

THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

AUGUST - SEPTEMBER 1996

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Your Washington Representatives:

Senator Arlen Specter, United States Senate, Washington, D.C. 20510. Local phone (215) 597-7200
Senator Rick Santorum, United States Senate, Washington, D.C. 20510. Local phone (215) 864-6900
8th Congressional District:
Congressman James C. Greenwood, U.S. Congress, Washington, D.C. 20515 Local phone (215) 348-7511
13th Congressional District:
Congressman Jon D. Fox, U.S. Congress, Washington, D.C. 20515. Local phone (215) 885-3500

Next Chapter Meeting: Hope all of you are having a pleasant, healthy summer. Our next meeting will be on September 19 at the Warrington Motor Lodge, Route 611 (just North of Street Rd.) at 12:00 Noon. Call Beryl Fogelsanger (343-3467) early in the week for reservations.

Need Help?: Call the Federal Retiree Assistance Center, (215) 597-0419.

The Center is located at the Federal Building, Rm. 1208, 6th and Arch Sts, Philadelphia, and handles OPM/FEHB problems only (incorrect payments, non-receipt of checks, etc). Office hours are 10:00 a.m. to 2:00 p.m.

Welcome!: A hearty welcome aboard to our new members; Messrs. John Satriano and Ray Satterfield and Mrs. Marilyn Sonnet. We encourage your active participation in your organization and hope to see you at our September 19 meeting.

A Matter Of Responsibility: The following letter appeared in the July issue of Retirement Life. Because of its relevance to our Chapter too, it is being reprinted here for your consideration.

NARFE is the only organization out there solely dedicated to preserving federal civil service retirees' benefits and protecting our income security.

Many of us belong to other senior organizations, and volunteer service and time to these groups and other community/charity functions. I sincerely commend your efforts on behalf of all these organizations. But where does NARFE fit in this equation?

Unfortunately, from my perspective as federation vice president and chapter president, I generally see and hear about "too few doing the work of many." This covers a myriad of chapter responsibilities and activities, such as: attending meetings, assuming officer positions, recruitment and retention, contacting congressional and state legislators, newsletter mailings, etc.

Are most of us *truly retired*, or as I am told, is this just typical of many volunteer organizations, so get used to it!

While I know some may be unable to participate, I find it rather difficult to understand and accept because NARFE is the only organization going to bat for us!

The core and strength of any organization is represented by the support and efforts of its members. All the individuals in the group are the ones who make the organization what it is and determine where it is going. In the end, active member participation and involvement measure the group's degree of success.

We all need to do some self examination, step forward and become actively involved in supporting national programs and fulfilling chapter responsibilities. We need to recognize we are NARFE, and there is nobody out there to do it for us!

Signed: Sam Girson, Fed. 1st VP, Chapter 718 President, Cherry Hill, N.J.

A Visit With Congressman Greenwood (U.S. Representative, 8th C.D.): On July 3, your Chapter President and other regional NARFE representatives arranged a meeting with Congressman Greenwood to discuss the plight of federal retirees. The following is your Chapter report on the results of the meeting.

The primary purpose of the meeting was to object to the COLA inequity that exists between federal retirees and retirees under other entitlement programs like Social Security. The Congressman agreed it was not fair, however, the reality is that federal retirees do not have the **political clout** of Social Security recipients and **that's the real world!** The Congressman suggested he might vote for COLA equity if we could recommend areas *that could be cut*. He said he expects Social Security cuts after the election and asked us if that would make us feel any better.

Then we explained to the Congressman that lower COLAs translate into larger moneys owed the Trust Fund, thereby increasing the debt on our children. The Congressman smiled and called it **accounting gimmickry**. The implication was clear. The Fund's balance, and what retirees think they have been promised, **have no bearing on the real world!** Congress's only concern is the money it must raise every year to pay out benefits and COLAs. Lower COLAs mean lower annual deficits. It may mean more money owed the Fund, but that's only accounting gimmickry. **And that is the real world!**

Toward the end of the meeting, the Congressman stated that once the (proposed) budget is balanced, Congress will propose a tax cut. When queried as to where that money was coming from, he replied that Congress would look for areas that could be cut.

The Future

Congress will do all it can to bring the deficit down (as it should), but in so doing, what will be the impact on our COLAs? First, we must realize that in the future, the present Social Security excess revenue, presently used to give the *illusion* of a lower deficit, will disappear. This means there will be more pressure to **cut our COLAs**.

In order to keep the deficit down, there will be cuts in Social Security benefits. Because of the political clout of Social Security recipients, Congress will look elsewhere - there will be still more pressure to **cut our COLAs**. Soon, federal employees will be asked to contribute more to the Retirement Fund. In reality, the money goes into the operating revenues to keep the deficit down. Remember, **what goes into the Fund is nothing more than accounting gimmickry!**

Means Testing Voting Results: Prior to the full Senate's approval of the budget resolution, two proposals by Sen. Hank Brown (R/CO) and Bob Kerrey (D/NE) were defeated in budget committee and Senate floor votes. Both proposals would have denied COLA increases for incomes beyond \$75,000 and \$50,000 respectively. Sen. Kerrey's amendment would have additionally reduced the CPI by 0.5% (as you well know, the CPI is the government statistic used to calculate our COLAs). We thought you would be interested in knowing how our Senators Specter and Santorum voted on the Senate floor resolution by Sen. Grassley (R/IA) to table (defeat) the Kerrey amendment.

Senator Specter: For defeat of Kerrey amendment (agrees with NARFE position)

Senator Santorum: Against defeat of Kerrey amendment.

Register to Vote! If there is anything a politician respects, it is your vote. If you are not already registered and qualified to vote, you can register anytime up to Oct 7. We know that is a long way off, but time has a habit of passing quickly. Don't put it off any longer. If you are confined to your home, a Chapter 740 representative can get you an application. When it is election time, we can get you an absentee ballot. If you need a ride to the polls on Nov 5, a Chapter 740 representative can arrange for it. Please call any of the officers listed on the top of this newsletter if you need help.

FEHBP Rules Change Proposed: The Office of Personnel Management (OPM) has proposed a number of rule changes making it easier for people who lose other medical coverage to join the FEHBP. Specifically, if an employee is covered by a spouse's private-sector insurance plan and the spouse loses coverage for any reason, the employee can enroll in FEHBP immediately (rather than have to wait for the next open season). Also, an unenrolled employee can sign up outside of open season if a family member loses Medicaid. An employee who has a baby or adopts a child would be able to enroll in FEHBP without waiting. Further, employees could extend FEHBP coverage for an incapacitated child, beyond age 22, with just a decision by the employing office or the insurance carrier. The new proposed rules were published in the July 9 *Federal Register*.

Quotes Without Comment:

"I wondered why somebody didn't do something; then I realized I was somebody."

"Great nations, like great men, keep their word."

Chapter 740 Elections: The bi-annual election of officers of our Chapter will take place at the regularly scheduled Thursday meetings at the Warrington Motor Lodge on Route 611, just north of Street Road. The Officer positions open for election are: President, First Vice President, Second Vice President, Secretary and Treasurer. Nominations will be accepted at the October 17, 1996 meeting; the election will be held at the November 21, 1996 meeting. **PLEASE ATTEND - IT IS IMPORTANT THAT YOU VOTE!**

Doylestown Chapter 740, NARFE
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