

Important! Chapter monthly "virtual" meetings continue! Details: pages 1 and 2.

<u>2021 Chapter 1192 Officers & Board Members</u>	
President, Pat Turner	509.539.5659
Vice President, Nancy Crosby	509.735.3288
Secretary, Mary Alice Binder	509.378.2494
Treasurer, Liz Bowers	509.430.1836
Alzheimer's, Larry Williams	509.783.8554
Caller Coordinator, Darleen Wall	509.586.8232
Legislative, Mary Alice Binder	509.378.2494
Membership, Johanna Caylor	509.375.0739
NARFE-PAC, John Wetterling	509.545.8016
Newsletter, Mary Alice Binder	509.378.2494
Public Relations, Mary Alice Binder	509.378.2494
Service Officer, Vacant*	
Sunshine, Faye Vlieger	509.961.1095
Webmaster, Larry Williams	509.783.8554

*For assistance, call Nancy Crosby or Mary Alice Binder.
See their numbers, above.

CHAPTER MEETINGS/EVENTS

Meetings: 1st Wednesdays, except July/August
Note: Executive Board meeting days/times vary.

Virtual Chapter Meetings Continue!

Virtual vs. in-person chapter meetings, including meeting programs, will continue monthly, each first Wednesday, for the foreseeable future.

See VP Nancy's article, page 2, for more details. Chapter members will continue to receive updates in future newsletters, in email notices for those with email addresses on file, from the chapter's callers and on the chapter's website, www.narfe1192.org.

January 6 – Sam Miller, senior placement advisor, Tri-Cities, is scheduled to provide a virtual presentation on the free home-placement options assistance his agency provides to seniors and/or their family members.



February 3 – Jason Mercier, director, Center for Government Reform, Washington Policy Center, is scheduled to provide a virtual update on the 2021 Washington State legislative session. This is Jason's annual update to the chapter.



January – February, Volume 2021, Issue 1

Chapter President – Pat Turner

First, a Happy New Year to each of you and to your families! What a year it has been. So, needless to say, my goals for the chapter have changed since I accepted the Chapter 1192 president's position. Although it has been a challenging year, I am pleased to report that our chapter remains viable and continues to meet – just differently than planned!

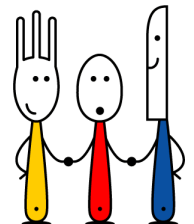


My first goal was to grow and maintain attendees at our monthly luncheons. With excellent programs presented, we were well on our way to doing so before we had to meet virtually after the March meeting. The second goal – acknowledge our 60 distinguished members – has been met thanks to Johanna Caylor, our membership chairman. Both my third and fourth goals – maintain a strong chapter board with frequent board meetings and full participation on approval of all actions; and, present programs with current-day interests – have also been met.

As for programs, Mary Binder has an interesting one scheduled for our January chapter meeting. See this page, below left, and Mary's PR article, page 3.

Next, it is so important for us as a chapter, and organization, to stay connected, especially now. For example, the board has been trying to do so with our Zoom meetings, chapter newsletters, the chapter website and our callers. Also, Faye Vlieger, our sunshine chairman, has done an excellent job sending cards to members and/or families of members who need a little "sunshine." If you know someone who needs a card, or NARFE assistance, please let me, Faye or another board member know.

Looking ahead, based on a recent conversation I had with our Red Lion Hotel Kennewick Columbia Center point of contact, we will need to continue to have Zoom meetings for the foreseeable future. We are planning to have the same menu as for 2020 when we resume in-person luncheons. I will check again with the hotel in mid-January. Stay tuned!



Finally, please continue to reach out to members; and, my safety message – mask up, family first!

Vice President – Nancy Crosby

Yes, as noted on page 1, our chapter will continue to have “virtual” Zoom meetings for the foreseeable future. I will send an email to all chapter members on my email distribution list prior to the meetings as a reminder to let me know if you want to receive an Invitation to participate.



Note! Members with desktop, laptop, smartphone or tablet capabilities can participate. If you do not have an email address on file with me, or need help with Zoom, please give me a call at 509.735.3288 (leave a message and I will return the call), or send me an email at ncrosby2b@charter.net.

Service Office – Nancy Crosby

Our service office in the Federal Building, Richland, remains closed to visitors. If you need assistance, please contact me, as noted above.

For members who made FEHB plan changes during open season, you should receive your updated insurance cards within 2-3 weeks after the first of the year. If you did not change plans, you will use the same insurance card you have been using.

The most comprehensive benefits resource is on the NARFE website,



www.narfe.org, under

Federal Benefits Institute. You can submit a question or call 800.456.8410 and press “2” to speak to a NARFE representative or leave a message.

NARFE’s next webinar, **“Expecting the Unexpected: What We Learned from the Pandemic,”** is **Thursday, January 14, 11 a.m., PST.** For many, 2020 was challenging and even life-changing. Tammy Flanagan and Micah Shilanski will help you move forward, discussing what you need to know about TSPs in 2021, taxes on CARES Act withdrawals, the impact of the pandemic on Social Security, and more. You’ll learn what you can do now and in the future, to ensure your personal stability in a post-pandemic world. This should be another very informative webinar. Registration is required. Go to the NARFE homepage. (Source: NARFE website)

If you missed any of NARFE’s webinars, or want a complete listing of all past webinars, go to the NARFE website homepage. Under “Resource Library,” lower left, click on “Webinars.” You can view all that have been provided. For example, I recently viewed **Estate Planning: Strategies for Feds.** It was beneficial.

WSF President – Steve Roy

Does WEP and/or GPO affect you? If so we would like to hear your personal story. Following is some background information from a NARFE “Issue Brief.”



The Windfall Elimination Provision (WEP) reduces the Social Security benefits of local, state and federal retirees who worked in employment, e.g., private-sector jobs, and who also receive a government annuity from their non-Social Security covered government employment. As of December 2019, the WEP was affecting 1,912,706 beneficiaries, and for 2020, up to a \$480 lower monthly benefit than under the regular benefit formula. This unfair reduction causes a disproportionate reduction in benefits for workers with lower monthly benefit amounts than those with higher benefit amounts.

The WEP applies to federal retirees who began their federal employment prior to 1983, and are covered by the Civil Service Retirement System (CSRS). Under CSRS federal employees pay a 7-percent payroll contribution toward their CSRS retirement annuities. They do not pay a 6.2-percent payroll tax toward Social Security, and therefore, do not earn any Social Security benefits based on their federal work. The WEP does not apply to federal employees covered by the Federal Employees Retirement System (FERS) as these federal employees pay the 6.2-percent payroll tax.

The Government Pension Offset (GPO), legislation was enacted in 1977 to prevent government retirees from collecting both a government annuity based on their own work in non-Social Security covered employment and Social Security benefits based on their spouse’s work record. The law became effective with government employees who were first eligible to retire in December 1982. It 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, widower). For example, a spouse who receives a civil service annuity of \$900 per month based on his/her own earnings, and applies for a Social Security widow(er)’s benefits of \$500. Two-thirds of his/her annuity, or \$600, offsets the Social Security widow(er)’s benefit; so, he/she receives no widow(er)’s benefits from Social Security.



As of December 2019, the GPO affected 707,879 beneficiaries. Besides CSRS annuitants, the GPO affects thousands of state and municipal retirees.

Please help us inform Congressman Dan Newhouse (R-04) about the impacts of WEP and GPO by providing us with your personal story. Our goal is to ask him to cosponsor legislation in the new 117th Congress to repeal WEP and GPO. Thank you.

Public Relations – Mary Binder

I am pleased to report we have 2 excellent chapter meeting programs scheduled for January and February! First, Sam Miller, senior placement advisor, Tri-Cities, for Living Well Senior Home Placement, will provide a presentation on the free services Living Well provides. As Sam shared in a recent conversation, he works to find “the right real estate for seniors in hours vs. days and weeks.” His background in geriatric case management has provided him an opportunity to “work with diverse situations in every aspect of senior living.”



In February, Jason Mercier from the Washington Policy Center returns to the chapter for what has become an annual update on the legislative scene in Washington State. With all that happened in 2020, and with the legislature convening January 11, his update should be very informative!



Both presentations will be “virtual” during our chapter meetings. I hope you can join us! If you have not used Zoom and need assistance, and/or have other technical questions regarding our virtual meetings, please contact VP Nancy Crosby. (See her article, page 2, this newsletter.) Again, I hope you can join us!

Legislative – Mary Binder

A new year, administration and congress! If 2020 taught us anything, it might be “expect the unexpected.” However, one thing we can count on is NARFE continuing “to support legislation and regulations beneficial to federal civilian employees and annuitants, and potential annuitants, under any federal civilian retirement system and to oppose those detrimental to their interests.”

So, a goal for 2021 – help NARFE help us even more. How? A couple of things. First, visit NARFE’s Legislative Action Center (LAC) at www.narfe.org. The site has a



wealth of information, including pre-written letters to send to our congressman and senators. Don’t have computer access? Then, the *narfe* magazine remains an excellent resource, too.

In WSF President Steve Roy’s article, page 2, he writes about a particular goal – getting Congressman Dan Newhouse to cosponsor legislation repealing GPO and WEP. Contacting Congressman Newhouse about this issue can easily be done electronically through the NARFE LAC, including personalizing the letter there

Contacting our Federal Legislators

The Honorable Dan Newhouse, 4th Congressional Dist. U.S. House of Representatives

Phone: 202.225.5816; Fax: 202.225.3251

<https://www.newhouse.house.gov>

3100 George Washington Way #135, Richland, WA 99354

Phone: 509.713.7374; Fax: 509.713.7377

The Honorable Patty Murray, U.S. Senate

Phone: 202.224.2621; Fax: 202.224.0514

<http://www.murray.senate.gov/email/index.cfm>

402 East Yakima Ave., Suite 390, Yakima, WA 98901

Phone: 509.453.7462; Fax: 509.453.7731

The Honorable Maria Cantwell, U.S. Senate

Phone: 202.224.3411; Fax: 202.228.0514

<https://www.cantwell.senate.gov/contact/email>

825 Jadwin Ave., Suites 204/204A, Richland, WA 99352

Phone: 509.946.8106; Fax: 509.946.6937

with your own story about how GPO and/or WEP impact you. Don’t want to send a letter? NARFE provides phone options, too. Bottom line, squeaky wheels get heard! Let’s ensure our wheels are squeaking loud and clear!

Thinking of squeaking wheels, the more we have the more we’ll be heard! So, although not a new question, it is worth continuing to ask how even more effective NARFE could be if each of us could recruit even one new member each year? For example, for those of us who send holiday cards, think about the people on your lists. How many might be retired, or current, federal employees but not NARFE members? Could you contact them? Or, how many of those might have children, grandchildren or friends working for the federal government who could become members? Maybe parents or grandparents could give gift memberships? Again, just an example. However, if you are not comfortable recruiting,” but know of a potential member, contact me, Johanna Caylor, our membership chairman, or any of the board members.

Again, a goal for 2021 – help NARFE help us even more!

NARFE-PAC – John Wetterling

As I reported in our last chapter newsletter, there was “great news” for NARFE-PAC. Three of NARFE’s 4 goals for the 2-



year congressional cycle that just ended had been exceeded by September 30. (Also see page 9, December *narfe* magazine.) I am now looking forward to seeing the final figures for the cycle and will report them in the next newsletter; but, you’ll also be able to find the information sometime after mid-January on the NARFE website home page at the “Advocacy” tab under “Departments.”

Looking ahead ... there will be new NARFE-PAC goals for the 117th congressional cycle. Your support will be needed, and please also consider being a sustainer. Thanks!

Return Service Requested

NARFE
Washington Federation of Chapters
Tri-Cities Chapter 1192
2802 W. 40th Ave.
Kennewick, WA 99337-2666

NARFE MAGAZINE 2021 SCHEDULE

NARFE will publish 10 issues.
January/February issue, sent in mid-January.
June/July issue, sent in late May.

Treasurer – Liz Bowers

While 2020 was definitely challenging, the good news for the chapter’s budget is an increase of about \$1,000 due to the reduction of other expenses. As this newsletter is finalized, our bank account total should be about \$17,600.



Using our 2020 budget, we have a tentative 2021 budget. Biggest projected expenses are the printing/ mailing of the chapter newsletters, “scholarships” for members attending conferences and outreach programs to recruit and retain members. The board will be reviewing the budget at its meetings with a goal of controlling expenses while still keeping our chapter informed and involved.

Membership Chairman – Johanna Caylor

Reviewing NARFE chapter membership reports can be a daunting task, but also very informative. For example, a recent report showed: 8 members renewed; one chapter member was dropped for non-renewal; there was one new prospective member; 2 members changed their payment status; there were 12 “editorial” updates, e.g., address, phone or email changes; and, 3 members passed away. Editorial updates – SO important for your chapter to continue to serve you. Please review, and update, your NARFE records, as needed.

Hidden Numbers – Suspended

Due to logistical challenges, the chapter board voted to suspend having hidden numbers in the newsletter until in-person meetings resume. Stay tuned!



November/December hidden numbers belonged to Oneta Denson; R.P. Saget; David Widener, who found his and donated his \$5 to NARFE-PAC.

Snowbirds! Don’t forget to let us know of USPS or email changes! Help us help you stay connected with us!

CALLER COORDINATOR UPDATE!

Prior to our January and February meetings, our callers will make their calls to local members with a meeting reminder and instructions for attending virtually. If you miss the call and want to attend, PLEASE return the call or contact me:

Darleen Wall, Ph: 509.586.8232;
Email: jdwall2@charter.net.



THANK YOU FOR THE CALL!

Hope to “see you” at the virtual meetings!

Sunshine News – Faye Vlieger

Since the November/December newsletter:

Condolences to: Julie Goeckner, chapter member, on the passing of her father-in-law; to the families of members Sandra Chandler and Eberhart Reimers, both of whom recently passed away, as did members Ted Boyce and Gary Rosenwald
Thinking of You/Get Well to members: Lorie Bennett; Carl Gallion; Terese Pratt; Sig Preston; Pat Slape



Know someone needing a little “sunshine” or a special-occasion card? Call me, 509.961.1095, or email me, einvlieger@aol.com.

Alzheimer’s Research Fund – Larry Williams

Recently, Lorie Bennett, our WSF Alzheimer’s chairman, received \$1,020 in chapter member donations! While we did not receive as much in donations as last year, every donation, no matter how big or small, is appreciated. Thank you.



Webmaster – Larry Williams

Posted on our chapter’s website, www.narfe1192.org, at the “Programs” tab, Erica Grissmerson’s Walk to End Alzheimer’s presentation from the November meeting. Check the site for other meeting program info, too!