Pkwy, in the activity and exercise room. A light meal is provided. For info call Bonnie at 575-556-6117.

Family Caregivers Support Group: 1130 a.m. to 1 p.m. every Thursday at the Sunset Grill, 1274 Golf Club Road. Group allows family and caregivers to share their feelings, ideas and advice with each other. Info: Home Instead Senior Care: 575-522-7133.



December 2015 – Sarah McAdoo with a table filled with prizes for the Alzheimer's Raffle. Many thanks to the following members for donating prizes: Judy Rosco, Sharon Reese, Sharon Willoughby, Mary Ellen McKay, Cathy Phillips, and Mary Beth Reinhart. Everyone had a great time and Marcelle Skelton was the lucky winner of the beautiful wreath that was made and donated by Judy Rosco.



*Showing Their Holiday Spirit!
Judy Rosco, Marlene Mayfield &
Roy Willoughby*



The New Desert Harmony Singers performed a medley of wonderful songs at our December meeting. This group makes a difference in people's lives through the art of music.

Ways 'N Means (Craig Singleton)



Congratulations to *Sharon Willoughby* who won the beautiful lap quilt donated by *JoAnn Sherman*. A total of \$370.00 was raised. I want to thank Jo Ann and all of the members who purchased tickets.

The next opportunity available for you to support of our Chapter is:

The **ANNUAL NARFE YARD SALE** which will be held on Saturday, April 16th. Once again, we thank Roy and Sharon Willoughby for allowing us to use their home.

Details will follow in the March Newsletter. Please help us out with your donations of good useable items. Thanks for your support!



Judy Rosco
VP Membership

We have enlisted 12 new members since our Chapter Membership Contest began in September 2015. Our contest will end March 31, 2016 so keep recruiting to have a chance to win big money in the membership contests.

It is not really hard to “sell” someone on the benefits of joining NARFE. Just remember that Federal pay and benefits can be changed at the whim of Congress so we need a strong voice to represent us and the more members, the better chance we have of Congress hearing our concerns.

NARFE is not just another organization...it is the **ONLY** one in Washington, DC that works to protect your Federal benefits.





Legislation (Sharon Reese)

Happy New Year! On November 8th we will elect a new President, one Senator (incumbent Senator Martin Heinrich) and all three members of the House of Representatives. What business will get done – VERY LITTLE!

According to the House of Representatives Calendar they will only be in session a whopping total of 75 days. The big recess will be 16 July to 5 September. Hopefully this will allow time for many members to make appointments with our Senators and Representatives, and possibly have them speak at a meeting or special function.

After reading numerous political articles it is expected that Republicans will probably hold onto their majority in the House of Representatives. On the other hand, the Senate is up for grabs. Democrats need five seats to retake control of the chamber and five Republicans are facing tough re-elections in states President Obama won in 2012: Wisconsin, Illinois, Ohio, New Hampshire and Pennsylvania. The possibility of a 50/50 split remains, which will give control to the party that wins the White House, because the vice president could cast a tiebreaking vote in the Senate.

I thought I would provide a little information on both the Representatives and Senators. Since the information is lengthy this month, I am providing information on Representatives and next month information on the Senators.

Salaries: As of December 2014, the annual salary of each Representative is \$174,000. A [cost-of-living-adjustment](#) (COLA) increase takes effect annually unless Congress votes to not accept it. Congress sets members' salaries; however, the [Twenty-seventh Amendment to the United States Constitution](#) prohibits a change in salary (but not COLA)¹ from taking effect until after the next election of the whole House. Representatives are eligible for retirement benefits after serving for five years. Outside pay is limited to 15% of congressional pay, and certain types of income involving a fiduciary responsibility or personal endorsement are prohibited.

Titles: Representatives use the prefix "[The Honorable](#)" before their names. A member of the House is referred to as a *Representative*, *Congressman*, or *Congresswoman*. While Senators are members of Congress, the terms *Congressman* and *Congresswoman* are generally used exclusively by members of the House of Representatives.

Pension: All members of Congress are automatically (without the option of withdrawal) enrolled in the [Federal Employees Retirement System](#), a pension system also used for [federal civil servants](#). They become eligible to receive benefits after five years of service (two and one-half terms in the House). The FERS is composed of three elements:

1. [Social Security](#)
2. The FERS basic annuity, a monthly pension plan based on the number of years of service and the average of the three highest years of basic pay
3. The [Thrift Savings Plan](#), a [401\(k\)](#)-like [defined contribution plan](#) for retirement account into which participants can deposit up to a maximum of \$17,000 in 2012. Their employing agency [matches employee contributions](#) up to 5% of pay.

Members of Congress may retire with full benefits at age 62 after five years of service, at age 50 after twenty years of service, and at any age after twenty-five years of service. They may retire with reduced benefits at ages 55 to 59 after five years of service, and age 50 after 20 years of service. Depending on birth year, they may receive a reduced pension after ten years of service if they are between 55 years and 57 years of age.

Tax deduction: Members of Congress are permitted to deduct up to \$3,000 of living expenses per year

incurred while living away from their district or home state.

Health benefits: Prior to 2014, members of Congress and their staff had access to essentially the same health benefits as federal civil servants; they could voluntarily enroll in the [Federal Employees Health Benefits Program](#) (FEHBP), an employer-sponsored health insurance program, and were eligible to participate in other programs, such as the [Federal Flexible Spending Account Program](#) (FSAFEDS).

However, Section 1312(d)(3)(D) of the [Patient Protection and Affordable Care Act](#) (ACA) provided that the only health plans that the federal government can make available to members of Congress and certain congressional staff are those created under the ACA or offered through a [health care exchange](#). The [Office of Personnel Management](#) promulgated a final rule to comply with Section 1312(d)(3)(D). Under the rule, effective January 1, 2014, members and designated staff are no longer able to purchase FEHBP plans as active employees. However, if members enroll in a health plan offered through a Small Business Health Options Program (SHOP) exchange, they remain eligible for an employer contribution toward coverage, and members and designated staff who are eligible for retirement may enroll in a FEHBP plan upon retirement.

The ACA and the final rule do not affect members' or staffers' eligibility for [Medicare](#) benefits. The ACA and the final rule also do not affect members' and staffers' eligibility for other health benefits related to federal employment, so current members and staff are eligible to participate in FSAFEDS (which has three options within the program), the [Federal Employees Dental and Vision Insurance Program](#), and the [Federal Long Term Care Insurance Program](#).

There is an [Office of the Attending Physician](#) at the U.S. Capitol, which current members may seek health care from for an annual fee. The attending physician provides routine exams, consultations, and certain diagnostics, and may write prescriptions (although it does not dispense them). The office does not provide vision or dental care.

Current members (but not their dependents, and not former members) may also receive medical and emergency dental care at military treatment facilities. There is no charge for outpatient care if it is provided in the [National Capital Region](#), but members are billed at full reimbursement rates (set by the Department of Defense) for inpatient care. (Outside the National Capital Region, charges are at full reimbursement rates for both inpatient and outpatient care).

Personnel, mail and office expenses: House members are eligible for a Member's Representational Allowance (MRA) to support them in their official and representational duties to their district. The MRA is calculated based on three components: one for personnel, one for official office expenses and one for official or franked mail. The personnel allowance is the same for all members; the office and mail allowances vary based on the members' district's distance from Washington, D.C., the cost of office space in the member's district, and the number of non-business addresses in their district. These three components are used to calculate a single MRA that can fund any expense—even though each component is calculated individually, the franking allowance can be used to pay for personnel expenses if the member so chooses. In 2011 this allowance averaged \$1.4 million per member, and ranged from \$1.35 to \$1.67 million. The Personnel allowance was \$944,671 per member in 2010. Each member may employ no more than 18 permanent employees. Members' employees' salary is capped at \$168,411 as of 2009.

Travel allowance: Each member-elect and one staffer can be paid for one round trip between their home in their congressional district and Washington, D.C. for organization caucuses per year.

I know that some of this information is old but it is important to have a general idea of what our elected officials are costing the taxpayers. If you are dissatisfied with their actions in Congress you need to let them know! On the other hand, if you are satisfied with their actions they need to know this also. Remember, you can always volunteer for their campaign!



**Nominating Committee
Chair**

(Irv Skelton)

CHAPTER OFFICERS NOMINATION AND ELECTION

The officers of the Chapter shall be President, Vice President (Membership), Second Vice President (Legislation), Secretary, and Treasurer. These shall be elected at the annual meeting in March for one-year terms. A nominating committee has been appointed, and will make its' report at the February Board and Chapter meetings.

Any member in good standing in both the National and Chapter associations is eligible to hold any Chapter office. Current chapter officers are eligible for nomination for their current or any other office. Nominations for all offices are open.

If you are interested in being considered for any of the offices, or wish to nominate a member who has agreed to have their name placed in nomination, please contact me at 575-521-4954 or email at iwskelton@alaska.edu, or any member of the Board. Telephone numbers and email addresses are included in this newsletter.

The election will be held at the March Chapter meeting. Prior to the election, the Nomination Committee report will be presented and nominations will be open from the floor. Nominations from the floor must have given consent.

The Chapter has been blessed with outstanding officers, but it is recognized that there is a lot of talent throughout the membership. If we are to remain a vibrant chapter, the election and support of the officers needs to be thoughtful and committed. We all benefit from NARFE's efforts to protect our earned benefits and related purposes.

Please get involved by holding an office or serving on a committee. It is a rewarding experience.

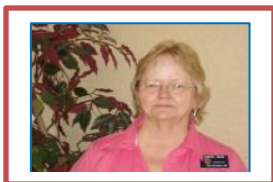
***Call to Convention
New Mexico Federation of Chapters***

The New Mexico Federation of Chapters will hold their 54th statewide Convention April 21 – 23 at the Isleta Resort and Casino in Albuquerque. Because of the situations we will face in 2016, the host Chapters selected ***“Working toward the Future”*** as the Convention theme.

Two senior staffers from Headquarters—***David Snell***, Director of Federal Benefits Services, and ***Jessica Klement***, Director of Legislation, will each present very important seminars. Of particular interest, Mr. Snell is the point person for all matters relating to the computer hack of OPM records that affected almost 22 million Federal employees and retirees last year.

It's time now to mark your calendars, make your reservations, and send in your Registration Form. The Call to Convention Letter, Planning Guide, Agenda, and Registration Form are all available on our NARFE NM website – www.narfe-nm.net.

If you need additional information regarding the Convention, please call our Chapter Secretary (Marlene Mayfield) at 575-524-3927 or our Chapter President (Roy Willoughby) at 575-524-9395.



Records Officer Report (Carol Main)

***Welcome to our New Members: Jeff Dallman, Marcia Davis,
and Kenneth Fairchild***

***New Prospective Members are: Milton Carter, Ernie Enriquez, Robert Johnson,
Maxine Lueras, Rick Palagyi, and Stephanie Stewart***

***We would like to see you at the February 13 meeting. Come meet your fellow chapter members.
Our chapter membership is 335 members strong!***



Service Officer Report - (Jim Kielty)

PREPARATION FOR INCOME TAX SEASON AND ISSUANCE OF NEW IRS FORM 1095-B BY FEDERAL EMPLOYEE HEALTH BENEFIT PLANS

With the arrival of the New Year, tax preparation for the 2015 tax year is upon us. One of the key elements for efficient and timely tax preparation and submission is collecting all necessary instructions, forms, and income source documents (for example, Form W-2, Form 1099R, dividend and interest forms from payers) and storing them in a central location. One of the main documents for federal retirees and survivor annuitants is the Form 1099R (Statement of Annuity Paid) which is issued by the Office of Personnel Management (OPM). OPM mails Forms 1099R during the last week of January. Your Form 1099R will be mailed to your address of record on file with OPM. If you have recently changed residence and did not notify OPM of your move, you should do so immediately. This can be accomplished by calling OPM at 1-888-767-6738; by signing on to www.serviceline.opm.gov; or by sending OPM an e-mail at www.retire@opm.gov. If you have not moved, but have not received your Form 1099R by the end of the first week of February 2016, you may request a duplicate from OPM by calling the 1-888-767-6738 number, which is staffed from 5:40 A.M. until 3:00 P.M. Mountain Time Monday-Friday. You may also go to the OPM website at www.serviceline.opm.gov and use your OPM-provided Personal Identification Number (PIN) to view, print, or request a duplicate Form 1099R.

Federal annuitants and survivor annuitants need to be aware that Form 1099R will continue to be mailed to their address of record UNLESS you wish to receive your Form 1099R electronically, in which case you must "opt-in" for receipt of the electronic version using www.serviceline.opm.gov. While OPM strongly encourages annuitants and survivor annuitants to receive the electronic version of the Form 1099R as part of their "paperless initiative", the agency recognizes that this would create a potential hardship for those individuals who are not computer literate or do not have ready access to a computer.

On a related tax matter, the Affordable Care Act (ACA), often referred to as Obamacare, requires most Americans, including federal employees, federal retirees, and survivor annuitants, to have qualifying health care coverage referred to as minimum essential coverage under the ACA. All Federal Employees Health Benefits Program (FEHBP) plans have been determined to provide minimum essential coverage under the ACA. Beginning in 2016, federal employees, federal retirees, and survivor annuitants will receive an IRS Form 1095-B from their FEHBP plans confirming that they have been provided with minimum essential coverage. According to the IRS, taxpayers do not need to attach this form to their tax return. However, the IRS recommends that you show this form to your tax preparer and then retain it with your other financial records.

The 2016 NARFE Scholarship Program – open to eligible children, grandchildren and great-grandchildren of NARFE members – will run Feb. 1 through April 29. Applicants must be high school seniors planning to attend their first year at an accredited college (in a degree program) in the fall/winter of 2016. A copy of the official application will appear in the February and March issues of the *narfe* magazine and can be obtained from the NARFE website beginning Feb. 1, by clicking on the Scholarship Program graphic in the rotating display on the home page. Sixty \$1,000 scholarships will be awarded. Winners will be announced in August. For additional information, email scholarship@narfe.org.



National Active and Retired
Federal Employees Association
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You Need NARFE – And NARFE Needs You!

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Members of Congress

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(575) 523-6561
<http://www.heinrich.senate.gov>

U.S. Senator Tom Udall (D)
201 N Church St Suite 201B
Las Cruces, NM 88001
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<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.