

# THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

JUNE 1, 1997

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**Next Chapter Meetings:** Our next meeting will be on Thursday June 19th 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. The first Fall meeting will be held on Thursday, September 18<sup>th</sup>. All members should try to attend these meetings.

**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.

**CONGRATULATIONS!** Members of this Chapter congratulate Congressman Jon D. Fox @ 13<sup>th</sup> Congressional District for becoming a member of Montgomery County Chapter No.1384 (NARFE). He joined on his own volition and without being solicited. This is an indication of belief in the principles and aims of NARFE. He has cosponsored HR-13 the COLA equity bill to make certain that the COLA for Federal Retirees remains effective January 1<sup>st</sup>. (Congressman Greenwood of the 8<sup>th</sup> Congressional District has also cosponsored this resolution). Congressman Fox has stated his support for a number of Congressional actions: HR-372 which would provide tax exemption to Federal Retirees equal to that of Social Security (SS) recipients; HR-93 introduced by Congressman Fox would make certain that the consumer-price-index (CPI) be objective and that the Bureau of Labor Statistics conduct a study; HR-676 which would limit the 10% penalty for delay in filing for the Medicare Part-B to twice the number of years an enrollee delayed filing rather than a unlimited number of years of penalty payment as at present. He has also co-sponsored HR-107 to take the Civil Service Retirement and Disability Fund off-budget. He has also stated that he will work for correction of inequities in the Social Security Government Pension Offset (GPO) and the Social Security Windfall Reductions. This is probably the best position taken by any Congressman to support the ethical values of fairness and equity in legislation affecting Federal Retirees.

The legislative matters presented in the previous paragraph are exactly the legislative matters that all of us as members of this Chapter should convey to members of Congress for remedial action. Visiting, calling and writing to them is in order. Yes, you may use computers, e-mail, snail mail, FAXes, telegrams and letters.

**ARE YOU INTERESTED IN YOUR RETIREMENT BENEFITS? ARE YOU INVOLVED? ARE YOU A NARFE MEMBER?** Let others know what action our NARFE Chapter 740 has performed to protect your retirement. Show your appreciation to your legislators for their support. Join and keep informed. Take action on critical legislative alerts. Don't leave it to the "other guy." If the other guy is not a member, let him

know that his membership is very important to himself, as well as to yourself. If you know anyone that is not a member tell them to **join and participate**. Don't forget that your **spouse** is affected by COLA cuts and therefore should be involved just as much as you are. Do not leave her asking, "What's NARFE?" after you are gone or "Where's the COLA?"

**When should you join NARFE?** You and your spouse should join NARFE. Join while you are still working for the government! Its never too late to join. Make sure that when you retire your annuity will be what has been promised, not the latest political whim. It's your responsibility to yourself, your spouse and your family to protect what you worked for during your career. Members can have **automatic membership deductions** from their annuity/salaries go directly to NARFE.

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**PENNA. COMMUNICATIONS HIGHWAY** John DeMatteo, our Communications/Legislative Officer represented our Chapter on May 5<sup>th</sup> at an upstate NARFE Federation of Chapters conference. Norman Melling, a member of the Special Projects Committee, accompanied him. Mr. DeMatteo addressed the representatives from other chapters. His talk covered the PENNA. Communications Highway of which Chapter 740 is the lead chapter in providing computer subject support to the PENNA. Federation of Chapters President. John stressed the urgent need for chapters, which have not responded to the call for information necessary for the success of this project. To date, the chapters in the state have not made satisfactory progress. The establishment of a Communication Highway is considered essential for the timely call for action or to inform the NARFE members of legislative matters affecting them and their spouses. A link to the Internet by all chapters will assure an update in communications. Chapter 740 members who have computers can now visit the following sites and links:

<a href="http://www.crompton.com/NARFE740">http://www.crompton.com/NARFE740</a>	OUR NARFE Chapter 740 Site
<a href="http://www.narfe.org/">http://www.narfe.org/</a>	NARFE National WEB Site
<a href="http://www.geocities.com/CapitolHill/Lobby/1141/">http://www.geocities.com/CapitolHill/Lobby/1141/</a>	NARFE Chapter 531 (links)
<a href="http://www.house.gov/greenwood/">http://www.house.gov/greenwood/</a>	Congressman James Greenwood
<a href="http://www.visi.com/juan/congress/">http://www.visi.com/juan/congress/</a>	How to contact Congress
<a href="http://search.washingtonpost.com">http://search.washingtonpost.com</a>	Mike Causey column

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**LATEST COLA UPDATE:** Most federal retirees are guaranteed a cost-of-living adjustment of at least 1.6 percent in January. It will be higher at the end of the base year when final calculations are reviewed.

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**CONSUMER PRICE INDEX - CPI:** According to the "Vanguard Group Financial Newsletter" (2/97) US Treasury's Inflation-Indexed Bonds are sold as FIXED interest, but PRINCIPLE fluctuates based upon changes in CPI. Therefore CPI not only affects SS and Fed retirements annuities, but investments and labor negotiations.

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**THE FIVE-YEAR BALANCED-BUDGET DEAL:** The budget resolution passed by the Congress maintains the COLA effective date of January 1<sup>st</sup>. All Federal Employees would be required to contribute an additional 0.5% of salary - phased in over three years - toward their retirement benefits, starting in 1999 and continuing through 2002. Employee groups have said the provision amounts to a small pay cut. Agencies, except the U.S. Postal Service, would be required to contribute an additional 1.51 percent of payroll toward their Civil Service Retirement System employees' retirement costs, starting in fiscal 1998. Making agencies pay more toward workers' retirement costs would strain their budgets and force layoffs. It is likely Congress and the President will agree on a way to keep health premiums roughly the same. However, health benefits might be decreased.

Legislation to avoid future government shutdowns is the main remaining dispute in the disaster relief bill. Federal Employees would be protected against furloughs because agencies would not shut down even if their spending bills are not enacted by the end of the fiscal year. The shutdown provision, which would apply only to this year and not future years, would automatically provide funding for agencies whose fiscal 1998 appropriations had not been approved by Sept. 30. The agencies would temporarily receive the same amount approved for fiscal 1997, until lawmakers and the President agreed on their regular appropriations bills. President Clinton has said he would veto the bill, which also contains disaster assistance, because of the shutdown provision.

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**NEED TO CHANGE FEDERAL TAX WITHHOLDING?** You can now change your Federal Income Tax withholding by telephone. In March, the OPM (Office of Personnel Management) instituted a touch-tone phone procedure to help expedite the change. Retirees and survivors should call 1-800-409-6528. Callers must indicate the exact amount of federal income tax to be withheld. This new system will confirm the exact amount to be deducted and state when the deduction will begin. This service is available 24 hours a day, seven days a week. THIS SYSTEM IS TO BE USED ONLY FOR CHANGES IN THE AMOUNT OF FEDERAL INCOME TAX PRESENTLY BEING DEDUCTED FROM YOUR ANNUITY PAYMENTS.

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**HMO'S NOT FOR EVERYONE** Many Retirees are being solicited by HMO's urging them to join; so that you'll not be required to pay a premium as long as you are in **MEDICARE**. Be very careful before you drop your present **FEDERAL EMPLOYEE HEALTH BENEFIT (FEHB)** coverage. Consumer advocates have suggested that there are a number of pitfalls in HMO's. Some of them include: a) The number of doctors and their qualifications; b) Number of participating hospitals; c) Check-up and testing schedules; d) Emergency Room Obstacles; e) Out-of-Network Charges and; f) Prescription Drug program. Make sure you know what the limitations are. Once you join these HMO's you will be dropped from your present FEHBP plan. The OPM has issued instructions that if you decide you are not satisfied with the HMO after joining, you can rejoin FEHBP, but **ONLY** during the next open season. **THIS IS AN EXCEPTION TO THE REGULAR RULE OF NOT BEING ABLE TO REJOIN THE FEHBP ONCE YOU DROP IT.**

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**ESTATE PLANNING?** Consider contributing to NARFE when you work out your estate planning. Funds would be well appreciated and applied to benefit all.

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**SCHOLARSHIPS:** Know that now there are opportunities for federal retirees children and grand children to take advantage of new scholarship funds.

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**Volunteer Protection Act:** The "Good Samaritan" law has passed. Volunteers can now feel less concerned about litigation threats for problems that could result from honest efforts to help out in an organization such as NARFE.

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**CAR INSURANCE DISCOUNT:** Consider contacting the Senior Citizen Center in your area to schedule a safe driving test, sponsored by AARP for seniors aged 55+. BCSCC 700 Shady Retreat Road, Doylestown (215-348-0565)

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All of us in Chapter 740 reluctantly say "GOODBYE" to Bill and Joan Hasselbusch, who are leaving to take up residence in Florida. Like a shooting star, Bill brightened our membership with his brilliant presentation of "The 740 EXPRESS". As editor, his

writing attracted much attention. GOOD LUCK Bill and Joan! If you visit this area please attend our chapter meetings. Both of you will always be welcome.

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