

NARFE MIAMI VALLEY CHAPTER 1927
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NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES ASSOCIATION
AUGUST-SEPTEMBER 2024 NEWSLETTER - CHAPTER 1927, MIAMI VALLEY CHAPTER

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www.NARFE.ORG/site/chapter1927

CHAPTER LUNCHEON MEETING

DATE: FRIDAY, 2 AUGUST 2024

**PLACE: MCL CAFETERIA
4485 FAR HILLS `AVE
KETTERING, OHIO**

TIME: SOCIAL LUNCHEON STARTS AT 11:00

MCL provides the private dining room for free since most members buy lunch. After paying for lunch, proceed to the private dining room. Cafeteria personnel will help those needing assistance. **The business meeting will start at 11:30.**

SPECIAL AUGUST GUEST SPEAKER

Join us for our August 2nd Chapter meeting as we welcome **Dr Kathy Platoni**, practicing Clinical Psychologist and retired US Army Colonel as she shares her powerful message of lifetime service to our country. Having personally served in Iraq and Afghanistan among her four deployments, she has provided professional services to those who've experienced intense combat. Among other assignments, she has twice been deployed to provide disaster mental health services to the New York City Police Department and is a survivor of the tragic Ft Hood Massacre. She currently serves as the Dayton Police SWAT psychologist and Mental Health Advisor

to the Dayton Hostage Negotiation Team. She is Editor of Combat Stress Magazine and a member of the Ohio Veterans Hall of Fame among a myriad of lifetime recognitions.

OTHER AREA CHAPTERS

Greene County Chapter 2217 meetings are held at 1:00 pm on the 2nd Thursday of odd numbered months in the Lofino Plaza Meeting Room, 3868 Dayton Xenia Road. Their next meeting will be held on September 12. The Chapter 2217 newsletters are available on the Miami Valley Chapter 1927 website at <https://www.narfe.org/chapter1927/>.

The Huber Heights Chapter 2238 hold chapter meetings at noon on the third Friday of every month, except for July and August, at various locations. Contact Chapter President Gordon Quinn at gordyq@aol.com - 937-813-2266 for locations.

All NARFE members and guests are welcome to attend area chapter meetings.

UPCOMING WEBINAR REGARDING THRIFT SAVING PLAN (TSP)

By Brian Normile, Benefits Officer

One of the great advantages of belonging to NARFE is member access to the Federal Benefits Institute. On July 25th at 2 p.m., the Institute is offering a webinar with federal benefits expert Mark Keen, CFP, entitled "Thrift Savings Plan: Should You Stay or Should You Go?". The web address for this webinar is <https://www.narfe.org/federal-benefits-institute/narfe-webinars/>.

There are many reasons retirees leave the TSP. Some want to consolidate assets with an aim of making it easier for survivors. Others want to make donations to charities from their Required Minimum Distributions (RMDs) which is not possible through the TSP. The low-cost index funds offered by the TSP now have competition with sometimes even lower cost index funds from the private sector. Roth/traditional IRAs have a lot of flexibility.

Reasons for remaining in the TSP include familiarity, security of the investment, and protections for the TSP accounts which are not always found in Roth/traditional IRAs. The TSP is backed by the full faith and credit of our government. There are protections for TSP accounts from lawsuits which may not be present with Roth/traditional IRAs depending upon your state (or the state you may relocate to). For advice in this matter, I suggest you consult an attorney prior to leaving the TSP regarding protection from lawsuits in specific states. In addition, TSP accounts are protected in bankruptcy. Roth/traditional IRA plans have different levels of protection in bankruptcy depending upon the state.

NARFE'S CRITICAL SEPTEMBER ELECTION

It should come as no surprise that NARFE has been losing memberships on balance for some time. It is a trend that needs to be reversed if NARFE is to remain a valuable service to us and future members nationwide. NARFE will be conducting elections this

September to fill our National and Regional officers for the next two years. Candidate statements are provided in the June/July NARFE magazine. **Voting will be open throughout the month of September.** Refer to the upcoming September issue for all instructions to include your personal ID number which is required for casting your vote. **You are highly encouraged to review the candidate statements and the visions each candidate has for the future of NARFE.** One candidate, if elected, even proposes making a sizable personal donation to establish a cell phone NARFE application. Our own local member, Ed Konys, is a candidate for Regional Vice President which includes a seat on NARFE's National Executive Board. A forward-looking cadre of officers can go a long way toward revitalizing our Association. Past elections have only had 7% membership participation. Let's ensure our Chapter's voice is heard loud and clear. **VOTE THIS SEPTEMBER!**

LEGISLATIVE UPDATE

By Al Griggs, Chapter Legislative Chair

Congress has just returned from its July 4th recess. All NARFE related legislation remains in committees in the United States House of Representatives and United States Senate. So far, only The Social Security Fairness Act H.R. 82/S. 597, which repeals both the Government Pension Offset (GPO) and The Windfall Elimination Provision (WEP), has had hearings. Of course, this doesn't mean it will be passed, but it is movement in the right direction. There is no movement on any other NARFE supported legislation. Also, there has been no movement on legislation NARFE does not support. Basically, the 118th Congress has not been a productive congress. We are now approximately four months from the 2024 general election. That means Congressmen/Women and Senators are now beginning to earnestly focus on their reelection campaigns. This will slowdown productivity in congress even more. Bottom line: The second session of the 118th Congress is racing towards conclusion and no real actions have been taken on NARFE related legislations.

Please continue to let our Congressman and Senators know you support a strong, vibrant, educated, and neutral Federal Civil Service. NARFE Chapter 1927 [meeting minutes](#), 7 June 2024.

Upcoming Meetings – Chapter Meeting 11:00 a.m. Friday, 2 August; Board Meeting 11:00 a.m. Thursday, September 19th, 2024

Chapter meetings are open to everyone. Board meetings are open to all Chapter members.

SUPPORT CHAPTER 1927 - RENEW YOUR CHAPTER MEMBERSHIP!

VISIT OUR CHAPTER WEB SITE AT <http://www.narfe.org/site/chapter1927>