

**South Carolina Federation
President Patricia Whitely**
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Federation President Update — It has been a very difficult year for me personally, so I feel at times I have neglected my Federation President responsibilities. I'm doing my best to continue my leadership role for the Federation. I appreciate all the kind words, notes, cards and phone calls that I have received these past few months.

As most everyone knows, NARFE is working very diligently to increase our membership. The newly formed Membership committee led by Lynn Harper, Region III Vice President, is exploring lots of new ideas and proposals to increase membership. In addition to concentrating on recruiting new members, the committee is also researching ways to improve the retention and reinstatement of NARFE members. Each updated report I read shows the membership numbers continue to decline. Headquarters main emphasis these days are the 3 R's (Recruitment,

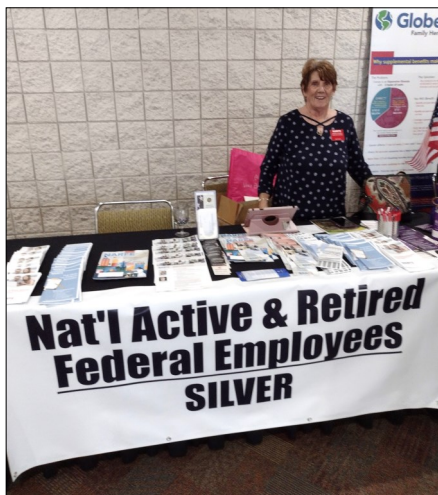
Retention and Reinstatement). Thanks to everyone for your continued membership in our organization. I humbly urge everyone to attempt to recruit a new member. If all 1900+ Federation members recruited just 1 new member this year, our Federation membership would be doubled! You have all heard many times how to recruit members. If you need assistance,

of America (UPMA) conference. This conference was held in Myrtle Beach in early October hosted by the South Carolina UPMA. The attendees were mostly current federal postal workers. We spoke with many of them who visited our table. It was refreshing to know that there is a lot of interest in NARFE among these postal managers. Several attendees were already NARFE members and were lavish in their praise of the work we all do at NARFE for all current and retired postal workers. The UPMA has invited us to be a vendor at some other upcoming conferences to be held next year in other parts of the country.

My tenure as Federation President will end in March 2024. So, I am asking everyone to consider running for one of the 4 vacant Federation Executive Board positions. It is time for everyone to step up from chapter leadership/membership to assume an active role at the Federation level. Please seriously consider providing your talents at the Federation level. We need new members who have never assumed a Federation position to step up and volunteer to serve. We have many Federation members who will assist you as you assume your duties. We have written guidance that describes the duties of each position and current or former Federation leaders who are more than willing to assist you transition from chapter level to Federation level. Trust me, if I can do it, anyone can do it!!!

We had a great Federation conference in March of this year. Plans for the 2024 conference are just beginning to form. Expect to read more about the 2024 conference in the next newsletter.

Please feel free to contact me via telephone, text, or email if you have any suggestions regarding making our Federation better or have any ideas about any aspect of NARFE. I would love to hear from any of you. My contact information is below: Email: pwhitely@sc.rr.com. Text and voice: 843-408-3509.



President Patricia Whitely leads us in recruiting new members.

you can get ideas at the NARFE website. Also, if you recruit a new member between now and December, you can receive \$10 from National for your recruitment efforts. Just talking to your friends who are either current or retired Federal employees seems to be one of the best ways to inform everyone about the benefits of NARFE membership. Another way, is to invite your friends to "like" the Federation's Facebook page. On Facebook, you and any of your friends can find us by searching "NARFE South Carolina Federation. A variety of information is updated on our page on a regular basis.

I, with the assistance of Robbie Ann White (Federation Executive Vice President) as well as assistance from 2 members of the Myrtle Beach Chapter (Billie Nichols and Joe Arsenault) staffed a table at the recent Regional United Postmasters and Managers



Joe Kohut and Patricia Whitely at the SC NARFE table.

SCNARFE Chapter Updates

Chapter 72 (Charleston)

By William Greenhill, President

Our Margaret Baptiste Charleston NARFE 72 Chapter meets in person monthly, September through June at the Waring Senior Center, 2001 Henry Techlenburg Drive, Charleston, SC 29414 on the grounds of St Francis Hospital at Noon to 2 PM on the second Friday of each month in the West Ashley area in Charleston.

All meetings begin with interesting outside speakers. In our December 8, 2023 meeting, we will have Mr. Ron White of the Waring Senior Center staff teach us some exercises for senior citizens to help us with strength and balance. In the past year we have enjoyed excellent presentations about fire safety for seniors by the Charleston Fire Department and very informative presentations about health insurance for federal retirees from both Blue Cross and Aetna Health insurance. We take pride in inviting excellent and interesting speakers to each meeting. We also provide helpful information about benefits for federal employees and retirees. We include news about what is happening in Congress and federal agencies affecting retirees.

Our meetings include lunch as Waring Senior Center has a program providing lunch meals. Lunches can be preordered by 10 AM the Wednesday before the meeting for \$7. Portions are big enough that many people can get 2 meals from it. One can order the lunch by calling Waring Senior Center at 843 402 1990 and providing a credit card number by 10 AM the Wednesday before the meeting. Meals can also be ordered on the Waring Senior Center web page. Those not wanting to order lunch can bring their own lunch and join us. Lunches now can also be purchased in the café at the senior center with credit cards before the meeting without a preorder. We now enjoy lunch together as a group at 11:30 AM before the Noon meeting. We then hold our meeting to discuss NARFE issues and to get updated about news important to federal employees and retirees.

NARFE members and their spouses are invited to attend our meetings the second Friday of each month from Noon to 2 PM except July and August to learn helpful information for federal employees and retirees. Please email billgreenhill@gmail.com, President of NARFE 72, or phone Bill Greenhill at 843.810.2648 if you have any questions or to let us know you wish to come.

Chapter 772 (Newberry)

By Debbie Hill, President

I am proud to report that Newberry Chapter 772 remains active and well. We resumed our meetings after a 3-month summer break in September and the meeting consisted mainly of each of us sharing highlights of our summer (initiated by Elizabeth Adams). The remainder of the meeting consisted of planning for the Oktoberfest on October 7th in Newberry. We put up a tent and passed out NARFE and Alzheimer's literature to those stopping by. Seven of our members (Bob and

Linda Hill, Norman and Carrie Foote, Morgan and Debbie Hill and Elizabeth Adams) came out to man the booth bringing bottles of water to pass out for free and donating baked goods to raise money for Alzheimer's Research. Betty Mills also provided a delicious pound cake for this event. In addition, we sold raffle tickets for \$1 each for a chance to win a homemade birdhouse made by one of our members, Bob Hill. The drawing took place at our October meeting and a non-member's name was drawn. Bob Hill will notify the winner and make plans for them to pick up the birdhouse. Between the baked items donated and raffle tickets sold, we raised \$105 which has been submitted to Olivia Williams for Alzheimer's Research. In addition, we met and collected information on seven federal retirees and four active employees who expressed interest in joining our organization. One of the prospects, Ellen Boney, attended our October meeting. We also enlisted 3 potential speakers for future meetings, one being Mayor Senn of Newberry. (Oktoberfest pictures included.)

Our guest speaker at the October meeting was Senator Ronnie Cromer serving SC as State Senator for Senate District 18. He was first elected to the seat in a special election on April 15, 2003, and has risen through the ranks of the Senate Republican Caucus. Senator Cromer discussed the following issues which will be included in the upcoming session in January: 1) the current method by which judges are elected, SC being one of two states in which the House Legislature votes for them; 2) the appointment of Magisterial judges by the local Senator; 3) inflation and the increase in prime interest rates, insurance rates, and liability insurance for businesses selling alcohol and 4) finally, he shared that the SC budget is currently \$300 - \$500 million ahead of budget projections! This was an informal session and questions were raised and answered throughout his presentation. He was sincerely thanked for taking time out of his busy schedule to come and speak to us.

The Columbia Alzheimer's Walk occurred on Saturday, October 21st. Our Chapter raised \$200 towards their goal of \$250 and is still collecting to reach this goal. Debbie Hill, Chapter President, and two of her granddaughters, Brittany Haney and Addilyn Haney, supported her in attending the ceremonies at Segra Park in Columbia.

Our next meeting will be November 21st at noon at Mid Carolina Country Club at which time one of our members, Carrie Foote, plans to do a 20 to 30-minute presentation/program for all our chapter member veterans who served in some capacity in the Armed Forces.

Chapter 772 plans to hold its Christmas Luncheon on Saturday, December 9, at the Flight Deck Restaurant in Lexington. This is being held on a Saturday in order to invite our active employee members as well as the new prospects we obtained at the Oktoberfest.

See page 3 for photos of Newberry Chapter members at the Columbia Alzheimer's Walk in October.

More Chapter Updates

Newberry Chapter Continued from Pg. 2



**Chapter 1082
(Summerville)
Joe Kohut**

Chapter 1082 is holding its own. We meet monthly except in June, July, and August. We resumed our monthly in person chapter meetings last month. We still make the call-in virtual feature for a few members who still wish to dial in to our in-person meetings. We receive excellent support from the Dorchester Senior Center where we hold our meetings. Attendance is normally between 18-22 members each month.

Our chapter has a Facebook page. Search on Facebook for: Summerville NARFE Flowertown Chapter 1082. We urge our members to visit the page frequently and “like” our page and invite all their federal active and retired friends to also “like” our page. We post a variety of important information and announce our meeting dates on a regular basis.

Our chapter participated in two health fairs hosted by Dorchester Seniors. We distributed information about Alzheimer's and snagged some retired Federal employees who provided us with contact information so they can be invited to our meetings. In addition, we will have a table at the upcoming Senior Day on November 1 at the Coastal Carolina Fair. This will be our 8 or 9th year participation and we always get many visitors to our table. We answer questions about open season, health benefits and Alzheimer's for the retirees who stop by our table.

Also, our chapter has a team that will participate in the Walk to End Alzheimer's on October 28. We have raised over \$2,000.00 for Alzheimer's in the past few years. It is always a nice day for a walk.

Editor's Note

My thanks to all for your good inputs to this newsletter and again, to our wonderful newsletter coordinator, Cindy Bobbitt. Just a reminder: this newsletter will only be going to those who have email. Chapter presidents — please print some copies and have them available at your meetings for those who may not have email.

Thanks again, Blaine

FEDERATION TREASURER'S REPORT

Checking Account:

Beginning balance 04-1-2023.....\$27,510.78
Revenue.....\$ 3,825.43
Expenses.....\$ 557.67
Ending balance 09-30-2023.....\$30,778.54

FCU Share Account: \$5.03

This report is for the first six months of the 2023-24 fiscal year. The audit for the prior fiscal year 2022-23 has been completed with no errors found.

Betty Hawkins
SC Federation Treasurer

**NARFE Region III Vice
President Lynn T. Harper**
lynn_harper@msn.com



History seems to be repeating itself as another government deadline nears. Congress needs to act in the next few days to avert a government shutdown at the end of the day on November 17th. Will there be another Continuing Resolution (CR) or will they punt and continue the CR until January 15, 2024? Federal agencies are again making formal preparations for a possible shutdown. Thus, federal employees and military personnel are being subjected to undue stress worrying if there will be a shutdown and their pay delayed. That's not a pleasant thought right here at the beginning of the holiday season. Last minute action prevented a shutdown on September 30th; however, little progress has been made, even with a new Speaker of the House. "Political grandstanding" is again alive and well. The late radio broadcaster Arthur Godfrey's statement accurately describes the current situation: *"Even if you are on the right track, you will get run over if you just sit there."* Now is the perfect time for Congress to put into practice the old adage: *"Do not delay or hesitate to do something if you finish or accomplish it today."*

Membership: Unlike Congress, there are a lot of good things happening in NARFE. The best news is membership losses have slowed down thanks to the NARFE Membership Engagement Department and the Membership Advisory Committee (MAC). From June-September 2023, the net membership loss was only **1,510**. NARFE still has a long way to go, but steps are being taken in the right direction. NARFE's participation with tables/booths at meetings/conferences of other organizations such as BIG, FEW, Postal Managers, etc., is making a difference. Plus, letters are being sent to lapsed members and the return on that investment has resulted in many of them reinstating their NARFE membership. As of September 30, 2023, NARFE had **135,201** members, which included **72,681** National-only members (NOM) and **62,520** chapter members. NOMs now comprise 74% of NARFE's membership.

REMINDER!! NARFE's Fall Membership Drive runs through December 31, 2023. For each new member recruited, the recruiter gets \$10 from NARFE and his/her name goes into the pot for monthly drawings and for the grand prize drawing. Recruiters should remember to put their membership # on the Membership Application so they will get credit for recruiting a new member.

2024 COLA: Yes, federal annuitants, social security recipients, SSI recipients, and retired military personnel are getting a **3.2%** COLA which will be effective December 2023. Therefore, you should expect to see an increase in your January annuity payment. Remember, CSRS retirees' COLA will be 3.2%; whereas FERS retirees' COLA will be 2.2%. The difference between FERS and CSRS COLAs was created when Congress created the FERS pension scheme in 1986. This inequity in COLAs is the reason we need to continue to encourage our legislators in the House to support passage of **H.R. 866, Equal COLA Act**, and our Senators to support the recently introduced Senate version of the bill, **S.3194**. If you retired in 2023, your date of retirement will determine the

amount of your COLA. Further, FERS retirees under the age of 62 **are not** eligible for a COLA unless certain conditions have been met, such as retirees on disability retirement, special provision employees (Law Enforcement Officers, Firefighters, Air Traffic Controllers), etc. The 2024 COLA is well above the 2.6% average over the past two decades; but far too many seniors are not convinced it is enough. Senior consumer's dollars buy less than it did just a few years ago. The administration and the media say inflation is cooling, but the price of groceries continues to rise as well as the price of heating, cooling, and medical costs. This is why legislation needs to be passed to change how COLA is determined. It should be changed from Consumer Price Index (CPI) for Wage Earners and Clerical Workers (CPI-W) to the CPI-Elderly (CPI-E). The CPI-W does not survey the costs of retired households over the age of 62. If the CPI-E had been used to determine the 2024 COLA, the COLA would have been 4% versus 3.2%.

2023 Open Season: Open Season began November 13 and will run through December 11, 2023. In addition to an average FEHB premium increase of 7.7% for 2024, the **FEP Medicare Prescription Drug Program (MPDP)**, a new prescription drug benefit, is being offered by 17 FEHB plans to those members with Medicare; however, not all plans are offering MPDP. The MPDP is supposed to help individuals save on prescriptions and it is included as part of FEP coverage. In the past, for federal retirees, Medicare Part D has been of little value; FEHB prescription drug coverage was as good an option (or better), without the need to pay an extra premium. Of course, we still have had to endure all the Medicare Part D commercials on TV or the overload of Part D flyers in our mailboxes. With the passage of the Inflation Reduction Act of 2022, Medicare Part D benefits have strengthened considerably, becoming a more attractive option. It is being promoted as having more approved prescription drugs than our current benefit, offering lower out-of-pocket costs for higher-cost drugs, you will not have to pay a separate premium for your prescription drug coverage with the exception of individuals with higher incomes who will have to pay the Income Related Monthly Adjustment Amount (IRMAA) premium. You can obtain the IRMAA Part D premium charges by going to <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans>. Plus, there is a cap on the amount you will pay out-of-pocket on prescriptions annually. This out-of-pocket maximum is a cap on the amount you will pay in co-pays and allowances; it's a cap you will pay for prescription drugs for a year. Once you reach the maximum for the year, you will not have to pay anything for prescription drugs for the rest of the year. Most plans offering MPDP will automatically group enroll members who meet the following criteria by a specified date: 1) Have Medicare Parts A and B, 2) Not enrolled in a Medicare Advantage (MA) plan; and 3) Do not have Medicare because of End-Stage Renal Disease (ESRD). If you want MPDP, you don't have to do anything. If you **do not want** to be automatically enrolled, you can opt out and keep your current FEP prescription drug benefits. You should have already received a letter from your current FEHB plan relative to opting out. Sadly, the opt-out date has already passed for many plans, but I've learned that for most plans you can opt-out by calling them on or before January 1, 2024. If you are not in the automatic enrollment and have Medicare, you can still enroll in

MPDP during Open Season. To say the least, MPDP is very confusing and many members, me included, are asking many questions. NARFE recently held a webinar on MPDP that you can listen to by going to the NARFE website. I attended the webinar and some of my questions were answered. Don't be afraid to ask questions. The question has been raised if enrolled in MPDP and it proves to not be the best for you, could you drop the MPDP coverage other than during Open Season. Many of the plans will allow you to dis-enroll outside of FEHB Open Season and revert back to FEHB drug coverage. However, if you don't enroll during this Open Season, you will have to wait until the next Open Season to participate in MPDP. The best advice I can give is to do your homework and ask questions.

2024 NARFE Election/Submission of Proposed Amendments to NARFE Bylaws:

Election of National Officers and Regional Vice Presidents will occur in 2024. Also, part of the election ballot will be proposed amendments to the 2022 NARFE Bylaws (as adopted Aug 31, 2022). All proposed amendments to the bylaws or standing rules to be voted on must be submitted on the recently updated NARFE **Form F-3C**, *NARFE Proposal to Amend Bylaw or Standing Rule*. They must be submitted to HQ by **March 8, 2028**. They can be mailed, faxed or sent by e-mail to bylaws2024@narfe.org. A chapter, federation executive board, a federation conference/annual meeting, the NEB, any committee designated by the NEB or a group of 10 members in good standing may submit proposed bylaw and standing rule amendments. All proposed amendments will be reviewed by the NARFE Bylaws Committee who will either recommend adopt or do not adopt the amendment and then will be placed on the ballot. You will be able to vote online or mail-in ballot. The ballots will be in the September 23 *NARFE Magazine*. To give members more insight into the proposed amendments on the ballots, discussions will be conducted at FEDCON 24 and on FEDHub; however, no changes to the proposed amendments can be made as a result of the discussions. You are encouraged to review the NARFE Bylaws and submit proposed amendments.

M-112 Reports: Problems continue with the M-112 with numerous changes for address, phone number, e-mail, and etc. reflected in the reports; with many of the same changes appearing month after month. It is not uncommon for duplicative data for prospective members to show in the reports. On several occasions, I've made HQ aware of this problem; but no corrections have been made. These problems may not be corrected until the AMS system upgrade is completed. Hopefully, with the system upgrade, a new M-112 Report for National-only members will be developed.

NES Messages in Spam/Junk Mail: How often do you check your Junk Mail/Spam folder on your computer? If yours is like mine, I get a plethora of messages daily in those boxes. Suggest you check those boxes because many NES messages and even some FEDHub messages are going to Spam/Junk Mail. HQ is aware of this issue and hopefully, whenever NARFE transitions to an e-mail system, the problem will be corrected.

Gift Membership: Wondering what to get a friend or family member for Christmas? If they are eligible for NARFE membership, give them a NARFE Gift Membership. Use NARFE **Form F-85** to submit a gift membership. Plus, you (the giver) will get credit for recruiting a new member. So do it during the Fall

Membership Drive (end December 31, 2023) and you will get \$10 from HQ and your name will be entered into the Membership Drive drawings.

FEDCON24: Mark your calendars. FEDCON24 will be held August 18-20, 2024, at the Hyatt Regency St. Louis at the Arch. This is NARFE's premier training event. More detailed information will be coming soon and will be posted on the NARFE website under **EVENTS**.

Federation and Chapter funds should be used to support attendance at FEDCON24.

Federal Benefits Institute: Ms. Marie Nicole Blackstone is the new Program Manager in the Federal Benefits Institute. Nicole started November 6th.

I want to take this opportunity to wish each of you a very Happy Thanksgiving. Enjoy the food, fellowship, and of course football games with family and friends. We do have a lot to be thankful for.

It's a pleasure serving as your Region III Vice President. Please feel free to contact me with questions/concerns you might have.

I leave you with this quote by Ralph Waldo Emerson: "Always do what you are afraid to Do."

Contact me, Lynn Harper, lynn@msn.com or 478-951-3260.