

THE BEACON

INFORMING NARFE MEMBERS FROM THE MOUNTAINS TO THE COAST

2021 Annual Meeting Edition

National Active and Retired Federal Employees Association



Linville Falls, March 2022

Tim and Anna Grogan Photography

North Carolina Federation 2022-24 Executive Board Elections - Nine Positions Coming in June

Candidates as of March 11, 2022:

President

Charles Talley

Executive Vice President

222

Secretary/Historian

David Phillips (incumbent)
Sam Crain (incumbent)

Treasurer

sam Ci

???

Area 1 Vice President Area 2 Vice President

Ron Buffaloe

Area 3 Vice President Area 4 Vice President ??? ???

Area 4 Vice President Area 4 Vice President

Nominations Will Be Accepted During the Annual Meeting (There are no volunteers for 5 of the 8 vacancies)

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NARFE References

Toll-free Legislative Hotline (24 Hours) — (877) 217-8234 Legislative Action Center — www.narfe.org NARFE Toll-free — (800) 627-3994 NC NARFE Service Officer — (910) 619-0658

The Beacon

is published quarterly by the North Carolina Federation of the National Active & Retired Federal Employees Association. Federation Membership includes subscription to this newsletter via mail, email, and/or webposts.



March 2, 2022

NARFE North Carolina Federation

MAY 11, 2022

66th Annual Meeting

FREE WEBINAR

RETHINK, REIMAGINE, REBUILD

Dear NARFE North Carolina Federation Member

Federation President Henry Brattlie Phone: 571-237-8794 brattlie@brattlie.com

Federation Executive Vice President

Charles Talley Phone: 703-472-2982 cjogger@aol.com

Annual Meeting Secretary David Phillips Phone: 704-431-4134 phildl5@aol.com

Annual Meeting Treasurer Samuel E. Crain 290 Azalea Drive Maggie Valley, NC 28751-7692 Phone: 828-246-5015 samcrainjr@aol.com You are enthusiastically invited to join other NARFE members at the 66th Annual Meeting of the North Carolina Federation of NARFE (NCNARFE). We have had two great Annual Meeting by webinar and we hope to surpass those achievements with this year's 66th Annual Meeting where we will **Rethink**, **Reimagine**, **Rebuild**.

MARK YOUR CALENDAR to act on the information below:

<u>Advertisements:</u> We encourage members to sponsor ads. Camera-ready ads and money are due to Samuel E. Crain, by **March 31, 2022**. Contact Charles Talley if you need assistance creating or updating your ad.

- 1. **Door Prizes**: Sponsor a door prize & send funds to Sam Crain by **March 31, 2022**.
- 2. **Awards:** Presented for Charles R. Patton "Good Egg", Lyle V. Storch and Thomas Hobgood. Please submit your nomination(s) by March 31, 2022, to Charles Talley.
- 3. **Meeting Memorial Service:** Please submit the names of deceased NARFE members to David Phillips.
- 4. <u>Meeting Registration</u>: Registration is Free Online Registration is AVAILABLE NOW! Register at: https://attendee.gotowebinar.com/register/948466639346549773. An email with instructions will be sent to all members in March. If You have more than one person viewing on a single computer, sign on the additional person from a second computer or smart phone to assure they are eligible all day and especially for the Special Grand Prize.
- 5. **Prizes:** Will be awarded throughout the day so be sure to stay tuned in to raise your Hand.
- 6. **Nominations:** Election of Officers is this year.

Thank you in advance for attending and encouraging attendance. If you have questions please contact the officers listed on the side bar.

Sincerely

Henry Brattlie, President

Annual Meeting Edition Highlights

Dwight Weaver Public Relations Officer



This 2022 Annual Meeting Edition of The Beacon has both required notices and other items of interest in the life of our NC NARFE Federation.

- The NC Federation Annual Meeting is May 11 "Rethink, Reimagine, Rebuild"
 - o Nominations for all elected offices will be accepted during the Annual Meeting
 - o Guest Presentations
 - o Awards and
 - o Prizes.

- 2022 Balloting Begins soon after the Annual Meeting LOOK FOR YOUR BALLOT IN THE MAIL
 - o Election of all NC Federation Officers
 - o Ratification of the 2022-23 Federation Budget and
 - o Approval of Federation Bylaws changes.
- Critical committee and CDL positions remail unfilled. Please consider volunteering and getting involved.

As we move forward into 2022-23 Federation Fiscal Year, you will see a renewed emphasis on NARFE's core missions, as well as the need for volunteers to get involved in the business of NC NARFE. Please consider what part you can contribute and role you could see yourself filling.

Is your personal information up to date on the NARFE National data base? Approximately 1,400 NC Federation members do not have an email address on file. Additionally, there are many email and mailing addresses on file that are inaccurate. Sign in at https://members.narfe.org/Security/Sign-In to review and get your records up to date.

Strategic Planning Committee Update

Tom Jennings Chair, Strategic Planning Committee



The Strategic Planning Committee has been very active during the 2021-22 Fiscal Year. The Committee's focus has been on how we, as a Federation, can better support NARFE's core missions of Advocacy, Membership, Service, and Communications.

Recommendations to the Board included – establishing standing Legislative and Communications Committees; support all NC

members; redefinition of Federation Area boundaries along Congressional District lines; and simplification of the existing Federation committee structure. The committee changes will be on the 2022 Ballot for consideration and approval.

Action items related to membership have been approved by the Board and will be implement in 2022-23 --:

- That the EVP provide monthly an updated list of prospective members in North Carolina and that the Federation Board ensure that these prospects are contacted. This was assigned to each Area VP for implementation.
- That a plan to contact unions in the largest NC federal agencies be developed and acted upon this fiscal year. This was assigned to the Membership Committee.
- That a new membership survey be developed and carried out this fiscal year. This item was assigned to the Communications Committee.

New Alzheimer's Drug

Vivian Vair Alzheimer's Coordinator



The new Alzheimer's drug Aduhelm isn't reaching many patients. Doctors say the reasons include its excessive cost, insurers' reluctance to cover it, and lingering questions about whether it slows memory loss.

Dr. Marwan Sabbagh, an Alzheimer's specialist at the Barrow Neurological Institute in Phoenix, Arizona, says the pendulum of public opinion has swayed strongly against this drug. Dr. Sabbagh, has worked as an advisor to Biogen, which makes the drug.

Aduhelm is the first drug on the market able to remove amyloid, the sticky substance that builds up in the brains of Alzheimer's patients. It is also the first new Alzheimer's drug approved since 2003. Aduhelm is intended for patients in the initial stages of the disease, a population that represents about a quarter of the six million people in the U.S. with Alzheimer's.

The Food and Drug Administration granted conditional approval in June, even though an advisory panel had recommended against allowing the drug on the market.

Since then, sales have been much slower than many analysts expected.

Budget on the NC Carolina Federation 2022 Ballot

Sam Crain NC Federation Treasurer



Each year about this time, the Federation has to scratch their collective heads and try to anticipate what they are going to spend in the next fiscal year. It is especially hard with the Pandemic going on. We are all hoping that it will go away as fast as it came.

It is our task to present a budget that the general membership can approve on the ballot that will be sent to you following the 2022 Annual Meeting. The FY 2022-2023 Budget has been presented and approved by the Federation Board. You will find the Budget printed in this version of the Beacon newsletter.

Please vote to approve the Fiscal Year 2022-2023 Budget when you get your ballot!

TOP 5 REASONS TO GIVE

NARFE-PAC fights for you by:

- 1 Helping elect members of Congress who support the federal community
- 2 Building strong relationships with lawmakers, a key component of winning legislative fights
- 3 Ensuring the federal community is a powerful political force across the country
- 4 Pooling individual contributions to maximize impact nationwide
- 5 Empowering our strongest supporters to become leaders in our fight

Contribute to NARFE-PAC today!

	T	BOARD MEMBER RELATIONSHIPS/BUDGET RESPONSIBILITIES														
	L	2022-23 Budget Plan														
	Core Missions Special Purpose Committees															
		Membership		Legislation		Communications		Service		Administration	Budget	Audit	Bylaws	Nominating	B&T	Officer Total
President		\$ 200	\$	500	\$	800			\$	1,600	XX	XX	XX	XX	XX	\$ 3,100
Executive VP		\$ 200	\$	500	\$	800			\$	3,000	XX	XX	\$ 100	\$ 100	XX	\$ 4,700
Secretary/Historian		\$ 100	\$	100	\$	100	\$	100	\$	200	XX	XX	XX	XX	\$ 1,650	\$ 2,250
Treasurer		\$ 600							\$	4,500			XX	XX	XX	\$ 5,100
Area 1 VP	T								\$	300	XX	XX	XX	XX	XX	\$ 300
Area 2 VP		\$ 150	\$	50	\$	200	\$	200	\$	250	XX	XX	XX	XX	XX	\$ 850
Area 3 VP	T								\$	400	XX	XX	XX	XX	XX	\$ 400
Area 4 VP	T								\$	50	XX	XX	XX	XX	XX	\$ 50
Area 5 VP	Т								\$	300	XX	XX	XX	XX	XX	\$ 300
National Legislative Officer/ NARFE PAC			\$	2,000					\$	500	XX	xx	xx	XX	XX	\$ 2,500
State Legislative Officer	Т		\$	400					\$	300	XX	XX	XX	XX	XX	\$ 700
Membership Coordinator											XX	XX	XX	XX	XX	\$ -
Editor					\$	5,300					XX	XX	XX	XX	XX	\$ 5,300
Public Relations Officer	Т				\$	300			\$	100	XX	XX	XX	XX	XX	\$ 400
Service Officer									\$	400	XX	XX	XX	XX	XX	\$ 400
Web Master	I								\$	700	XX	XX	XX	XX	XX	\$ 700
Alzheimer's Coordinator	I								\$	500	XX	XX	XX	XX	XX	\$ 500
Immediate Past President									\$	550	XX	XX	XX	XX	XX	\$ 550
FY 2022-23 Budget Plan		\$ 1,250	\$	3,550	\$	7,500	\$	300	\$	13,650	\$ -	\$ -	\$ 100	\$ 100	\$ 1,650	\$ 28,100
INCOME PORTION OF FY 2022-202	INCOME PORTION OF FY 2022-2023 BUDGET 10% Funds from National Headquarters								\$ 18,000							
	+		-												om Chapters	\$ 3,500
	+		-												ds in Beacon	\$ 1,000
	+														ing Chapters	\$ 2,000
	+												F		loney Market	\$ 3,600
	+		_						_					1	otal Income	\$ 28,100

NARFE - NORTH CAROLINA	FEDERATION	
Financial Reprot for FY 2		
August 1, 2021 thru February		
BEGINNING BALANCE ON HAND (ALL ACCTS.)		
CHECKING	MM	
\$32,000.33	\$51,036.17	\$83,036.50
Interest from Money Market	\$2.56	
INCOME:		
10% Funds from National Headquarters	\$8,056.58	
Per Capita from Chapters	\$3,183.00	
Ads from BCBS	\$3,819.77	
Funds from Ads in the Beacon		
Funds from Closing Chapters	\$4,079.80	
Funds from Sale of Commerative Coins	\$405.00	
TOTAL INCOME		\$19,546.71
TOTAL TO BE ACCOUNTED FOR		\$102,583.21
EXPENSES:		
Mileage		
Meals		
Lodging		
Supplies/Services		
Postage		
New Banners Expenses		
Commerative Coins		
Beacon Newspaper		
Insurance	\$100.00	
Membership Supplies		
LegCon Registration		
Computer Pgrms		
10% Fund Expense		
CDL Reimbursement		
New Mbrs & Dues Withholding Rebates		
Badges for New Officers		
Ballot & Teller(Election Expenses)	\$16.00	
TOTAL EXPENSES		\$116.00
ENDING BALANCE ON HAND (ALL ACCTS.)	1414	
CHECKING	MM	****
\$51,428.48 TOTAL TO BE ACCOUNTED FOR	\$51,038.73	\$102,467.21
Signed Sam Crain, Treasurer	D. 1	\$102,583.21
Jighed Jani Ciam, Headle	Date	2/28/22

Required Minimum Distributions (RMDs)

What Is a Required Minimum Distribution (RMD)?

A required minimum distribution (RMD) is the amount of money that must be withdrawn from an employer-sponsored retirement plan, traditional IRA, SEP, or SIMPLE individual retirement account (IRA) by owners and qualified retirement plan participants of retirement age.

Across 401(k), IRA, 403(b) 457(b) and TSP accounts, the IRS **DOE\$ NOT** allow investors to maintain the balances indefinitely. A minimum amount must be withdrawn each year beginning at age 72. This is a required minimum distribution, or RMD.

- Required minimum distributions (RMDs) were suspended in 2020 but were back beginning in 2021.
- An RMD is the minimum amount you must withdraw annually from your retirement account when you are age 72 and older.
- For those who have been taking a RMD before 2020 you must continue do so now.

Review RMD Rules with your financial advisor \dots this can help you avoid a big tax penalty.

If you have more than one retirement plan, you must calculate separate RMDs for each plan. However, if you have more than one IRA — whether a traditional, SEP and/or SIMPLE IRA — you may be able to add the RMDs and take the combined distribution amount from any one or more of your IRAs.

Similarly, if you have more than one 403(b) plan, you can take the combined distribution amount from one or more of your 403(b) accounts. You cannot, however, satisfy the RMD for your IRA with a distribution from your 403(b) or vice versa.

ASK YOUR FINANCIAL ADVISOR TO BE SURE!

NC NARFE February Board Meeting Highlights Dave Phillips, NC Federation Secretary/Historian

- The NC NARFE Board met on February 8 via Go to Meeting. A quorum was present.
- Bill Shackelford, Region X Vice President, reported on the meeting of the National Executive Board. Meeting which was held November 16 – 18, 2021. The minutes of the meeting may be found at: https://www.narfe.org/officer-resources/national-executive-board-meetings/minutes/.
- 3. Donna Shackelford, Region X, Alzheimer's Coordinator reported that the NC Federation contributed \$8,500 in FY 2020. In the past year, \$4,500 was contributed. NC ranked ninth in the nation for contributions during FY 2021 2022. Information on planned-giving to Alzheimer's Research may be found at: Planned Giving | Alzheimer's Association. Members interested in setting up sustaining gifts may do so by calling 800-272-3900 or sending an email to: donorservicesinfo@alz.org.
- 4. Vivian Vair, the NC Federation Alzheimer's Coordinator reported that she submitted \$1,434,31 to Chicago since the last board meeting. She is looking for funding raising ideas. Any suggestions may be sent to Vivian at: vvair@aol.com.
- 5. The board approved the proposed 2022/2023 budget. The proposed budget will be printed in the Beacon. The membership will vote to either approve or reject the budget on the upcoming ballot.
- 6. It was reported that the Brunswick and Sampson-Duplin Chapters have closed.
- Robert Allen, National Legislative Officer, has been monitoring HR3076, The Postal Reform Bill, which contains changes supported by NARFE. Details of the bill can be found by going to: https://www.narfe.org/blog/2022/03/08/postal-service-reform-passes-senate-heads-to-president-for-signature/.
- 8. Congressional District Leaders (CDL's) are needed. If interested, contact Robert Allen at: retiredrobertallen@gmail.com.
- 9. NARFE-PAC: As of Jan. 6, 2022, NC NARFE members have donated:
 - a. National Only Members 273 contributors for a total of \$11,514. (Six sustainers).
 - b. Chapter Members 226 contributors for a total of \$13,070 (21 sustainers).
- Jessica Klement, the VP of Policy, and Programs at NARFE Headquarters has resigned.
 John Hatton was selected to fill her position.
- 11. John Allis, the State Legislative Officer, reported that the Bailey Extension was approved for military retirees in the state but not the other federal, state, and local government employees that the 4th Branch was advocating for. The 4th Branch is evaluating what it needs to do next. Members may sign up for a free 4th Branch membership by going to: http://4thbranchnc.org/.
- 12. The accomplishments of the NC NARFE Strategic Planning Committee were discussed. Action items to be followed up are:
 - a. Area Vice Presidents will generate a monthly list of prospective members to NARFE and send it to the Chapter Membership Chairs. The designated chapter person should make every effort to contact their prospective members and invite them to become a NARFE member.
- 13. Several proposed bylaw amendments to the NC NARFE Bylaws were presented and approved. They were forwarded to the Bylaws Committee for consideration. The proposed bylaws will be printed in the Beacon and be on the upcoming ballot for approval or rejection by the membership.
- 14. An editor for *The Beacon* and Membership Chair are still required. Both positions would be voting members of the board. Interested members should contact David Phillips at phildl5@aol.com or 704-431-4134.
- 15. The 2022 membership ballot, to elect the President, Executive Vice President, Secretary, Treasurer and Area Vice Presidents will be mailed to all members shortly after the annual meeting. There will also be seven proposed bylaw amendments to approve or reject.
- 16. The NC NARFE Annual Meeting will be held virtually again this year. There is no charge for members. Members and chapters are encouraged to support the annual meeting by purchasing an ad and donating for door prize drawings.

Estate Planning Tasks

Is getting your estate in order one of your top priorities this year? Taking the time to implement a plan can save you and your descendants probate problems and money. Use of a qualified estate planning attorney can help you avoid common and costly mistakes.

	2021-22 NC Federation Committees							
Position	Audit	Ballot & Teller	Budget	Bylaws	Nominating			
Chair	Deborah Germak*	Lloyd Geisert	Dwight Weaver	Robert Allen*	Steve Kesselman			
Advisor	Sam Pipkin	Dave Phillips	Sam Crain	Chris Huber	Patricia Brannin			
Area 1	VACANT	Sue Hawkins	Bobbie Williams	Theron Rumsey	VACANT			
Area 2	Deborah Germak*	Chris Huber	Dave Clapp	Ron Buffaloe	Doug Clapp			
Area 3	Evelyn Ellis	Peter Eckhoff	Sam Pipkin	Robert Allen*	VACANT			
Area 4	Mary M. Carman	Lloyd Geisert*	Glenn Marshall	Carolyn Bronson	James Kocsi			
Area 5	Howie Lore	VACANT	David Monell	VACANT	VACANT			

Key Positions that Need to Be Filled						
Position	Board Member	Respond to	Position Involves			
Executive Board Positions	Yes	NC Federation Secretary Dave Phillips Email: phildl5@aol.com	 All positions – President Executive Vice President Secretary Treasurer Area Vice Presidents (Areas 1,2,3,4,5) 			
Membership Coordinator	Yes	NC Federation Secretary Dave Phillips Email: phildl5@aol.com	Work with Area Vice Presidents to implement the Federation's ongoing membership program and to strengthen recruitment and retention activities at the chapter level. The Membership Coordinator also serves as the advisor to the Membership Committee and shares responsibility with the Committee for periodic evaluation of the Federation's Membership Program.			
Newspaper Editor	Yes	NC Federation Secretary Dave Phillips Email: phildl5@aol.com	Periodic publication of the NC Federation newspaper (The Beacon) in both hard copy (twice yearly) and digital (four times yearly) formats. Board Members submit articles and other content, NARFE resources, and other items of interest. The Editor is a member of the Federation's Communications Committee.			
Congressional District Leader	No	Robert Allen NC NARFE National Legislative Officer Phone: 336-322-0259 Email: retiredrobertallen@gmail.com	Work with National Legislative Officer and Chapter Legislative Officers to ensure that NARFE's views on specific national legislative issues are known to NC's members of the US House of Representatives.			
Standing Committees	No	NC Federation Secretary Dave Phillips Email: phildl5@aol.com	 Positions on the following Standing Committees Audit (Deborah Germak, Chair) Ballot & Teller (Lloyd Geisert, Chair) Budget (Dwight Weaver, Chair) Bylaws (Robert Allen, Chair) Nominating (Steve Kesselman, Chair) 			

2022-23 Proposed NC Federation Bylaw Amendments

Both the Bylaws Committee and the Federation Board recommend the proposed amendments to the NC Federation Bylaws for approval. The following is a summary of the seven proposed changes. The full text will be presented at the Annual Meeting and on the NC Federation Ballot.

	Robert Allen, Chair Bylaws Committee
Title	If Adopted
Officer Terms of Office	"shall be elected by ballot to serve a term of two years beginning with the new fiscal year and shall serve until their successors are installed."
Determine Who Appoints Certain Committee	Section 3, Second sentence "The President shall designate the chair of all committees except where the chair is specified in the bylaws."
Chairs	Section 7, second paragraph, 1st sentence: "Unless membership is designated in the bylaws"
Change the Name of the Board	All instances of "Federation Executive Board" are changed to read "Federation Board"
Creation of Congressional District Leader Positions	The North Carolina Federation shall utilize Congressional District Leaders (CDLs) to coordinate chapter and member interaction with Members of the North Carolina Congressional Delegation and their staffs. Area Vice Presidents shall nominate CDLs for Federation Board approval. CDLs will serve for the current two-year congressional term.
Updates Bylaws Amendment Process	Proposed amendments to these bylaws may be initiated by a member, a chapter, the Federation board, or the Bylaws Committee, and shall be submitted to the Federation Secretary and Bylaws Committee Chair by a date established by the Federation Board
	Amendments to National Bylaws: Amendments to National Bylaws must be developed as defined by NARFE HQ and any instructions contained in the Call for Amendments to National Bylaws using Form F-3C. Any Federation member, chapter, the NC Federation Board, or the NC Federation Bylaws Committee may submit said amendments.
Changes to Annual Meeting	The Annual Meeting Committee, chaired by the Federation President, will assist the President in managing all aspects of the Annual
Committees	Meeting. Additional committees as listed in the Annual Meeting Guide, may be appointed as needed to complete arrangements for the Annual Meeting.
NCNARFE Standing Committees	Section 1. There shall be eight Federation standing committees: Membership, Bylaws, Audit, Nominating, Ballot and Teller, Budget, Legislative, and Communications.
	Section 8: There shall be a Legislative Committee chaired by the National Legislative Officer. Members will include the Area Vice Presidents, the State Legislative Officer, and two Congressional District Leaders (CDLs)
	nominated by the NLO approved by the Federation Board. The committee will function for the two years coinciding with the two-year congressional term.
	Section 9: There shall be a Communications Committee. The Public Relations Officer (PRO) will chair the Committee. Members will include The Beacon Editor, Area Vice Presidents,
	Secretary/Historian, Service Officer, and Network Coordinator. All members shall serve until the end of their term.

2022 Tax Filing Season

The Internal Revenue Service (IRS) 2022 tax season began on January 24, the first day that the IRS began accepting and processing 2021 tax returns. The deadline to file 2021 tax returns is April 18 for most people. By law, Washington, DC holidays impact tax deadlines for everyone. The Emancipation Day holiday in the District of Columbia will be observed on April 15, pushing the deadline to file to April 18 for all except those who live in Maine or Massachusetts. Residents in those two states will have until April 19, 2022, to file their returns due to the Patriots' Day holiday celebrated in those states. Taxpayers requesting an extension will have until Monday, October 17, 2022, to file. Visit irs.gov to read the entire IRS announcement.

Interested in how each state taxes federal annuities? Be sure to check out the State Tax Roundup in the April issue of NARFE Magazine. The April issue should hit your mailbox in late March.



Protect Your Identity and Your Assets

- Be suspicious of any email or telephone call that asks you for money or says you have won something ... especially when the sender asks for personal information.
 - Verify that the name of the email sender is the same as the actual email address.
 Most scammers will use the name of someone you know but will not have the correct email address.
- Block the telephone number and email address of a scammer.
- Pay close attention to grammar in any email you receive that was "supposedly" from a legitimate company. Legitimate companies will use proper grammar and complete sentences.
- Enable two-factor authentication on any online account that you have ... especially your retirement accounts, Facebook, credit card(s), and bank accounts.
- Set transaction dollar thresholds that give you automatic notice if a banking transaction
 or credit charge exceeds the threshold amount you selected.
- o A rule of thumb: Ask your bank to notify you by email of any check that clears.
- o Use online banking if you are comfortable with your computer skills.
- Do not sign the back of your credit cards. Endorse them with "Ask for Photo ID".
- The IRS, Social Security Administration, state agencies, banks, and credit card companies will not call you on the telephone about a problem ... they will send you a letter.
 - Do not panic if someone tells you on the phone that the IRS is going to have you arrested.
 - Do not try to outsmart the caller; get off the phone as quickly as possible.
 - Verify with the authenticity of an unusual request with the company or agency that "supposedly" sent it.
 - If you receive a suspicious looking letter, look up a customer service telephone number online and use that number to verify the letter is legitimate. Do not use the number provided in the letter.
- Guard your Social Security Number, retirement account information, credit card numbers and codes, and bank account information.
- Purchase a credit reporting service account and lock your credit files.
 - You can unlock them when you need to do so, but you will receive notice if someone else tries to run a credit report on you that you were not aware of in advance.
 - Some services can be subscribed to through your bank or credit card company at a reduced rate.
- Buy and install a robust computer security system that provides Virus Checking, File Scanning, a Virtual Private Network, Breach Guards, and Anti-Tracking.

FEDcon22

FEDcon22, taking place August 21-23, 2022, in Scottsdale, AZ, is the premier training conference for the federal community. Attendees will engage in leadership development, receive comprehensive federal benefits and financial planning information and make connections with colleagues from across the federal community.

We're hard at work developing an exciting program, subject to speaker availability, that will include sessions and tracks that cover such things as:

ADVOCACY

- How to add your voice to NARFE's advocacy efforts
- Your all-important legislative/policy update, direct from NARFE's advocacy team

FEDERAL BENEFITS INSTITUTE

- Understanding the relationship between FEHB and Medicare
- Debunking common retirement myths
- Getting the most from your TSP

NARFE LEADERSHIP

- Mastering NARFE recruiting
- Chapter and Federation communications in the digital age
- Membership engagement at the local level

LIFESTYLE TOPICS

- · Intergenerational living
- Understanding and avoiding common online scams

All this and much more!

Watch this site for updated information as we confirm speakers and agenda items. We're so excited to see you in Scottsdale, AZ, this summer!

Postal Service Reform Passes Senate, Heads to President for Signature

NARFE

March 8, 2022

The Postal Service Reform Act of 2022, a landmark bill set to provide financial relief to the Postal Service, passed the Senate this evening, Tuesday, March 8. The legislation will improve the agency's ability to remain a public entity providing a crucial service to the American people while simultaneously protecting the earned health benefits of postal and federal workers and retirees. The bill passed with bipartisan support, 79-19.

The legislation gained NARFE's support after it was amended to address our concerns. In particular, changes were made to prevent unintended increases to Federal Employees Health Benefits (FEHB) program premiums for federal employees and retirees. And unlike past iterations of postal reform, this bill preserves choice for current postal retirees regarding whether to enroll in Medicare Part B. NARFE is also pleased with included provisions to repeal the burdensome mandate to prefund future postal retiree health benefits and the bill's codification of six-day mail delivery.

The Postal Service Reform Act of 2022 now heads to the President Biden's desk where it is expected to be signed into law.

Seven Signs It Is a SCAM

Scammers ...

- Want you "Wire Money"
- Purchase pre-paid debit cards
- Tell You to Keep It "Secret"
- Make It Sound Too Good to Be True
- Contact You "Out of The Blue"
- Claim There Is An "Emergency"
- Ask For Your Personal Information

A New Way to Give to NARFE-PAC: Annuity Withholding

NARFE

March 8, 2022

March is NARFE-PAC month, and now is the perfect time to support the PAC through a new and more efficient way to give: NARFE-PAC annuity withholding.

Annuity withholding is a way for NARFE members to automatically contribute to the PAC directly from their federal annuity each month. Contributions are automatically deducted on the first of each month by the Office of Personnel Management (OPM) and go straight to the PAC. Annuity withholding is the most efficient way to give, allowing recurring contributions to go further by avoiding bank and credit card fees. Register today by going to the NARFE-PAC page of the website and selecting annuity withholding.

Signing Up is Quick and Easy

- First, members should complete NARFE-PAC's online form. Please fill out the form before going to OPM's website, as it helps us match contributions to member records.
- 2. After completing the form, members will be directed to follow the provided instructions to authorize the withholding on OPM's Retirement Services Online website.

NARFE members can also call OPM to set up annuity withholding by dialing 1-888-767-6738. Please fill out the web form or call NARFE's advocacy department at 1-800-456-8410, option 3, if you call OPM to register. Access our annuity withholding <u>frequently asked questions (FAQs) document</u> for more details

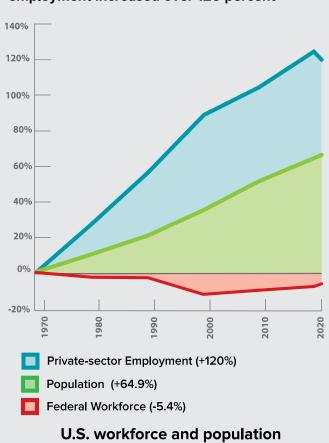
If you have any questions about annuity withholding or NARFE-PAC month, please contact sickes@narfe.org or 571-483-1266.

North Carolina Federation - NARFE



America's Federal Family at a Glance







changes since 1968

OVER TWO-THIRDS of federal. non-postal employees defend our homeland, support our military and care for our veterans



- 35.6% Department of Defense
- 19.5% Department of Veterans Affairs
- 9.7% Department of Homeland Security
- **5.4%** Department of Justice
- 70.2% of Federal Workers

Median years of tenure with current employer

6.5 years Federal government

3.7 years Private sector

(2020)

of federal employees are veterans, while only 6% of private-sector employees are veterans



of Defense Department federal employees are veterans



Approximately

100,000 veterans work for USPS





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This is a brief description of the features of the High Option plan. Before making a final decision, please read the plan's federal brochure, RI 71-006, available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

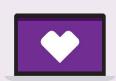




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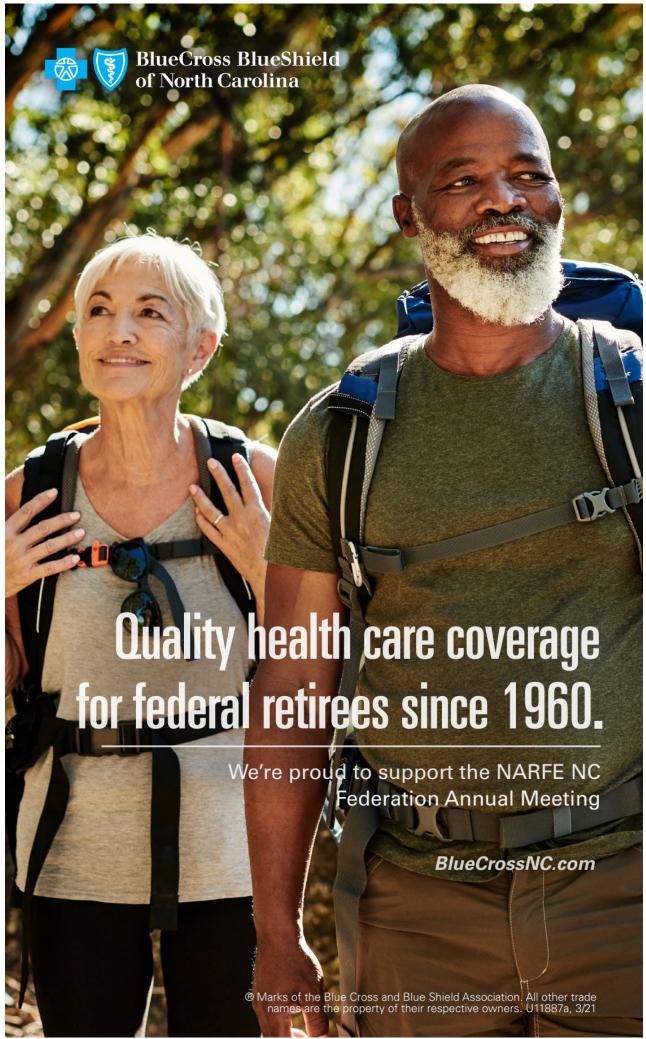
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Best wishes for a successful conference.

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Everyone knows someone who is dealing with Alzheimer's Disease

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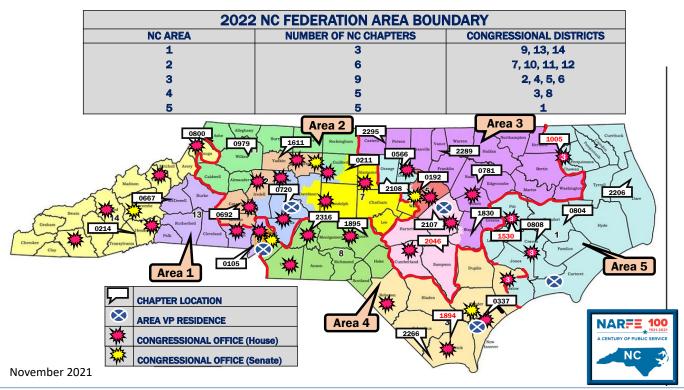


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