



FEDERAL BENEFITS EXPERTS

LANSING AREA MICHIGAN

CHAPTER 0289



3rd Quarter Newsletter 2025

Chapter Officers

- President William Fude
1st Vice President Diane Fielder
2nd Vice President Mary Cook
Secretary Frances Johnston
Treasurer Joe DeSira
Nomination Chair Vacant
Audit Chair Kathy Zerkle

Committee Coordinators

- Membership Bruce Miles
Sunshine Kathy Zerkle
NARFE-PAC Joe DeSira
Newsletter Frances Johnston
Legislative Chair Frances Johnston

To contact our chapter officers, go to the Chapter Web page https://www.narfe.org/chapter0289/ use Contact Us to send a direct message.



NARFE WEBSITES

Important Web Addresses

- Chapter Web Page address is: https://www.narfe.org/chapter0289/
Federation Webpage address is: https://www.narfe.org/mi/
National: https://www.narfe.org/
NARFE National Headquarters | Facebook
Federation NARFE Facebook page. https://www.facebook.com/NARFEMI
FEDHub: Home - FEDHub (narfe.org)

Lansing Chapter 289 meetings are normally held at 1pm at the Tri-County Office on Aging, 5303 South Cedar St. in Lansing. Enter through Door number 1 on north side.

Upcoming Programs

We have some interesting programs coming up in the next months. Be sure to put on your calendar so you will remember what is coming. The newsletter only comes out quarterly.

JULY 10 PICNIC - at Riverside Park Pavilion on Bridge Street, DeWitt, MI from Noon to 3 PM. Joe DeSira will again be cooking hamburgers, hot dogs and brats for the picnic. Everyone is to bring a dish to share, bring your own serving utensils, and drinks. Forks, spoons and knives will be provided. Everyone will be expected to clean up the area before departing.

August 7th - speaker for August has not been locked in yet.

September 4th - look forward to hearing our speaker, Nicole Hourani. Nicole is the Program Manager for the Alzheimer's Association of Michigan Chapter. She will speak about the disease, caretaking, current research, and hope for the future.

October 2nd - Fran Johnston will be our speaker on NARFE technology. This will be a hybrid meeting.

If any member has a specific topic that they think might interest the group or has a friend that speaks on a particular topic- let Mary Cook know. She is open to any and all suggestions for guest speakers and work together to bring information to our group. You can email her directly through the Chapter website "About Us" Page at https://www.narfe.org/chapter0289/about-us/ .

UPDATE YOUR RECORD

The NARFE Membership and Financial System has just been updated. Please help us to keep the records updated. You can send the Chapter Secretary a letter to the return address on this newsletter or reply to the email you received with the newsletter attached. Another way is to visit the chapter website in FAQs under Membership and a tutorial is linked to assist you in making the changes yourself.

## **Chapter President Message:**

Most of us who live in Michigan love the summer when things just seem more enjoyable. It pains me, though, to comment on House Bill HR1 which passed by one vote and was sent on to the Senate. They named it the “Big Beautiful Bill”, but it really is a “Bloated Butt-ugly Bill” which targets federal programs, employees, and retirees. The Senate may moderate some of HR-1 but that’s not too likely since they, along with the House, have spurned any input from the minority party which is more fed-friendly. Federal retirees are usually unscathed in these proceedings but doubling your FEHB premium share and reducing CSRS COLAs have been discussed even if not enacted. Other cuts that will affect you include those to Social Security, Medicare, and Medicaid to free up money for tax cuts for millionaires since they have fallen on hard times. But I don’t need Medicaid you say! Think about this...it is estimated that Medicaid cuts will result in the closure of many assisted living facilities and rural hospitals. Hope this did not ruin your day. Just relax and pour a glass of your favorite summertime beverage but keep a wary eye on Congress!

## **MICHIGAN FEDERATION ANNUAL CONFERENCE**

The 2025 Michigan Federation NARFE Conference took place May 20 – 22 in Clare, Michigan. The conference was a success with 37 voting members attending. Our Lansing Chapter was represented at this conference by Diane Fielder, Mary Cook and Kathy Zerkle.

NARFE National President, William Shackelford, made a presentation at this conference as did NARFE Staff members John Hatton, Staff Vice President, Policy & Programs, Jennifer Rafael, Senior Director, Technology & Communications and Nora MacDonald, Senior Director, Member Engagement. [Visit the Michigan Federation Website](#) to view the presentation slides from the NARFE officers and staff.

Pictures from the conference have also been posted as part of the Albums page. There are two different titles on this page. The first title at the top takes you to a gallery view of conference pictures and the second is for the Alzheimer’s Awards pictures. There is also a separate link to see pictures of attendees from each Chapter.

Paul Davis Scholarship Winners - There were 12 applications received for evaluation by the Paul Davis Scholarship Committee. The committee announced the scholarship winners for this year during the conference. There were five selected to receive \$1,000 scholarship this year. The winners are posted on the Federation Website under the [Documents page](#).

**Alzheimer’s Awards.** Congratulations to the Chapters who supported donations to Alzheimer’s this year as awards were given out at the Michigan Federation Conference. Warren Chapter 1593 received 1st place award for the highest donations this year for Alzheimer’s Research Fund. Livonia Chapter 1163 received the 2nd place award for donations for Alzheimer’s Research Fund. Additional awards were given for donations given for Walk to End Alzheimer’s supporting their teams. Oscoda Chapter 1955 won 1st place and **Lansing Chapter 0289 won second place.**

## **Notice on the NARFE Website**

When you visit the NARFE website, you may see a message at the bottom of the HOME page letting you know the site uses **cookies**. This is part of a growing trend in online privacy and transparency. **Are cookies safe?** Yes, Cookies are standard on most websites. They don’t collect personal information like your name or address unless you provide it.

## **Social Security cost-of-living adjustment has hit 2.0% for 2026**

On June 11, 2025 it was indicated that the COLA adjustment might hit 2.5% for 2026 but it was not at 2% at that point. On June 17, 2025, eight months into the count toward the January 2026 federal retirement COLA, the figure stands at 2 percent, following an increase in May of 0.2 percentage points in the inflation index used to set that COLA.

Barring an unexpected drop in inflation in the count through the last month, September, the figure will again be in the range in which FERS retirees who are eligible for COLAs (generally not until age 62, with some exceptions) will not receive the full amount going to those retired under CSRS.

When the figure falls between 2 and 3 percent, those FERS retirees receive a flat 2 percent; if it exceeds 3 percent, they receive 1 percentage point less.

Since the count started with the figures for last October, only one month has been a negative 0.1 percentage point decrease last November.

A federal retirement COLA was paid in January 2025 of 2.5 percent for those retired under CSRS and 2 percent for those retired under FERS. The announcement follows completion of the count toward the adjustment with figures through September in the inflation index used to set the COLA.

Note: Social Security COLAs follow the same formula except that a full Social Security COLA is paid even to someone who has drawn benefits for less than a year.

## **New pay claims for active-duty federal employees possible after Supreme Court decision**

“An April decision by the justices means that federal employees called up to active service could be eligible for differential pay, and that the Merit Systems Protections Board could receive a wave of new claims.

*Article on June 18, 2025 by Carten Cordell, Managing Editor, Government Executive.*

A recent ruling by the Supreme Court could mean a new rash of pay claims for federal employees who may also serve as military reservists.

The court ruled on April 30 in its Feliciano v. Department of Transportation decision that military reservists called up to active duty during a national emergency are entitled to the difference between their military and civilian salaries regardless of whether that service was substantially connected to the emergency in question.

That means federal employees that also serve as military reservists may have new claims on differential pay based on their past active-duty service, and the Merit Systems Protection Board, which handles the claims, may soon have more work.

“Differential pay is codified and provided for federal employees that are impacted and called to active duty,” said Michael Macomber, partner and CEO at Tully Rinckey PLLC, a national law firm with an extensive government services practice. “What ultimately the Supreme Court found here, it is making it easier for reservists who are impacted who want to file claims to prove that they were, in fact, impacted.”

Macomber said that the decision highlights new resources that federal employees may not even be aware that they have access to.

“I think the real benefit at this point in time is making sure that employees are aware of these benefits and that they should be applying for these benefits,” he said. “What I see is a lot of people not applying for them and not taking advantage benefits available to them.”

Read the full article at: <https://www.govexec.com/pay-benefits/2025/06/new-pay-claims-active-duty-federal-employees-possible-after-supreme-court-decision/406131/?oref=ge-featured-river-top>

## 7 Financial and Life Decisions of a Federal Retirement Plan

This year there will be well over 100,000 Federal Employees taking retirement from the various Deferred Retirement Buyout Programs. There will be many other federal employees who were planning to retire this year.

What is your Plan? Have you thought through your finances and your future day to day activities – how well have you prepared?

Retirement is more than just thinking about your finances. There are many emotional life decisions to make which are not easy to deal with.

Here are the major issues to consider prior to retirement and you may need help to navigate through some or many of these topics. 1. Will you have a sufficient retirement income stream for retirement? 2. Do you plan on working full-time part-time in retirement? 3. Will you take Social Security Early or Defer it? 4. How much will you be drawing from your Thrift Savings Plan? 5. Do you have a plan to downsize your home, remodel your home or buy a vacation home? How will you be funding these plans? 6. Do you have a budget to handle your travel and entertainment expenses? 7. Have you considered estate planning and who can you trust to make those life decisions as you age?

Check out the NARFE Webinars below to see related programs that have happened and those upcoming programs such as - [Thrift Savings Plan: Should You Stay or Should You Go?](#)  
Thursday, July 17, 2025, 2:00 p.m. ET

### SUPPORT BY NARFE THROUGH WEBINARS

#### Federal Benefits Expert

Do not forget that as a member you have access to the **Federal Benefits Expert Program Manager**. Members can easily initiate contact with the Federal Benefits Institute from the NARFE website by emailing [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org), or by phone 1 (800) 456-8410 or fax (703) 838-7785.

Watch Recent NARFE [Webinars on Demand](#) About Tax Planning, Advocacy Priorities, Federal Employee Legal Rights, Civil Service Protections and the Deferred Resignation Email

The Trump Administration has introduced substantial changes affecting the federal workforce, leaving many public servants frightened, facing the prospect of job loss, and/or facing significant changes to the nature of their work. NARFE is ready to help walk you through the implications of this watershed moment.

- “Pre-retirement Planning”
- “Estate Planning for Feds”
- “Tax Planning for Retired Feds”
- “Family Benefits: Spouse, Children, Former Spouse Benefits & Survivor Benefits”

