

CHAPTER 1927 MEETING MINUTES OCT 03, 2025

PLEASE LEAVE A TIP FOR OUR MCL SERVERS

Mike Madges, Chapter Vice President, opened the meeting by welcoming all those in attendance to include Officers, Board members, NARFE members, including four new first-time attendees. In all, there were a total of 30 attendees.

Mike opened the meeting with a moment of silence for our troops serving around the world and for those who have fallen. Mike led us in the Pledge of Allegiance.

Officer/Committee Reports: Treasurer's Report - Treasurer Scott Graham reported our current financial report includes transactions that occurred in the months of June, July, August and September. During that time, we had dues submissions from National HQ of \$374.04, and two disbursements to Minuteman Press for printing our newsletters in the amount of \$314.76. Overall, we had a small net increase of about \$60 during those four months. The balance of our account as of September 30 is \$2,076.43.

Membership Report - Mike Madges talked about our Fall Membership Drive. In the last quarter of each year we hold our Fall Membership Drive. Any current member who recruits a new member receives an \$8 check per each new member recruited. If a member recruits an active employee, he/she receives a \$10 check. We need to continue to recruit as many active members as we can in order to build on the current 10 – 12 active employee members we currently have in Chapter 1927. These active members can serve as our NARFE Advocacy "Ambassadors" with the rest of the active federal employee workforce.

As we all know, the administration's "Big Beautiful Bill" (H.R.1) could have contained many options that, if adopted, would have been detrimental to both active as well as retired federal employees. As an example, we are not "out of the woods" yet concerning our current FEHB health benefit plans. Congress had considered converting all federal FEHB subscribers into a voucher program. This conversion would require all subscribers to pay more and more of their own money each year to retain valuable benefit coverage. Now that we are in a "shutdown" mode, we don't know what the future will hold. Thus, we encourage active and retired federal employees to join NARFE, as the economical membership fee of \$48 per year enables the NARFE advocacy efforts that protect our benefits. NARFE officials work tirelessly to represent our best interests and retain our hard-earned health benefits.

Chapter FEHB Open Season Events – We are pleased to announce that our next two Chapter meetings will serve as our yearly Open Season events. We will have representatives from both Aetna and Blue Cross/Blue Shield speak to us in November and December, as shown below:

An Aetna representative will speak to us on Thursday, November 20. The representative will speak from 12:00 – 1:00 pm at the MCL Cafeteria after lunch and a short business meeting.

Our Blue Cross/Blue Shield representative, Ms. Wava Iker, will speak at our regularly scheduled Chapter meeting on Friday, December 5, from 12:00 – 1:00 pm at the MCL Cafeteria after lunch and a short business meeting. Please don't forget that this meeting is also our annual "free pie day" meeting for all attendees! The FEHB Open Season meetings are open to all NARFE attendees and their guests. Open Season begins on Monday, November 10, and runs through Monday, December 8.

Mike also mentioned a variety of federal benefits resources available on our NARFE website at: www.narfe.org>Fed'l Benefits Institute>NARFE Webinars. Both current and past webinars on a variety of federal benefit topics are available to view free of charge for current and retired NARFE members. Many webinar offerings will be available addressing the approaching FEHB Open Season. Webinar transcripts and slides are also available. Webinars are also available on a variety of "late breaking topics" such as the Government Shutdown on the Advocacy page of the NARFE website (Go to www.narfe.org>Advocacy>NARFE's Shutdown Resources).

Mike mentioned how important it is to keep your NARFE contact information current. He asked members to review and update their information on a regular basis on the NARFE website: www.narfe.org>My Account, to reflect any new or changed information including your most current email address. It is important for us to have all current and prospective Chapter members' correct email addresses to ensure they receive meeting notifications or other valuable Chapter information. Also, please be assured that we will never sell or provide any personal email information to outside individuals or organizations.

Questions and Comments from the Audience – Mike then opened the meeting to attendees to address any Questions or Comments they might have.

Question 1 – Does the Chapter have any information as to whether there will be a Blue Cross/Blue Shield FEHB Benefits presentation at the base? Mike asked our Benefits Service Officer, Mr. Brian Normile, to see if he could find out the requested information. (NOTE: There will be a BC/BS Health Fair at the Hope Hotel on Wednesday October 29, 2025 from 11:30 AM to 5 PM.)

Question 2 – Will Ms. Wava Iker be speaking again this year in Beavercreek regarding the Blue Shield/Blue Cross FEHB plan? Mike responded that Ms. Iker will be the featured speaker on Thursday, November 13, at the Green County NARFE Chapter meeting being held at the Lofino Plaza Meeting Room adjacent to the Beavercreek Senior Center. The business meeting of the Green County NARFE Chapter will start at 1:00 pm, with Ms. Iker's presentation starting around 1:30 pm.

Mike then introduced today's speaker, Mr. Mark Morris, founder and CEO of Secure Future Tax Advisors. Mr. Morris is a Certified Financial Fiduciary who talked about the importance of tax planning as part of your overall tax preparation process. Tax planning and determining the right steps during the year can help you to be in the best possible financial position when taxes come due. He also covered some important information on tax breaks that are a part of the "Big Beautiful Bill" that many middle-class folks will be able to take advantage of this year. His company also provides advice and guidance on long-term care, home care, and skilled nursing and what to do now from a financial perspective to plan for these events in the future. It was a very interesting and informative presentation!

Meeting Adjourned

Submitted by Chapter Secretary Sue Garcia