



# NARFE

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

## Chapter 182 Reporter

Las Cruces, New Mexico Volume 18, Issue 1 – August 2017

National Web Site: [www.narfe.org](http://www.narfe.org)

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

August is NARFE's "Grass Roots Advocacy Month" – Speak Out Now – See Page 5



### *President's Message* *Sharon Reese*

I truly hope that all of you have had a very good summer. I sure did!

I spent time with all the kids, grandkids and great grandkids. The summer also involved NARFE business and pleasure.

I want to bring you up to date on happenings over the summer.

At the May 18<sup>th</sup> New Mexico Federation Board Meeting, Rodney Adelman, Region VII Vice President, presented the National Active and Retired Federal Employees Association Awards Certificate to the Las Cruces Chapter 182 in recognition of the Chapter's dedicated service to its membership for **65 Years!**

I attended the Region VII 13<sup>th</sup> Biennial Conference as well as the Colorado Federation Convention, held in Aurora, Colorado June 29<sup>th</sup> – July 1. You were well represented by Roy and Sharon Willoughby, Irv and Marcele Skelton, and John Reese. Mark Michelson, NE District Vice President did such an outstanding job of preparing a report on the Conference that I asked that his report be the report of all attendees. I have asked that this report be placed on both the Chapter 182 Website and the NM Federation Website for your reading pleasure. Lorna Howerton (NM Federation President) did not attend and I was asked by Rodney Adelman to give her report and act on her behalf during the Conference.

I want to welcome and thank Chuck James and Woody Woodard for volunteering as Member-At-Large. Your Board is now fully staffed with eager and enthusiastic officers.



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### *General Meeting* **Sat, Sep 9<sup>th</sup>, 8:30 a.m.** **Esparanza Room** **Hilton Garden Inn**

#### *Franklin McKay, Program Chair*

Mark your calendars now so that you don't miss out on all the upcoming programs for our chapter meetings:

**Sep 9 - Legislative Program** - We will invite our Legislators to come and speak about issues important to us. Please attend this meeting and bring your questions and a guest.

**Oct 14 - Alzheimer's Program** - We will have a local Alzheimer's care specialist speak to us about this devastating disease and give us updates on new findings and research.

**Nov 11 - Federal Employees Health Benefits Program (FEHB)** - FEHB representatives will provide us with information regarding plans, rates, coverages, etc. The entire program will be dedicated to insurance, so be sure to bring all your questions.

**Dec 9 - Holiday Program** - Our members unanimously agreed that we should have the New Desert Harmony Singers perform for us once again this year. This will be their seventh performance for our Chapter. Please bring a guest to share in the warmth of the Holiday Season.

**Breakfast Buffet: \$13 cash only**  
**Reservations: NLT Sep 5th**  
**Call Carol Main (382-7686) or**  
**Carol Smith (522-3033)**

*President's Message Continued*

Our Bylaws Committee Chairwoman Marlene Mayfield, with assistance from Sharon Willoughby and Mary Ellen McKay, is working on the revision required to incorporate one-member-one-vote, and to separate the Bylaws and include Standing Rules is well underway. These Bylaws must be completed and approved by Jon Dowie, National Secretary/Treasurer before January 2020. If anyone has any suggestions for changes to the Bylaws please email Marlene Mayfield at: [mayfield195@msn.com](mailto:mayfield195@msn.com) by **22 September**.

We have a busy and hopefully fun year ahead of us. Please join us on 9 September for our regularly scheduled Chapter 182 meeting at the Hilton Garden Inn! We welcome guests and prospective new members at our meetings held on the second Saturday of each month, September through May. Remember we renegotiated our contract with no increase to you, just \$13.00.



**Chapter 182 Members Who Attended the Region VII 13<sup>th</sup> Biennial Conference in Aurora, Colorado June 29<sup>th</sup> – July 1: Marcele Skelton (Sunshine Committee), Sharon Reese (Chapter President), Sharon Willoughby (Audit Committee), John Reese (Logistics), Irv Skelton (Chapter Parliamentarian), and Roy Willoughby (Past Chapter President).**



**Ways 'n Means**

**Craig Singleton**

This year's Garage Sale was a great success. From donation pick-up, delivery, pricing, displaying, selling, and loading the truck from Goodwill, a good time was had by all.

The profit after expenses for advertising, and refreshments was just over **\$930.00** which is more than the budget plan. Thanks to all of the generous members of our chapter, along with their friends, relatives, and neighbors, who donated items for the sale. We give a special thank you to **Sharon and Roy Willoughby** for letting us use their home to hold the sale. Along with Sharon and Roy, the following members deserve special thanks for all of their tireless efforts in donation pick-up, unpacking, pricing, set-up, cashiering, sales, repacking, and loading the truck: **Angie & Dan Carroll, Joy Davenport, Donna Harris, Jim Kielty, Carol & Bob Main, Sharon Mann, Marlene Mayfield, Sarah McAdoo, Mary Ellen & Franklin McKay, Tom Pickering, Sharon & John Reese, Judy Rosco, and Marcele & Irv Skelton**. If I missed anyone I do apologize.

**Thank You!**  
**Chapter 182 Telephone Calling Committee Members**

**Carol Main, Nancy Banks, Al-laire Dunn, Joy Davenport, Cindy Zaklan, Martha Beerman, Craig Singleton, and Carol Smith**



**Sunshine  
Report**

**Marcele  
Skelton**



Summer sunshine abounds, along with a few rain showers. I hope you are enjoying the more leisurely pace this season brings.

Several cards have been sent since our May newsletter. Thinking of You cards were sent to **Lois Hamilton** and to **Ray Griego**, who is a caregiver for his wife.

A Get Well card was sent to **Jack Wallace** when he was hospitalized in May, and also to **Carol Smith**, our Telephone Committee chair. Three of our members (**Frances Williams, Marlene Mayfield and Marilyn Koukol**) underwent surgery and were sent Get Well cards. **Mary Ellen McKay** was sent a Get Well card after a fall and hospital stay.

Sympathy cards were sent to the families of the following members who passed away: **William Bassford** (in Phoenix), **Phyllis Simione** (in Silver City), and **Russell Boor** (former member and past Chapter President).

A special birthday card was sent to **Charles Redman**, former Chapter President, who celebrated his 98th birthday July 30th.

If you wish, have some sunshine fun by answering this riddle:

WHAT DO YOU CALL A CANINE  
THAT LIVES AT THE BEACH?

You can email me with your guess for a surprise. (The answer will be in the next newsletter).

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

**Marcele: 575-521-4954** or [marcele@skelton.net](mailto:marcele@skelton.net)



**Records Officer**

**Carol Main**

Welcome back:  
**Eunice Santmyer**

New Prospective Members:  
**Jon Petersen**  
**Robert Rede**

We would like to see you at the September 9 meeting. Come meet your fellow chapter members.

We had **47** members attend our May meeting and **459** volunteer hours reported.

**Our chapter membership is 296 members strong!**

Reminder: Have you changed your home address, telephone number, or email address? Please don't forget to notify me at [csmain7@gmail.com](mailto:csmain7@gmail.com) or phone (575) 382-8786. We don't want you to miss any copies of the **NARFE** magazine, our chapter newsletter, or any notices we send out.

**Telephone Committee**

Carol Smith and I will remain the co-chairs for the Telephone Committee when our meetings resume in September. We would like to thank all our callers, **Nancy Banks, Martha Beerman, Joy Davenport, Allaire Dunn, Craig Singleton**, and **Cynthia Zaklan** for all their hard work and perseverance this past year. We are currently updating our caller lists for the upcoming meetings which start in September. If you are receiving phone calls about the meetings or volunteer hours and have been unable to attend or report any volunteer hours for the past year, please let us know if you would like to continue receiving telephone reminders. If you have not been receiving calls and would like to be added to the call list, please call **Carol Smith** at **522-3033** or **Carol Main** at **382-7686**. When you are contacted in September, please report volunteer hours for May, June, July and August. Hope to see all of you at the September 9 meeting.



*Service Officer Report (Jim Kielty)*

**Required Minimum Distribution Withdrawals From  
The Thrift Savings Plan and Proposed Legislative Changes**

The Thrift Savings Plan (TSP) began in 1987 and is a retirement savings and investment plan for federal employees and military personnel which is similar in many respects to 401(k) plans offered in the private sector. The TSP has more than 500 billion dollars in assets and over 5 million participants and beneficiaries. Only federal employees may make contributions to the TSP. Once separated, a federal retiree may no longer make contributions. However, they may either withdraw their money in several ways or may leave their money in the TSP and move it among the various types of funds in order to grow the size of their account. However, the Internal Revenue Service (IRS) has established a deadline by which participants must begin to withdraw money from their TSP account or face significant tax penalties. This mandatory withdrawal amount is the Required Minimum Distribution (RMD).

The deadline for withdrawing money from your TSP account is April 1 of the year following the year you become age 70 and one half and are separated from federal service. For example, a TSP participant's date of birth is May 1, 1947 and he/she will become 70 and one half on November 1, 2017. Therefore, the beginning date for that participant's RMD withdrawals would be April 1, 2018. If a TSP participant is still working as a federal employee when he/she turns 70 and one half, the RMD must begin by April 1st of the year following the year they separate from federal service. Withdrawals may be in the form of a single lump sum payment, a series of monthly payments, an annuity payment, or a combination of these options. The TSP can calculate the annual amount of your RMD based on your prior year TSP ending account balance and your age using the Uniform Lifetime Table for Calculating Minimum Distributions used by the IRS. NARFE members who are TSP participants and have questions about the RMD or types of withdrawal options may go to the TSP website ([www.tsp.gov](http://www.tsp.gov)); call the TSP Thrift line at 877-968-3778; or write to the Thrift Savings Plan Service Office, P.O. Box 385021, Birmingham, AL 35238.

Your Service Officer has prepared the above for general information purposes only. More detailed questions pertinent to your particular financial and tax situation should be addressed to a Certified Public Accountant, tax attorney, or financial planner.

In addition, NARFE members should be aware that companion bills recently introduced in both the House and Senate would, if passed, create more flexible withdrawal options for TSP participants and would eliminate the age 70 and one half deadline for RMD withdrawals. The two bills are S. 873, introduced by Senator Rob Portman of Ohio, and H.R. 3031, introduced by Representatives Elijah Cummings of Maryland and Mark Meadows of North Carolina. Both bills are titled the TSP Modernization Act of 2017. The bills are supported by the Employee Thrift Advisory Council, of which NARFE is a member. Stay tuned for further developments as these bills move through the legislative process.



*Legislative Report (Chapter VP for Legislation - Judy Rosco)*

Hello NARFE Members of Chapter 0182. I hope your summer has been a pleasant one whether you have remained at home or traveled around the country visiting new destinations or old friends.

If you have kept up with your *NARFE* monthly magazine you are aware of the “Bill Tracker” feature that is so important to Federal employees, annuitants and spouses. You also probably know that the President’s 2018 Budget is asking for major cuts to current and retired Federal employees’ benefits. NARFE **needs your support** to contact your Representative in Congress and tell them “no more cuts” to Federal employees **period**. You are opposed to:

- Reducing the government contribution towards federal health insurance premiums by limiting the increases to inflation, rather than the cost of health insurance (FY16 House Budget Resolution).
- Using the Chained CPI to determine cost-of-living adjustments (COLAs) for Social Security benefits and federal and military retirement annuities.
- Reducing the rate of return on the Thrift Savings Plan G Fund from an average of 2.25 percent to 0.02 percent (FY16 House Budget Resolution).
- Increasing federal employee payroll contributions towards retirement by as much as 6 percent of pay, without any added benefit (FY16 House Budget Resolution). This amounts to an immediate 6 percent across-the-board pay cut.
- Eliminating the Federal Employees Retirement System (FERS) annuity entirely for new hires without an equivalent increase in pay or Thrift Savings Plan (TSP) contributions.
- Across-the-board federal employee pay freezes.
- Support Reforms to Calculating Medicare Part B Premiums When There is a Zero or Low COLA to Social Security Benefits.

We are facing these cuts again and again with every new congress and we just have to keep saying no to our legislators. (NOTE: the information above was taken from the NARFE Legislative Action website).

As of this writing: “The House Budget Committee approved its 2018 fiscal year budget resolution, setting the stage for cuts to your earned pay and benefits. This budget proposes a ‘retirement tax’ on hard-working public servants and would require cuts to federal retirement benefits, to the tune of at least \$32 billion. Federal workers and retirees have dedicated their lives to serving the public good and their work should be honored; this budget proposal does the opposite. NARFE members need to stand united against any threats to their earned pay and benefits as the budget process continues. If we do not speak out against these threats, Congress will view that as acceptance.”

New Regional Manager and New Address for  
the Alzheimer’s Association  
Southwestern Regional Office  
Lindsey Bachman, Regional Manager  
1155 S. Telshor Blvd, Ste 202  
Las Cruces NM 88011  
[lbachman@alz.org](mailto:lbachman@alz.org) (575-647-3868)



We are happy to announce that we have two  
new Members-at-Large on our Chapter 182  
Executive Board:

Emery (Woody) Woodard  
[emerywoodard2@gmail.com](mailto:emerywoodard2@gmail.com)  
Phone 575-635-9569

Chuck James  
[Charles.James@Q.com](mailto:Charles.James@Q.com)  
Phone 575-524-1235



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

*Return Service Requested*

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**You Need NARFE – And NARFE Needs You!**

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**Chapter 182 Officers**

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**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 2<sup>nd</sup> 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)** or email: [lascrucschapter182@yahoo.com](mailto:lascrucschapter182@yahoo.com).