



NARFE

South Carolina Federation of Chapters

National Active and Retired Federal Employees Association

*Serving Current and Retired
Federal Employees*

February 2016 Volume 53-Issue 1

**South Carolina
Federation President
Gail Peapples
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The New Year is upon us!

Time is fast approaching for the 2016 convention. This year is a larger than normal convention in both training and members. Region III will be providing the training and including all regional state chapters. The five States include South Carolina, Alabama, Mississippi, Georgia, Florida plus Puerto Rico. I would like to see a good turn out by the SC members as "Ambassadors" to meet the other states' memberships. As of this date of writing the newsletter, we are anticipating the National level trainers at the convention for day two. They will cover Legislation and Membership. Added coverage will be by our Regional Vice President, Jerry Janci with Strategic Planning. Other training and speakers may be added as time allows. Our Banquet is also included in the evening of day two. Day one is registration, Federation board meeting and Presidents' reception in the evening.

This newsletter contains the SC Application for the Convention and information on Marriot Hotel reservations in Columbia. Chapters should take advantage of advertising in the program so fellow state chapters can contact your chapter and exchange information. We can gain much information by learning from outside sources.

A recent SC Federation Executive Meeting has approved new Guidelines for the operation of the Federation, officers and board. Included are revised instructions on Awards, nominations, membership chair, and Service Officers. Some changes require membership approval of new Bylaws, therefore, your attendance on the morning of third day. Third day morning is only for SC membership. Some recent good news on one chapter. Pawley's Island has new officers recently installed by Linda Kossow from Myrtle Beach. Thanks to all that had a part in getting this chapter's officer staffing up-to-speed. For more information on chapter news, see the three DFO reports later in this newsletter.

Early applications and reservations will help those getting items together for the Convention. Carpooling and room sharing can help with your expenses.

See you at the Convention on Monday May 2, 2016.

Spring will soon be here!

**NARFE's Region III Vice
President
Jerry Janci
lettermanj@aol.com**



**MEET TOGETHER —
VISIT TOGETHER —
& LEARN TOGETHER**

The cost of a gallon of gas is under \$2.00, NARFE National Annual dues are a very reasonable \$40.00, and the ability to meet and visit with NARFE members from all around Region III is Priceless.

The NARFE Region III Leadership Training Symposium will be held for the first time in South Carolina when we meet on May 2,3,4, 2016 in Columbia in conjunction with the South Carolina NARFE Federation State Convention.

The meeting will bring together many of the NARFE leaders from Alabama, Florida, Georgia, Mississippi, South Carolina, and Puerto Rico. There will also be a representative from NARFE Headquarters in attendance.

This important meeting will include various training segments and a thorough discussion of NARFE's Strategic Plan. In addition, the sharing of Best Practices that have worked for Federations and Chapters in the area of Membership, Legislative Advocacy, and New Officer promotion will take place. There will also be several surprises that you will not want to miss.

The days will be informative, productive, and enjoyable. Every member should make plans to attend.

I look forward to visiting with you all in Columbia .

Take Care.

Save these dates!

May 2-4, 2016

**52nd Annual Convention of South Carolina
Federation of NARFE Chapters + Region III
Leadership Training**

See reservation form on page 3

**Questions or Comments — Call Bob Shear at
803-386-2027 or email
robertshear.narfe87@hotmail.com**

NARFE'S LEGISLATIVE ACCOMPLISHMENTS 114th CONGRESS MIDTERM REVIEW (Reprinted from NARFE's legislative report)

In 2015, the federal community continued to face assaults on its earned benefits. As a result, NARFE's legislative efforts focused on defeating proposals attacking federal employees and retirees as well as working toward a solution to other problems facing NARFE members. Here are highlights of the Association's accomplishments thus far in the 114th Congress.

1. Thwarted ALL attempts by Congress to cut the earned pay and benefits of federal employees and retirees.

- The House of Representatives' Fiscal Year 2016 budget resolution contained eight provisions totaling \$318 billion in cuts to the federal community, including raising retirement contributions of current employees, arbitrarily reducing the federal workforce, increasing enrollees' share of Federal Employees Health Benefits Program (FEHBP) premiums and reducing the return of the Thrift Savings Plan's (TSP) most stable investment vehicle, the G Fund. Ultimately, none of those cuts were passed into law in 2015, thanks to the hard work of NARFE and its members.

- The Senate failed in its attempt to pay for highway improvements on the back of the federal community. As the Senate debated a six-year highway bill, some suggested offsetting the cost by changing the rate of return of the TSP's G Fund, rendering the fund nearly worthless, as the return would be lower than the average savings account. Such a change would have cost TSP participants \$32 billion. NARFE members and lobbyists sprang into action, and Congress was forced to fund the bill by other means.

- A budget agreement offsetting sequestration for two years did not take from federal employees or retirees. After contributing more than \$120 billion to pay for other priorities in recent years, NARFE members have been sounding the drumbeat: Enough is enough! A two-year budget deal was signed into law, increasing spending levels by \$80 billion without offsets to the federal community, even after the initial budget called for \$318 billion in cuts.

2. Successfully prevented a disproportionate and unfair increase in Medicare premiums.

- Without a COLA in 2016, millions of Medicare enrollees not held harmless would have had their premiums increased by 52 percent, unless Congress or the administration took action. NARFE began sounding the alarm on this issue before any other organization. Due to NARFE's lobbying efforts and the messages sent to legislators by thousands of NARFE members, a compromise fix was included in the two year budget agreement. Premiums for those not held harmless increased only by the amount they would have gone up, had there been a COLA.

3. Supported efforts to protect TSP participants from receiving bad financial advice.

- NARFE testified before the Department of Labor in favor of a rule to hold financial advisers to a "best interest"

standard, instead of the current "suitability" standard, when providing advice regarding rollovers. Speaking for NARFE, National President Richard G. Thissen's testimony focused on NARFE's concern that federal employees and retirees and military personnel who are invested in low-fee TSP funds are not adequately protected from bad financial advice. Because rollovers are not covered by the existing definition of fiduciary investment advice, financial advisers may legally recommend that account holders roll over their TSP holdings into an IRA, where the money could be invested in mutual funds providing the same, or essentially similar, products at a much higher cost. If finalized, the rule should result in better investments and, therefore, lead to greater returns on the hard earned retirement savings of millions of Americans. Congressional efforts to stop or delay the rule have failed thus far.

4. Worked to protect and inform NARFE members following the data breaches at the Office of Personnel Management (OPM).

- Following the announcements of two OPM data breaches, NARFE has stayed in constant communication with OPM officials to ensure NARFE members have the information they need to protect their financial well being. NARFE immediately created a website to provide answers to members' questions. NARFE also testified on Capitol Hill, stressing: "It is imperative that we not only act swiftly to remedy this situation, but we must also ensure an incident of this magnitude does not repeat itself. We must do a better job of protecting the millions of federal employees who serve this nation."

- Worked to increase identity theft protection provided to individuals impacted by the data breaches at OPM

- NARFE supports lifetime identity theft protection, while the services offered after the breaches cover only 18 months and three years. In the FY16 omnibus appropriations bill, those affected were awarded 10 total years of coverage. While not the lifetime coverage NARFE advocated, it's a notable improvement.

5. NARFE's media coverage reaches new heights.

- In 2015, NARFE saw unprecedented coverage in the press, thanks to a combination of being out in front on certain issues, and efforts to draw attention to other concerns that were being overlooked by the media. On topics as wide-ranging as the Medicare Part B issue, the new Self Plus One option and the OPM data breaches, NARFE was mentioned in the press more than 750 times in 2015. NARFE also garnered more coverage in national news outlets, including CBS Evening News, on which NARFE's legislative director appeared, and Fox Business News, on which NARFE's legislative counsel appeared.

Editor's Note: Annual NARFE dues are a bargain when considering the information above and the fact that you receive a great magazine every month!



REGISTRATION FORM

52ND ANNUAL SC NARFE FEDERATION

CONVENTION MAY 2-4, 2016

SIGN-IN: MAY 2 (NOON TO 3:45 PM & 5:30 PM TO 6:30 PM) & MAY 3 (7:30 AM TO 8:30 AM)

OPENING CEREMONY: MAY 2 AT 4:00 PM

Make hotel room reservations for SC NARFE Convention direct with:

Marriott Columbia Downtown — 1200 Hampton Street — Columbia, SC 29201

Reservations By Phone: 803-771-7000 or Toll Free at 800-593-6465

Hotel reservations are due no later than April 4, 2016.

When making reservations, tell the hotel operator you are registering for the NARFE Federation Convention. Two additional days before or after may be reserved at the convention rate. Late reservations are subject to availability & prevailing rate. The Marriott is offering us the current government per diem rate for Columbia, SC, of \$99.00, plus taxes of \$11.88 (12%) & Destination Marketing Fee of \$1.98 (2%) for a **total cost of \$112.86** per night.

The City of Columbia is providing complimentary parking, a savings of \$12.00 per day.

Check out the following video if you'd like to know more about Columbia, SC — <https://youtu.be/a0RqLi9Ddmo>

Note: Use a separate Convention Registration form for each registrant. PLEASE PRINT OR TYPE.

First Name _____ **Last Name** _____

Badge Name, if different from First Name _____

Mailing Address: Street or PO Box # _____

City _____ **State** _____ **Zip Code** _____

Home Phone () _____ **Cell Phone ()** _____

E-mail _____

NARFE Chapter No. _____ Chapter Name/Location _____

Current **Chapter Officer** Position/Positions _____

(ONLY CHECK ONE) Delegate ____ Alternate Delegate ____ Member ____ Guest ____

Current **Federation Officer** Position/Positions _____

Past **Federation President** (show dates of service) _____

SC NARFE Federation Convention registration fee is \$75.00 per person. The fee includes the reception Monday evening (at 6:30 PM), lunch Tuesday, and Banquet Dinner Tuesday evening (at 6:00 PM). Please submit payment in full by April 4, 2016. Late registration fee postmarked after April 4th is \$85.00.

Registration cancellations between April 5 and April 12, 2016, will be charged a \$15 handling fee and any cancellation between April 13 and May 2 will be charged a \$35 fee. Any cancellation fee will be waived if it is due to hospitalization or other serious problem depending on what meal function guarantees have been made. Payment shall be made by check payable to SC NARFE Federation Convention and mailed with this registration to:

SC NARFE Federation Convention, PO Box 126, Lexington, SC 29071

Please check your dinner preference for the banquet: London Broil _____, Grilled Atlantic Salmon _____, or Vegetarian Pasta Plate _____

Do not write in this area; it is for Treasurer use only:

Item No _____ Received _____ Check No _____ \$ Amount _____ Registrations _____ Deposit Date _____

National Active & Retired Federal Employees Association
 South Carolina Federation
 309 Mallet Hill
 Columbia, SC 29223-3224

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TIME SENSITIVE

<p align="center"><u>District Field Office 1/Howard Graham</u></p> <p>Charleston Chapter 1013 was disestablished and members merged into North Charleston Chapter 72 which was renamed <u>Margaret Baptiste Greater Charleston Chapter 72.</u></p> <p align="center"><u>District Field Office 2/Dennis Kern</u></p> <p>A special thanks to Columbia Chapter 87 for sponsoring this year's state convention. I should also mention that <u>Chapter 87's March 2016 meeting has been rescheduled to Thursday, March 10,</u> due to a scheduling conflict at Seawell's. The Chapter would normally meet on Friday, March 11.</p>	<p align="center"><u>District Field Office 5/Judithanne Hare</u></p> <p>Camden Chapter 2319 works hard to get new officers. Most current officers have held their positions for a long time. This chapter meets three times a year and that schedule works well for them. Newberry Chapter 772 is trying to attract new members, but there aren't many government agencies nearby. They have a loyal, core group at meetings with interesting speakers. Rock Hill Chapter 1180 contacted their members to warn them that unless more members attended meetings, the chapter would close. After a very long absence, one member has returned. It is hoped that more will return. In addition, the chapter gained one new member. This chapter is starting to turn around.</p>
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SOUTH CAROLINA NARFE FEDERATION – EXECUTIVE BOARD

Position	Name	Chapter	Email	Phone
PRESIDENT	GAIL PEAPPLES	SUMMERVILLE	gpeapples@sc.rr.com	843-906-2597
VICE PRESIDENT	MORGAN HILL	NEWBERRY	hillmorjoy@cs.com	803-364-3106
SECRETARY	PATRICIA WHITELY	SUMMERVILLE	pwhitely@sc.rr.com	
TREASURER	KATHRYN HENSLEY	COLUMBIA	kathrynhensley@hotmail.com	
IMMEDIATE PAST PRESIDENT	KATHRYN HENSLEY	COLUMBIA	kathrynhensley@hotmail.com	

DISTRICT FIELD OFFICERS (With Chapters in Their Districts)

<p>District # 1 -- Howard Graham, wellweathered@reagan.com Margaret Baptiste Greater Charleston 72 & Summerville 1082</p>	<p>DISTRICT # 2 -- DENNIS KERN, dfkern@me.com Columbia 87 & Aiken 934</p>
<p>DISTRICT # 3 -- ROBBIE ANN WHITE, robbieannwhite@yahoo.com Anderson 825 & Clemson 1079</p>	<p>DISTRICT # 4 -- BOB MULLER, bobmuller62@msn.com Greenville 121 & Spartanburg 560</p>
<p>DISTRICT # 5 -- JUDITHANNE HARE, tlhare@truvista.net Newberry 772, Rock Hill 1180 & Camden 2319</p>	<p>DISTRICT # 6 -- VACANT Florence 960, Meunier-Perry Myrtle Beach 1015 & Pawleys Island 1958</p>
<p>DISTRICT # 7 -- WALTER CLARKE, dscnttrvl@aol.com Beaufort 1021 & Hilton Head 2258</p>	