

**NARFE MIAMI VALLEY CHAPTER 1927**  
405 Henrich  
KETTERING, OHIO 45429-5228

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**NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES ASSOCIATION**  
**SERVING ALL IN THE FEDERAL & POSTAL SERVICE COMMUNITIES**  
**SEPTEMBER-OCTOBER 2025 NEWSLETTER MIAMI VALLEY CHAPTER 1927**

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LEADER, SPECIAL OPS TEAM: Fred Hoppel (937) 321-####  
LEGISLATIVE CHAIR: Albert Griggs (719) 432-####  
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**CHAPTER LUNCHEON MEETING**

**DATE: FRIDAY, 3 OCTOBER 2025**

**SPEAKER'S TOPIC: THE IMPORTANCE OF TAX PLANNING**

**PLACE: MCL CAFETERIA**

**4485 FAR HILLS AVE**

**KETTERING, OHIO**

**TIME: SOCIAL LUNCHEON STARTS AT 11:00**

MCL provides a 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.**

**We did not have a Chapter Meeting in August as in past years. Here's hoping you had a pleasant summer and will be back with us on October 3<sup>rd</sup>. Never been to a Chapter meeting? No better time than now! Come join us!!!**

**NARFE Federal Benefits Institute**

By Brian Normile, Benefits Officer

One of the many advantages of belonging to NARFE is the availability to members of the Federal Benefits Institute. It is a members-only resource which helps educate NARFE members on their benefits. The site includes webinars covering a wide range of topics relevant to current and retired federal employees. After the date of a live webinar is past, previous webinars can be watched with transcripts and slides available for review. A recent webinar was "Thrift Savings Plan: Should You Stay or Should you Go?" from July of this year. Another was "Family Benefits: Spouse, Children, Former Spouse Benefits & Survivor Benefits". The current webinar is the 18 September "How to Plan for Long-Term Care". It includes a comprehensive approach to planning for long-term care, an update on the Federal Long-Term Care Insurance Program (FLTCIP), and an understanding of commercial alternatives to the FLTCIP.

The Institute provides a variety of resources to include articles of interest and relevant reprints from NARFE Magazine and other sources. Perhaps the most indispensable aspect of the site is the ability to contact seasoned federal benefits experts for one-on-one help with your specific benefits questions. The Federal Benefits Question of the Week features interesting questions and answers regarding current benefits concerns. The Federal Benefits Institute can be accessed through the NARFE site at <https://www.narfe.org/federal-benefits-institute/>. Please let me know if you have any questions. I can be reached at [brianpnormile@aol.com](mailto:brianpnormile@aol.com).

### **October Guest Speaker**

Join us for our **Friday, October 3<sup>rd</sup> Chapter meeting** as we welcome Mr. Mark Morris, founder and CEO of Secure Future Tax Advisors. Mr. Morris is a Certified Financial Fiduciary who will address the importance of tax planning and how the recently passed "Big Beautiful Bill" affects us.

The luncheon meeting will be held from 11AM to 1 PM at the MCL Cafeteria, 4485 Far Hills

Upcoming Meetings – Chapter Meeting 11::00 a.m. Friday 3 October; 20 November Board Meeting

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>

Avenue in Kettering. Lunch followed by a short business meeting will precede Mr. Morris' presentation on or about Noon. Please join us and bring a guest (possibly a new member???) as he addresses the role taxes play in managing our financial affairs.

### **Chapter FEHB Open Season Events**

As in past years, we are pleased to announce that Mr. Bud Jones, Aetna Account Manager and Ms. Wava Iker, Blue Cross/Blue Shield Account Executive will be presenting at Chapter meetings in November and December.

Mr. Jones will be with us on Thursday, November 20<sup>th</sup> for a special luncheon meeting beginning at 11 AM at the MCL Cafeteria. Mr. Jones' presentation will follow lunch and a short business meeting. The meeting will finish by 1 PM.

Ms. Wava Iker will appear at our 11 AM Chapter meeting on Friday, December 5<sup>th</sup> at the MCL Cafeteria. Ms. Iker's presentation on that date will also follow lunch and a short business meeting. The meeting will finish by 1 PM.

Ms. Iker will also appear at the Thursday, November 13<sup>th</sup> meeting of the Greene County Chapter. The Chapter meets in the Lofino Plaza Meeting Room, adjacent to the Beaver Creek Senior Center. Their meeting starts at 1 PM followed by Ms. Iker at or about 1:30 PM.

These FEHB Open Season meetings are open to all NARFE members and their guests.

Open Season begins on Monday, November 10<sup>th</sup> through Monday, December 8<sup>th</sup>.

### **2025 OHIO GENERAL ELECTION**

The next general election for Ohio is Tuesday November 4<sup>th</sup>. If you wish to vote using an ABSENTEE BALLOT, simply call the Board of Elections at (937) 225-5656 and ask for the request form. **VOTE!!!**