



**NATIONAL ACTIVE AND RETIRED FEDERAL
EMPLOYEES ASSOCIATION/MEUNIER-PERRY
CHAPTER 1015
MYRTLE BEACH, SOUTH CAROLINA
APRIL 2024 NEWSLETTER-ISSUE 4**

Meeting Schedule

Next Executive Board Meeting at Logan's Roadhouse on Thursday April 11, 2024, at 10:30 am/10:45 am. Next General Chapter Meeting at Logan's on Thursday April 11, 2024, at 11:30 am. Logan's Roadhouse is located at 1136 Oak Forest Lane, MB.

**Guest speaker for the meeting
Thursday, April 11, 2024**

**Kim Cantley, Surfside Beach
Librarian**

**Welcome aboard new member
Michael Cristiano who joined
Chapter 1015 March 24, 2024.**

In This Issue

President's Message....Pg 2,3

Newly Appointed Service Officer....

Alice Villanencio....Pg 4,5,6

Vacant Apmt Positions....Pg 7

Legislative Officer Updates....Pg 8

**Sunshine-Birthdays, Chagrins and Book
Reports....Pg 9**

Newsletter Editor....Pg 10

Article-"Beware of Scams".... Pg 11....

Dene Nichols

President's Message

By Joe Arsenault

OK, we made it to April. Hope Everyone had a Great Easter Holiday. The weather certainly held out considering how early the Holiday fell this year.

Again, this month, Damon's is not available to host our meeting, so we will meet again at Logans Roadhouse. Our member meeting will begin at the usual 11:30 start time. Those of us who attended the March 14 meeting, were treated to a presentation by Tammy Braithwaite on the workings of her charity "Gifts From the Heart". She detailed the plight of so many elderly citizens who have been dropped off at residential care facilities where family visitations are few if any. Tammy and her team visit these people, spending time with them, as well as bringing them personal care essentials.

The day after the March Meeting, we received our new and approved Chapter By-Laws. Cathy Linta-Leader has posted the updated/approved By-Laws to our Chapter website. In addition, since we last met, the SC Federation held its Zoom Conference on March 20, 2024. There were presentations from NARFE National President William Shackleford. Staff VP, Policy, and Programs John Hatton, and NARFE Region 111 VP Lynn Harper. President Shackleford spoke about the new initiatives to increase membership in NARFE. While still maintaining the previous instruction for Federations and Chapters to not overly swamp National Only Members with recruiting efforts, he did say that a new sponsored Marketing Effort is headed our way. At one point, NARFE membership had topped 500,000. However, between the 1980's and the present, it has declined by some 365,000 people. To start turning the tide in the opposite direction, NARFE has begun its initial efforts at reaching out to those members who have had their membership lapse. The effort does appear to be working. In 2022 some 14,305 memberships lapsed. In 2023, thanks to NARFE HQ follow-up inquiries, the number fell to 8,300. President Shackleford also reminded everyone that March was

NARFE PAC month. Everyone has received Emails, hard copy mailings, etc. explaining the importance of supporting this effort to help protect the benefits we have earned against the efforts of those in Washington who would look to make cuts to them. He also spoke about the Upcoming FED CON, scheduled for August 18-20, in St. Louis. Early registration is now open, and again members should have received Emails on this subject. Unfortunately, there were some technical difficulties posting the slide presentations made by Mr. Hatton and Regional VP Harper. However, they are available on the SCNARFE.org Federation website if you would like to log on and go through them.

In addition to the above, National Secretary Treasurer Kathryn Hensley also addressed the group, and during her presentation informed everyone that she is running for the National President position. Blaine Lotz announced the results of the Federation elections, and New Federation Officers, Olivia Williams-President, Vice-President Kevin Toevs, Secretary Debbie Hill, and Treasurer Pat Whitely, were sworn into office by Regional VP Lyn Harper.

On April 4, NARFE hosted the first of what will be many webinars on the new PSHB program. Again, you can visit the National NARFE website and run through the recorded meeting at your leisure. While many specifics are not yet established in terms of cost, etc. the overall belief is that the new program will basically mirror the coverages, etc. Postal Employees/Retirees currently enjoy.

Anyway, that's it for right now, enjoy all the eclipse coverage on April 8, and I'll see you all on the 11th.

Service Officer

Alice Villavicencio

Alice has accepted the appointment as the Chapter Service Officer. She will be working with the members and their loved ones and assisting them with the procedures to follow to notify the appropriate agencies and give them the guidelines and procedures to follow as outlined in the NARFE Chapter and Federation Officers Manual (F-10).

She will assist chapter members by providing information, answering questions, and offering guidance in navigating issues relating to federal pay and benefits, (Service Officer Guide FH-10, is available from National Headquarters) such as:

- A. Procedures governing the delivery of annuity checks.**
- B. Life insurance and health benefits.**
- C. Survivor benefits.**
- D. Change of beneficiary procedures.**
- E. Death benefits.**
- F. Social Security requirements.**
- G. State and federal income taxes.**

Assists members in preparing documents associated with the above topics. Provide the F-100, “Be Prepared for Life Events” to assist members in managing their affairs; and keep up to date by reading benefits-related articles in NARFE Magazine and NARFE Insider.

Reporting the Death of an Annuitant

Trying to prepare for the loss of a loved one makes many of us anxious, sad, and uncomfortable.

Here are some things to be aware of regarding your or your loved one's federal benefits when the unthinkable, but inevitable, happens.

. The CSA (retiree) or CSF (survivor) number is needed when signing into OPM's Services Online account or when you call or write to OPM.

. Report the death as soon as possible to the

❖ Office of Personnel Management

. Call: 888-767-6738

. Online: [https://rsreporting.opm.gov/Annuitant Death](https://rsreporting.opm.gov/Annuitant%20Death)

❖ Thrift Savings Plan

. Call: 877-968-3778 or TDD at 977-847-4385

. Online: tsp.gov/forms; complete Form TSP-17, Information Relating to Deceased Participant

❖ Social Security Administration (SSA)

. The funeral home will generally report the death to SSA as part of its services.

. Call 800-772-1213 or TTY 800-325-0778

. In-person if the local offices have reopened.

❖ BENEFEDS

. Call 877-888-3337 or TTY 877-5680

- Federal Dental and Vision Insurance Program (FED\VIP)**
- Federal Long Term Care Insurance Program (FLTCIP)**

❖ NARFE

. Call NARFE Headquarters at 800-486-8410 to report a death.

- Federal annuities or Social Security (SS) benefits Issued after the retiree's death must be returned to the Treasury Department. Notify the bank where the direct deposits are made so these payments can be returned. If a spouse or qualifying dependent was already receiving SS benefits based on the deceased's record, the benefit will automatically convert to a survivor's benefit.**
- Federal Benefits Information from NARFE-Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants-A White Paper Published by NARFE-800-456-8410**

VACANT POSITIONS

Cathy Linta-Leader

We have several vacant positions including the Alzheimer's Chair, Audit Committee, NARFE-PAC Chair, and 50/50 Committee. A brief summary of the responsibilities of each follows. Contact an officer if you are interested and/or need additional information.

Alzheimer's Chair – On a monthly basis, receive contributions from Chapter members and forward any monies to the Federation Coordinator; write an article for the Chapter newsletter. Oversee the Alzheimer's bank account. During meetings, provide monthly financial reports and give a brief report on any new Alzheimer's news releases. Schedule an Alzheimer's speaker/program for the November chapter meeting. Participate and plan fundraising events including the annual Walk to End Alzheimer's.

Audit – Perform fiscal-year audits of the Chapter Treasurer's and Alzheimer's Chair records and funds. Furnish report to the President and Executive Committee and inform members of findings. If an audit discloses any discrepancy, the Executive Committee determines the cause and corrections. Forward said report to the Federation and Regional Vice President. At least two members are needed.

NARFE-PAC - Promote our Association's political action committee by educating members on its importance, soliciting member contributions, and assisting Federation NARFE-PAC Coordinators in providing state recommendations for contributing NARFE-PAC funds to candidates in our district.

50/50 – Before the start of the Chapter meeting, sell 50/50 tickets to members. Tally the total monies received, have members pick two tickets and distribute 50% of the collection to the Chapter and the remaining 50% to two members. Document monies received and gave the Treasurer the Chapter's portion. At least two members are needed.

Legislative Officer

Morris Zupan

1. Several Bills have an impact on federal retirees. The one that has been given by far -- the most coverage in recent months through March -- is H.R.82/S.597: Social Security Fairness Act which repeals the Windfall Elimination Provision (WEP), and the Government Pension Offset (GPO).

January 18, 2024: NARFE detailed letter to the House Ways and Means Committee/Subcommittee on Social Security. The letter provides details on how WEP/GPO has worked to lower or eliminate Social Security for government workers who had jobs under Social Security and are receiving a government pension. The letter states that both President Biden and House Speaker Johnson support the Bill.

January 28, 2024: Congressional Report H.R.82/S.597 is among the top 10 most viewed Bills.

April 2024 NARFE magazine: H.R. 82/S.597 has 308 House Co-sponsors which means that it is likely to pass in the House when taken for a vote. The Bill has 50 Senate co-sponsors (half of the Senate).

2. Status of other Bills that impact federal retirees. There are three other pending Bills in Congress that will eliminate, or partially eliminate WEP/GPO, but they have relatively lower co-sponsors for further movement:

a. H.R. 4583/S.2280 is one of them. This one expands and strengthens Social Security and improves the solvency of the Social Security Trust Fund while eliminating WEP/GPO. House co-sponsors 182, and Senate co-sponsors 4.

July 2023: Referred to the House Ways and Means Committee, and July 2023 referred to the Senate Finance Committee.

Legislation: Continued

b. H.R.716. The Fair Cola (Cost of Living Adjustment) for Seniors Act:

The Act would use the Consumer Price Index for the elderly as the basis for the COLA retirement benefit. House co-sponsors 37.

c. H.R.866/S.3194. The Equal COLA Act:

The Act provides equal COLA amounts for the Federal Employee Retirement System (FERS) as it does for the Civil Service Retirement System (CSRS). House Co-sponsors 46. Senate Co-sponsors 7.

3. Paying tax on your Social Security:

a. After three decades someone in Congress has submitted a Bill to eliminate ALL federal taxes on Social Security benefits starting in 2025. On January 25, 2024, Representative Angie Craig (D-MN) introduced the "You earned it, you keep it," HR 7804. As of the April 2024 NARFE magazine, there is no co-sponsor report for this Bill.

b. Changing the calculation for the Cost-of-Living Adjustment (COLA). Today the COLA uses the Consumer Price Index for urban wage earners for determining the COLA. On March 21, 2024, Senator Bob Casey (D-PA), Chairman of the US Senate Special Committee on the Aging, introduced Bill S3974. This Bill will include the higher inflation rate for health care as part of the increase for COLA (Personal Financial Planners include the higher health care costs as part of individual financial plans). Although, including health care costs as part of the COLA is a more accurate way of determining COLA'S. Experts say that if no strengthening of the Social Security Fund is made, the Fund will run low by 2033 causing a reduction of payments.

Sunshine

Lynn Vos

Happy Birthdays for April

**Camille Todor, Thomas Vissman, and
Marci Vogel**

Sunshine Grins and Chagrins:

- . **Life is like riding a bicycle. To keep your balance, you must keep moving. (Albert Einstein)**
- . **If liberty means anything at all, it means the right to tell people things they do not want to hear. (George ORWELL)**
- . **Sooner will men hold a fire in their mouths than to keep a secret.**
- . **Nothing is so burdensome than to keep a secret.**
- . **Sharks existed before trees.**
- . **The original fire hydrant patent was lost in a fire.**
- . **A flipped coin is more likely to land on the side it started on. Remember that when you make a bet on the way it lands...insider information for you winners.**
- . **The most frightening horror tales are usually told by bathroom scales.**
- . **Don't pay a person a compliment followed by a criticism.**

Page 9

Continued: Sunshine

Books of the Month

Gotta love George Orwell whom, as you know, wrote 1984 and Animal Farm and others.

Coming Up For Air was written in 1939, before his rise to fame. The amusing foibles and self-criticism of its main character - a fat and funny, farcical storyteller, keeps you pulled into his daily thoughts and forebodings. Story is written in 1939, but his prophetic musings about war on the way are intriguing. He warns about seeing food shortages, soldiers, bombers overhead, soldiers, secret police as though it is hanging just overhead. His writing style makes you feels like the main character is a friend or a neighbor. Orwell books are addictive for me.

A Clergyman's Daughter (Orwell, also.) This book was written even earlier; in 1935.

Novel written about ten years before his famous book, 1984. Novel is about a clergyman's daughter who performs her submissive role as a dutiful church girl and bullied housekeeper . The story's dialogue is coarser and somewhat sad but is reflective of the times and hopelessness of preaching to the poor with little promise of a better life as she herself gets mired in debt. She runs off to London, where her life takes a turn. For better or worse during the 1930's Depression of England? You can find out by reading this short tale enjoy.

BTW, Orwell was a big fan of another fabulous storyteller, H.G. Wells. Birds of a feather...Reminder - Wells wrote War of the Worlds.

Newsletter Editor

Billie Nichols

**Chapter 1015 Membership as of
April 5, 2024=110**

**National Members in the Chapter
Area=156**

**Chapter 1015-member attendance
stats for the Executive Board
Meetings and the General
Meetings.**

Ex Board-Jan 2024=6

Gen Mtg-Jan 2024=12

Ex Board-Feb 2024=6

Gen Mtg-Feb 2024=15

Ex Board-Mar 2024=8

Gen Mtg-Mar 2024=19

Prospective new members who have expressed an interest in joining our chapter=58.

This number has been compiled from reports extracted from the NARFE Database (M-112 Report) and ads that have been placed in the local news publications in the Myrtle Beach area and from the FEHB venues that are held in the local area (usually in the fall-October).

Recruiting new members is a slow process.

HELP!

We need volunteers!

We have some meetings that don't include a formal speaker.

We would like to fill those instances with your presentation of your government job experiences.

For instance, how and why you made the decision to become a government employee and your experiences during your government employment.

Your presentation does not need to exceed 20 minutes.

We would love to hear your stories.

I would like to schedule your informal presentation.

Please let me know when you are available.

billie.nichols1@sccoast.net

FEDCON24 AUGUST 18-20 HYATT REGENCY ST LOUIS AT THE ARCH. REGISTER TODAY AT FEDCON.NARFE.ORG TO TAKE ADVANTAGE OF THE EARLY BIRD DISCOUNT. BOOK YOUR HOTEL BY JULY 19TH IN ORDER TO TAKE ADVANTAGE OF NARFE'S SPECIAL GROUP RATE OF \$130 PER NIGHT.

Dene Tothill Nichols

BEWARE

I know you have heard it all before, but one more time, let me reiterate a warning against scams that attempt to convince recipients to supply key credit cards, debit card, or other financial account information over the Internet or phone. The request may claim to be from credit card or debit card companies, or from the Federal Department of Homeland Security. Be aware that consumers should never supply their vital financial information over the Internet or by telephone to unfamiliar sources who initiate the communication. "These scammers are preying on the trust that many people have in communications that appear to be legitimate." However, legitimate financial institutions generally do not ask for such important information in such a manner.

The fraudulent communications requests recipients to reply with money or information or to visit a particular website. Once routed to a website, consumers may be asked to input account numbers and Personal Identification Numbers under the claim that the user's address must be verified by the institution. Once a user has supplied the information, the scammers can access the consumer's financial accounts.

Continued: Dene Tothill Nichols

"The Internet is a wonderful tool that makes information and communication much more available. We all just have to remain vigilant in our battle against criminals "who will use it to steal from law abiding citizens.

If consumers suspect they have received a bogus credit or debit card e-mail, they should immediately contact the financial institution, or any other entity mentioned in the communication.

Just For Your Information

Keep a watch out for people standing near you in the checkout line at retail stores, restaurants, grocery stores, etc. who have a cell phone in hand. With the new camera cell phones, they can take a picture of your credit card, which gives them your name, number, and expiration date. Identification theft is one of the fastest growing scams today, and this is just another example of the means being used. Please be aware of your surroundings."