

**In this issue ...**

- |                                       |   |
|---------------------------------------|---|
| 1 Letter From the Executive Director  | 3 Changes Enacted for the Thrift Savings Plan |
| 2 NARFE Welcomes New Membership Staff | 4 NARFE-PAC Update                            |
| 2 Energizing Members to Advocate      | 5 NARFE in the News                           |
|                                       | 6 Chapter and Federation Liability Insurance  |

## Pressing on Amidst a Pandemic

By Barbara Sido, Executive Director

**A**s I write to you this month, I can honestly say it's the first time I've ever done so while practicing social distancing. Like many of you, NARFE National Headquarters has been monitoring public health developments and adhering to government recommendations and restrictions. While the headquarters building is officially closed in response to the novel coronavirus (COVID-19), we have been limited in our ability to be as responsive as we like.

However, maintaining a connection with members is a must, and we are doing that to the best of our ability through a remote virtual office setup. A few quick points on what services remain in operation:

- Select staff in the member services department are processing member requests and responding to questions and concerns via email.
- The communications department continues to update the NARFE website, share fresh content on social media platforms daily and promote NARFE resources to media, as well as publish *NARFE Magazine*.
- In light of the potential financial crisis resulting from COVID-19, the advocacy department has been monitoring developments associated with economic stimulus packages in Congress and urging legislators to temporarily suspend certain retirement savings distribution requirements.

As we look forward, I'm excited to share that registration for FEDcon20 is open. NARFE's premier training conference takes place August 30–September 1 in Scottsdale, AZ. Several speakers—including a former FBI special agent and a former executive assistant to President Ronald Reagan—have been confirmed, and the track for breakout sessions are set. I'm aware that a number of national conferences, concerts and large public gatherings originally scheduled to take place between now and June have either been canceled or postponed. Since FEDcon20 is five months away, and the imminent threat from COVID-19 will likely have passed by then, the show will go on.

Additionally, elections for NARFE National Officers and Regional Vice Presidents will also take place later this summer. To provide members with sufficient time to become familiar with the process and the individuals running for office, we printed candidate statements in the March issue of *NARFE Magazine*. Back by popular demand, online voting will again be offered. Printed ballots will appear in the August issue of the magazine.

Planning for NARFE's centennial in 2021 is underway. Both an internal staff working group and member committee appointed by the National Executive Board have been established to develop sponsorship, marketing, editorial, fundraising and public relations strategies and activities for the year-long centennial campaign. One of the signature campaign events is the Centennial Gala, which will take place next June in Washington, DC, in conjunction with LEGcon21.

In closing, I'd like to thank all of you for your patience and flexibility in adjusting to NARFE's office closure, and I apologize for any inconvenience this has caused. While federal employees and retirees have dealt with many public health and economic crises throughout history, the current situation in which we find ourselves is somehow different. We're being challenged to go about life



---

in seclusion, trying to remain informed even when news and information is confusing and changing rapidly. We will get through this, and undoubtedly, the spirit of public service that is so evident among the federal community will get us there.



## HEADQUARTERS

# NARFE Welcomes New Membership Staff

**D**ave Bowman has joined the marketing, communications and membership team as senior director of membership development.

In this newly created leadership role, Dave will be responsible for a wide range of membership functions, including strategic direction for membership initiatives and implementation of new resources for field recruitment.

As a veteran who also worked in government education, he is looking forward to working with NARFE staff, leadership, and other volunteers who help with our recruitment and retention efforts.

Dave has more than 20 years of experience working in membership roles and with digital strategy, including demonstrated experience helping associations grow their membership. Among his past experience, he has served as member services director for the Society of American Florists and the senior manager for specific-industry groups at APICS.

More recently, he spent over a decade as director of partner relations for Multiview, Inc., where he helped hundreds of associations and other membership-based nonprofits increase their membership and their nondues revenue through digital communications efforts.

He can be reached at [dbowman@narfe.org](mailto:dbowman@narfe.org) or 571-483-1274.



## ADVOCACY

# Energizing Members to Advocate is Challenging but Achievable

By Marsha Padilla-Goad, Grassroots Program Manager

**A**lmost every day, NARFE leaders ask me, “What would it take to get my members energized and engaged in advocacy?” Part of me is surprised by this, given the grave threats facing the federal community, but I’m also not surprised, as I know leaders are struggling to mobilize their members. NARFE needs the voices of the people it represents to tell their personal stories about how policies like the Windfall Elimination Provision (WEP), inaccurate annual cost-of-living-adjustments, and billions dollars in proposed cuts to earned benefits are affecting their financial and health security.

The reality is, there is no magic potion to fix this. But identifying chapter advocacy goals, improving member communication and finding ways to preserve engagement, positions any advocacy program in the right direction. Additionally, these strategies may also bring out the passion in members and motivate them to act.

NARFE headquarters’ advocacy team provides a list of legislative priorities each congressional session, and it’s updated as necessary. Use this list to identify the three to five issues chapter members care about most. Then, survey chapter members and ask them to pinpoint the issues that matter most to them personally. Bingo! You’ve collected your chapter’s top legislative priorities and started to unearth your strongest advocates. Usually, the people who respond to surveys are most

willing to step up and advocate. So, start collecting your data. You don't need fancy advocacy software—an Excel spreadsheet will do just fine.

But be sure you're collecting the right data. In addition to opinions on legislative issues, the survey should capture the member's name, location and email. Email is crucial. We cannot advocate effectively if we aren't able to communicate efficiently. The "I don't do email" refrain limits advocacy efforts in a significant way.

Email allows NARFE chapters to enable the free and timely flow of information between its members, especially if there is an urgent call to action. It enhances members' ability to write and send a message directly to lawmakers via the NARFE Legislative Action Center and gives lawmakers the opportunity to respond. Without this capability, our campaigns couldn't generate the volume of messages necessary to make a noticeable impact.

But don't limit communications to just email. Research by the Congressional Management Foundation shows 100 percent of Congress is using social media to communicate and engage with their constituents. If all of them are there, NARFE should be there, too. Social media offers not only a unique opportunity to enhance organizing, but also the possibility of recruiting new members.

Keeping chapter members involved should be the easy part. Partner with your NARFE federation and engage members at community activities and meetings. Additionally, NARFE headquarters' advocacy webpage, Legislative Action Center, NewsLine and *NARFE Magazine* provide a host of invaluable resources; use them to keep chapter members informed and active.

## NARFE-PAC Operations During Office Closure

By Ross Apter, Political Associate

**W**e hope everyone is doing well during these unprecedented times. NARFE-PAC understands that many chapter meetings and other gatherings likely have been—or will be—put on hold. The safety and health of our members comes first. If you have any questions related to NARFE-PAC during this time, you can email [rapter@narfe.org](mailto:rapter@narfe.org).

NARFE-PAC operations will continue within the constraints of remote work. The PAC is still able to accept contributions and keep track of those who contributed and need a NARFE-PAC pin. The NARFE-PAC [website](#) remains up and running, and information and forms can be found there. However, NARFE-PAC will not be able to send materials from headquarters while the office is closed.

Even as NARFE-PAC activities, like our daily lives, have been limited by the current crisis, we will be prepared to ramp up operations when we are able. With the 2020 congressional elections around the corner, NARFE-PAC's work is as important as ever.

Thanks to the continued support of NARFE members through the years, NARFE-PAC has built a presence and relationships on Capitol Hill that will allow NARFE's advocacy team to stay in touch with members of Congress and their staff during this time. To the extent Congress deals with COVID-19 issues—or any other issues—affecting the federal community, NARFE's advocacy team remains on the beat making sure federal retirees' views and concerns are heard.

Right now, we hope you are all focused on staying safe and healthy and helping other NARFE members and neighbors do the same. With chapter and federation meeting schedules disrupted due



---

to COVID-19, we plan to help you resume in-person NARFE-PAC month promotions at a later time. Meanwhile, please feel free to keep NARFE-PAC on your members' minds through emails and chapter/federation newsletters. In your correspondences, be sure to include this link for online contributions: <https://members.narfe.org/Support-NARFE/Support-PAC>.

Just so you are aware, NARFE-PAC fundraising letters were sent to NARFE members in early March, and many people have responded to the call for action. Follow-up letters were also sent before the coronavirus began to dramatically affect our lives. NARFE-PAC thanks all those who have contributed so far. Responding to the letter is one of the easiest ways to contribute to NARFE-PAC—something you can let members know.

Finally, we want to say thank you for all that you have done for NARFE-PAC, especially during NARFE-PAC month. The success of the PAC is thanks to you all.

*If you have additional questions or need assistance, please contact Ross at [rapter@narfe.org](mailto:rapter@narfe.org).*



## NARFE FEDERAL BENEFITS INSTITUTE

### Changes Enacted for the Thrift Savings Plan

**Below is a reminder of a couple recent policy changes that may affect your finances.**

#### **New Required Minimum Distribution Age**

If you have money in the Thrift Savings Plan (TSP), your required minimum distribution (RMD) age may have recently changed due to the Setting Every Community Up for Retirement Enhancement (SECURE) Act, which the president signed into law in December 2019. If you did not reach age 70½ before the end of 2019, then your new RMD age is 72. However, if you reached age 70½ before the end of 2019, then your RMD age remains the same (70½) and you are subject to taking your RMD from TSP each year if you are no longer federally employed. For more details regarding this and other changes that are now in effect due to this recent change in tax law, visit [www.investopedia.com/what-is-secure-act-how-affect-retirement-4692743](http://www.investopedia.com/what-is-secure-act-how-affect-retirement-4692743).

However, for 2020, this may be a moot point for many of you. The CARES Act, signed by the president in March in response to the coronavirus, included a provision to suspend RMDs on retirement accounts, including Thrift Savings Plan accounts, for calendar year 2020. NARFE President Ken Thomas requested its inclusion in a [letter](#) sent to all members of Congress.

In February, Mark Keen hosted a NARFE Federal Benefits Institute webinar on the TSP and covered the changes from the SECURE Act. You can watch the webinar by logging into the NARFE website and visiting the Institute page. The RMD change also was covered in Keen's Managing Money column in *NARFE Magazine's* March issue. Please refer to that article for more information.

#### **Change in COLAs for TSP Annuities**

For individuals who purchase an annuity with their TSP account after March 1, 2020, the "increasing payment option" to help protect the monthly annuity payment against inflation is changing. In the past, this option would increase the annuity payment each year based on the change in Consumer Price Index (CPI), limited to a 3 percent maximum increase. Moving forward, this option will no longer be tied to the change in CPI; it will simply be a 2 percent flat increase each year on the anniversary of the first annuity payment.

## NARFE in the News

Each issue of *NARFE Insider* features selections of major media and, occasionally, local news coverage generated by chapters and federations. While much of the news coverage from the past few weeks has understandably focused on the coronavirus pandemic and its subsequent effect on federal employees, NARFE continued to educate the public on the complexities of federal benefits and raise awareness of policies, legislation and position vacancies within the federal government that pose long-term threats to the entire federal community. Check out the following blog post, article and podcasts.

### [Cabaniss Resigns as OPM Director](#)

*Federal News Network*

\*Article quotes NARFE National President Ken Thomas  
March 17, 2020

### [Here's the Difference Between Cost-of-Living Increases for Federal Workers and Retirees](#)

*WUSA9*

\*Interview features NARFE Director of Legislative and Political Affairs John Hatton  
February 24, 2020

### [WEP and Offset: The Social Security Killers](#)

*Federal News Network*

\*Article features NARFE Staff Vice President of Policy and Programs Jessica Klement  
February 17, 2020

### [NAPS Chat: Trump's Fiscal Year 2021 Federal Budget](#)

*National Association of Postal Supervisors*

\*Interview features NARFE Director of Legislative and Political Affairs John Hatton  
February 13, 2020

### [Downsizing Your Pay/Pension for Life](#)

*Federal News Network, Your Turn with Mike Causey*

\*Interview features NARFE National President Ken Thomas and NARFE Staff Vice President of Policy and Programs Jessica Klement  
February 12, 2020

### [Trump Moves to Cap Pay Raise for Civilian Government Workers at 1 Percent](#)

*The Hill*

\*Article features NARFE National President Ken Thomas  
February 12, 2020



# Enroll in or Renew Your Chapter/ Federation Liability Insurance

By Yonathan Nebiyat, Accounts Payable Staff Accountant

**T**he Federation/Chapter General Liability Insurance policy is up for renewal on June 16, 2020. The renewal policy for participating chapters will be written to cover the term of 6/16/20 to 6/16/21. The annual aggregate limit under the General Liability policy is \$2,000,000, and all chapters and federations share in this limit.

The premium is now \$100. The policy premium pays for \$1,000,000 of shared liability insurance plus a separate umbrella policy. If you choose not to participate in the NARFE-sponsored insurance program, an individual general liability policy will cost you a **minimum** annual premium of \$500, and this will not include the separate umbrella policy.

The coverage is designed to protect the participating federation or chapter as well as its members, including volunteers (authorized and working at your direction), from allegations surrounding bodily injury or property damage to others resulting from negligence related to an insured NARFE activity or function. For example, if a guest attending a membership meeting at a hotel is injured and alleges that NARFE and the hotel were negligent, this policy will protect NARFE against that allegation. The policy will not respond to suits brought by one NARFE member against another member. This policy does not insure the NARFE member or volunteer if they are injured. If NARFE members are injured during a NARFE function, their personal health insurance coverage will need to respond.

If you would like to obtain coverage, you must complete and return the enrollment form, found on page 8, along with your check for \$100 to NARFE, Attention Yonathan Nebiyat. Make your check payable to NARFE.

The enrollment deadline is June 5, 2020. Applications postmarked after the June 5, 2020 deadline will be returned without action.

If you have any questions or concerns, please call Yonathan Nebiyat 800-456-8410, ext. 289, or Veronica Clemons, ext. 286, or email [Budfin@narfe.org](mailto:Budfin@narfe.org).

**ShopNARFE**

## Show Your NARFE Pride

ShopNARFE is the official online store offering NARFE-branded merchandise, including apparel, drinkware, pins, officer badges and business cards. A portion of the proceeds from all purchases support the organization.

Shop now at [www.narfe.org/shopnarfe](http://www.narfe.org/shopnarfe).

[NARFE.org/shopnarfe](http://www.narfe.org/shopnarfe)

# Webinars for the Federal Community



## WATCH ON-DEMAND:

- ▶ Set Your Retirement Goals and Plan the Process
- ▶ Smart TSP Strategies to Build a Strong Financial Future
- ▶ Understanding the FERS Basic Benefit



Always **FREE** for NARFE members. To register, go to [NARFE.org/Institute](https://www.NARFE.org/Institute).



NARFE FEDERAL BENEFITS INSTITUTE

**More questions?** Call or email NARFE's federal benefits specialists for one-on-one help. **All FREE for members. Not a member?** Join NARFE today at [NARFE.org/Join](https://www.NARFE.org/Join)

## *NARFE Insider* is posted on the website at [www.NARFE.org](https://www.NARFE.org)

The following members receive *NARFE Insider* for NARFE Leaders: Officer codes 1-Chapter President, 2-Chapter Vice President, 3-Chapter Secretary, 4-Chapter Treasurer, 5-Chapter Secretary/Treasurer, 6-Chapter Legislative Officer/National, 7-Chapter Membership Chair, 8-Chapter Public Relations, 9-Chapter Service Officer, 11-Chapter Editor, 12-Chapter Alzheimer's Chair, 13-Chapter NARFE-PAC Officer, 14-Chapter Financial Secretary, 15-Chapter Other, 16-Chapter Net Coordinator, 17-Chapter Legislative Officer/State, 20-Federation President, 21-Federation Executive Vice President, 22-Federation Vice President, 23-Federation Secretary, 24-Federation Treasurer, 25-Federation Secretary/Treasurer, 26-Federation Legislative Chair/National, 28-Federation Legislative Chair/State, 29-Federation PR, 31-Federation Service Officer, 33-Federation Membership Chair, 34-Federation Editor, 35-Federation Alzheimer's Chair, 36-Federation NARFE-PAC Coordinator, 37-Federation Immediate Past President, 38-Federation Other, 39-Federation Executive Committee, 40-Pre-Retirement Speaker, 41-Federation Net Coordinator, 42-FEEA Coordinator, 43-Federation Area Officer, 44-Regional Alzheimer's Coordinator, 45-Regional FEEA Coordinator, 49-Regional Vice President, 50-Immediate Past Regional Vice President, 51-National Officer, 52-Past National Officer

