

CHAPTER

NARFE 1072 NEWS

NARFE CHAPTER 1072, AURORA

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January through June 2017

A WORD FROM THE PRESIDENT

By Fred L. Bond

Hi Chapter 1072 Members. We are three months into the year 2017 which has flown by for me. We have a new President and Staff who are working on changing some of our health care but no final form has yet been enacted into law. It will be interesting to see what, if anything, will change.

NARFE Headquarters continues to implement changes required by the passage at the last National Convention of the Optional Chapter Membership and one member one vote.

I need to hear from each of our interested members who plan to attend as delegates to our Colorado State Convention and then the Region VII Conference at the Radisson Hotel SE Aurora Colorado on June 29-July 1, 2017, Theme: Transforming NARFE together as I need to provide a listing of our delegates.

Our Chapter 1072 budget for this year allows each attendee up to \$115. We are allowed 10 delegates for the State Convention. Cost for attending the State Convention is \$45.00 and for attending both the State Convention and Region VII Conference, it is \$115.00. Dead line for registration is June 15, 2017. If there are other questions contact me or Jim Seaman who is the Chair of Convention Credentials Committee. Registration forms are available at www.narfe-colorado.com and we will also have them available at Chapter meetings.

I hope to see you at our April 3rd Meeting at Mr. Pandas Buffet at 12:00 noon.

TREASURER'S REPORT:

Carol Anne Mayne,

Here is the Treasurer's Report as of 28 February 2017:

Cash on Hand 31 Jan. 2017:	\$7,918.10
Total Receipts:	153.17
Total Expenses:	14.16
Checking Account 28 Feb. 2017:	\$8,057.11

March is NARFE-PAC Month

NARFE-PAC is the political action committee for NARFE and raises funds to support the political campaigns of legislators who support us. It is financed through NARFE members' direct voluntary contributions to a separate fund.

At our March meeting, Frank Impinna, former Region VII Vice President and Colorado State Federation President, narrated a 10 minute film presentation on what NARFE-PAC stands for and why, we as members, should be supportive of the program. He explained in detail the top five reasons why NARFE-PAC contributions are needed now more than ever.

The March NARFE magazine also provides detailed information on the importance of NARFE-PAC on pages 28 through 34. NARFE-PAC contribution forms along with a self-addressed pre-stamped envelope are inside the front cover simplifying the donation process.

At our March monthly meeting, three donations were submitted.

Jim Deden, Coordinator

MEMBERSHIP CORNER:

Chapter 1072 has 223 members as of March 27, 2017. During March, three members transferred to other chapters and two did not renew. Since our last newsletter, four new members have joined Chapter 1072 and five members were reinstated. They are as follows:

New Members:

Wilhelmina Light
Dennis Markovcheck
Roger Scott
Alex Vady

So Happy to have you join us!

Reinstatements:

Charles Bloomberg
Larry Draffin
Donna Ibbott
Genevieve Mills
Linda Wooten

Welcome back!

I hope you will all work with me to encourage new members to sign up for NARFE and to encourage retention of our current members. One way to encourage retention is to sign up for Dues Withholding and to encourage others to do so as well. Below are some questions and answers that hopefully will answer any questions you have about dues withholding:

What is Dues Withholding? It is a payment method that gives NARFE retired members the option of having their annual dues automatically deducted from their annuities from Office of Personnel Management (OPM) on a monthly basis.

Can both my national and chapter dues be deducted from my annuity? Yes. Signing the Dues Withholding form (DW-2) authorizes the withholding of national and chapter dues from your monthly annuity. National-only members who are retired are also eligible.

Can I have membership dues deducted for myself and my spouse? Yes! The DW-2 features a question block in which you may authorize that additional withholding by checking "yes."

In the event of my death, what will happen

to the voluntary allotment? In this case, National Headquarters should be notified in writing by a family member. A surviving spouse who will receive a civil service annuity must submit a new DW-2 to continue the withholding from his or her own annuity payments.

What determines the amount of my monthly deduction? Your monthly deduction is determined using the following formula:

National Dues ÷ by 12

+ Chapter Dues ÷ 12, if applicable,

= Total Monthly Deduction

Who is eligible for NARFE's Dues Withholding Program? Retirees, spouses of retirees and annuitant survivors are eligible for dues withholding. Life members, active federal employees, and Honorary Members do not qualify.

What if I change my mind? Am I obligated to remain in the program? Dues Withholding is voluntary. You may discontinue the Dues Withholding allotment at any time. Simply notify National Headquarters in writing of your intention to cancel.

Why are the payments divided into 12 monthly deductions instead of a single payment?

OPM will not withhold a one-time annual dues payment. Dividing the annual membership fee into 12 monthly installments eases the cost of making a single payment.

To Whom should I send my Dues Withholding authorization? The Colorado Federation provides a one-time check for \$10.00 to any member in the Colorado Federation who is eligible (See above) and signs up for dues withholding. All requests for Dues Withholding Rebates must be sent with the DW-2 to the Federation 1st Vice President using the Form C-7, NARFE Member Request for Dues Withholding Rebate. The Federation 1st Vice President will forward the DW-2 or DW-3 to the National Office for processing. Greg Kann is the Federation's 1st Vice President and his address is 6010 West Colorado Lane, Lakewood, Colorado 80232-6484. The DW-2 and C-7 forms are available on the Federation website at www.narfe-colorado.com or you may request the appropriate forms from me.

The Office of Personnel Management (OPM) has posted a warning on its Retirement Information Center website about a new phone scam targeting federal annuitants.

March 16, 2017

OPM ALERT

Be on the alert for an aggressive phone scam that targets federal annuitants. The scammer **claims** to be an OPM employee and threatens to end the annuitant's retirement, threatens the annuitant with criminal prosecution by a "magistrate" and demands an immediate payment. This is a government imposter scam – **Do not send money!**

Any communication of this type is NOT from an OPM official. OPM will **not** make such calls. These types of scams are carried out by skilled imposters who may sound convincing. They may use real names and titles – and they may know a lot about their targets, including personally identifiable information. The scammers may alter the caller ID to make it look as though OPM is calling. Scammers also may attempt to use email to "phish" for more information. Finally, these imposters may leave an "urgent" call-back request. **Don't fall for it.**

SIGNS OF A SCAM

During a SCAM phone call, the caller will:

1. Demand immediate payment
2. Demand that you pay a debt first before any appeal
3. Request that you pay using gift cards, pre-paid debit or credit cards, wire transfers, Western Union, MoneyGram or PayPal, etc.
4. Ask for credit or debit card numbers over the phone or by email
5. Threaten referral to a magistrate, the police or other law enforcement

Remember, OPM will NEVER make such phone calls.

WHAT CAN I DO?

If you suspect the caller is an imposter:

- Do not engage with the callers. Simply hang up.
- Note the date and time of the call, as well as the caller's phone number.

Report it to OPM's Office of the Inspector General (OIG) at <https://www.opm.gov/our-inspector-general/>

For help and to report suspected fraud:

1. **Call** the OIG Hotline: **877-499-7295**
2. **Click** to report online, [Hotline Complaint Form](#)
3. **Write** to: OPM OIG, 1900 E Street NW, Room 6400, Washington, DC 20415-1100

The Federal Trade Commission (FTC) has a report on government imposter scams, <https://www.consumer.ftc.gov/articles/0048-government-imposter-scams>. You also may report suspected fraud to the FTC at <https://www.ftccomplaintassistant.gov/>

Excerpts As NARFE President Applauds introduction of CPI-E Bill to Improve COLAs at Capitol Hill Press Conference. *March 1, 2017*

"NARFE President Richard G. Thissen made the following remarks at a press conference on the introduction of H.R. 1251, the CPI-E Act of 2017, hosted by the bill sponsor, Congressman John Garamendi, D-CA-3."

"While the CPI-E Act of 2017 amends a complex calculation, it provides a rather simple improvement, rooted in common sense. What this bill says to seniors is that your cost-of-living adjustment will more accurately reflect your cost of living. That's it! It's that simple! It's so simple, in fact, that many of your colleagues may not get it.

The fact that we do not use the CPI-E already is shocking. Instead, cost-of-living adjustments for seniors collecting Social Security and federal civilian or military retirement benefits are based on the costs experienced by "urban wage earners and clerical workers." They are not based upon the costs retired individuals experience."

(Excerpts from CPI- E Bill Cont'd on page 4, Col 1)

Excerpts from CPI-E Bill cont'd from page 3, col 2)

“Worse yet, it is costing seniors, including federal civilian and military retirees, precious dollars every year. The 2017 COLA was 0.3 percent, and the year before, there was no COLA at all.

Yet, over these two years, the actual cost of living incurred by seniors increased by 2.7 percent – 2.1 percent in 2016 and 0.6 percent in 2015. That is what seniors should have received and that is what this bill would provide them. For the average federal annuitant, that would have meant an increase of approximately \$950 per year.”

“But, if it is that simple, why hasn't the formula been changed? And, why is there a difference between how we determine COLAs now, and how this bill would require it?

Well, it turns out that the so called CPI-W, the cost index used for COLAs now, is simply a historical relic. When Congress first made COLAs automatic, it was the only price index available.

But since 1982, the Bureau of Labor Statistics has been calculating an index measuring prices experienced by those 62 years of age and older called the CPI-E. Between 1982 and 2014, it showed prices increased for those individuals by 0.2 percent more, per year, on average

. That's mostly because seniors rely more on medical care and medical price increases have far outpaced the increases for other consumer goods.

So we have an index that accounts for price effects on seniors – that would give seniors a fair COLA – yet Congress has failed to adopt it.

The good news is that this bill offers that simple fix, and is an equitable improvement for the millions of seniors relying on their earned Social Security benefits and millions of federal and military retirees who have served their country both in and out of uniform.”

Next Chapter Meeting

Monday, April 3, 2017, 12 Noon

Location: Mr. Panda's Super Buffet

2852 South Havana, Aurora, CO 80014

Buffet Lunch begins at 11:00 AM

Subject: Alzheimer's

