

Volume 1



March 2025

Federation NEWS AND VIEWS”



Presidential Perspectives

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Elections Matter

During the past year, I have attended NARFE chapter meetings, NARFE’s state meetings, NARFE state President’s meeting, NARFE Region IX meetings, NARFE FedCon meeting, and yet nothing prepared me for January 20th, 2025. Today is March 4th, 2025, and the feeling among government employees, and many people is FEAR. Fear for their job, fear for their country, fear for their future, fear for the world. The latest news is that free speech protests on college campuses are now a crime, and the school will lose all federal funding. Does that sound like America? The duly elected US President and his pet Muskrat seem to be dismantling the federal government one agency per day. The President is even selling a “Gold Card to citizenship” to any foreigner for 5 million dollars. It looks like our UN ambassador has been ordered to side with Russia, China, and North Korea! USAID has shut down. The Department of Education is on the chopping block. Each day brings more shocking news from DC. What can we do? Doing nothing will encourage them. If you disagree with what is going on, speak up. Let your Senators and Congressmen (or Congresswomen) know your opinion by phone, mail, or email. NARFE.org has all the information about the Senate and House. Also, at NARFE.org, you can find many helpful articles on emerging threats to the Federal Community.

Let me end on a positive note. Congress passed, and President Biden signed the Social Security Fairness Act. The reduction was repealed for those whose social security was reduced due to the WEP (windfall elimination provision) or GPO (government pension offset) beginning January 2024. As a result, the Social Security Administration will recalculate the monthly payment and start paying the new amount in March, 2025. At some point in the future, the back-due amount will be paid in a lump sum. As of March 4, 2025, this plan is subject to change. You can check for the latest news at SSA.gov. *ED*



Please Plan to Attend Our Virtual Annual Meeting!

Tuesday, June 3rd, 2025

1:00 PM

**Informative Speakers & Prizes...
more details before the event.**

The Zoom Link:

<https://us06web.zoom.us/j/6358414157?pwd=T1RSd2xXelN5S2QoZXdUaDZPNdUrdz09&omn=89328652634>



Region IX Vice-President News



Steven Roy, NARFE Region IX VP
425-344-3926 stevenroy1@yahoo.com

Dear Montana Federation Members,

I am happy to report that our NARFE membership count for Region IX has slightly increased since the beginning of the year. Thank you for your support and for growing our Association.

I am planning on attending the Montana Federation Annual Meeting, which will be held virtually on June 3, 2025

NARFE's virtual legislative training conference, LEGCon25, is scheduled for June 9-11, 2025. On June 3, a pre-training "Know Before You Go" session will familiarize registrants with the procedure and instructions for successful participation in the conference and the virtual visits with lawmakers.

At LEGcon25, NARFE's premier grassroots training event, NARFE members learn to advocate for NARFE's legislative priorities and actively protect and defend their federal benefits. After a day and a half of training, the conference culminates with a virtual lobbying day where you can talk directly to your lawmakers and/or their staff about NARFE issues. In addition to preparing you for those meetings, the training will help you implement bold ideas to improve your advocacy skills and become a more influential advocate by building and sustaining relationships with key decision-makers.

Registration for the conference is LIVE, with a contact form available on the website for Federations wishing to register as a group. The individual member early-bird registration fee is \$145 and will run through April 11. After this date, the fee is \$160.

I encourage everyone to register for LEGCon25 and join in on the planned activities.

Stay tuned for more information. In the meantime, visit the conference webpage at www.legcon.narfe.org to get updates on registration and view the preliminary schedule and program.

We hope to see you in June!

Respectfully submitted by:

Steven Roy



Felix (Phil) Spinelli
spinelli.felix@gmail.com

My Opinion!

As a retired Federal employee and past President of the Bozeman Chapter of the National Active and Retired Federal Employees (NARFE) association, I am especially appalled at the level of ignorance and arrogance shown by the newly elected administration and the public's apparent complacency. During his terms, the Clinton Administration reduced the federal workforce by over 300,000 from 1993 to 2000 without stamping on federal employees' rights and created turmoil across the country and abroad. The facts have not supported the accusations of improper spending and abuse and do not justify the strong-armed, illegal tactics being used – supposedly intended to portray strength, action, and meeting an election promise. Mandate by the people? Bologna – a myriad of factors contributed to this outcome (including a dislike of and non-action on immigration associated with the previous administration). That discussion does not matter now – we live in the present time where it is implied that there is a groundswell of support to disregard our Constitution's foundation of power-sharing among three branches of Government. How can anyone create such an implication, and why is the public complicit? Does the public fail to realize or understand how our government is supposed to work? No Federal, State, or local

Government official operates outside the authority and funding levels bestowed by law – set by elected officials through transparent deliberation, agreement, and eventual legislation. They are the ones that set the limits of activity in each branch – not arbitrary, capricious, unilateral actions taken by newly elected officials. Were these officials given the authority to discharge FBI agents because they followed their orders legally or disband whole agencies established by Congress overnight? Other examples abound. If you are dissatisfied with the administration's radical direction in our country, seek the truth and stay connected. *Phil*



Become a FED Hub member!

<https://fedhub.narfe.org/home>



Montana Federation Legislative Leadership



**Janice Erfle (State)
Legislative Advocacy**



**Update by Vicki Walbruch,
(National) Legislative
Advocacy**

**Please utilize this link to reach out to
your members of Congress.**

<https://www.narfe.org/advocacy/legislative-action-center/>

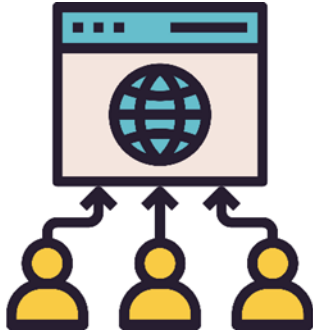
Urge Congress to Stand Up for Public Servants, Rule of Law

President Trump and his administration have eliminated federal jobs, undermined democratically directed government operations, and eliminated merit-based civil service protections. The full scope of the actions is overwhelming.

Such actions include: (i) a “deferred resignation” offer to federal employees, issued based on uncertain legal authority, that would undermine staffing levels necessary to carry out essential government operations; (ii) actions and stated intent to effect large-scale reductions-in-force for specific congressionally directed functions and generally across-the-board; (iii) an executive order claiming the constitutional authority to fire senior executives, challenging the validity of clear laws to the contrary; (iv) an executive order to reclassify a substantial portion of the federal workforce into the excepted service, without merit-based protections essential to ensuring a professional, nonpartisan civil service; (v) actions taken to halt government operations (and reduce the federal workforce in agencies carrying out such operations) directed by Congress based on the preferences of the executive branch, but contrary to law; (vi) outlawing efforts to ensure a diverse federal workforce representative of the people they serve; (vii) requiring all federal workers to return to office without regard for impact on productivity, recruitment or retention, and with a likely intent to pressure employees to quit.

Some in Congress are speaking up and supporting actions to protect public servants. Others are not. Unfortunately, our Montana Congressional leadership remains silent!

**Contact your lawmakers today
to urge them to take action to
counter the Trump
administration's actions!**



Visit Our New Montana Federation Website

<https://www.narfe.net/site/mt/>

NARFE-PAC

Janice Erfle NARFE-PAC Chair



Defend Your Earned Pay and Benefits: Contribute to NARFE-PAC Now!

NARFE's Political Action Committee protects members' pay and benefits by raising and allocating funds to help elect members of Congress who support the federal community.

Contributions to NARFE-PAC also help build strong relationships with lawmakers, a key component to winning legislative fights. Invest in protecting your earned benefits by supporting NARFE-PAC today!

<https://members.narfe.org/Support-NARFE/Support-PAC>

Or better yet, become a sustainer...

We develop a strong advocacy voice when we couple these PAC funds with our member advocacy by contacting our Montana representatives

individually. We have a strong Federation team of Montana Legislative Chairs working closely with our Congressional representatives and their aides to advance NARFE positions.

Welcome to NARFE-PAC Month: Your Support is Crucial!

<https://www.narfe.org/blog/2025/03/04/welcome-to-narfe-pac-month-your-support-is-crucial/>

Again, thank you for supporting our vital efforts!



Upcoming & Archived NARFE National Webinars...

The NARFE Federal Benefits Institute presents:

<https://www.narfe.org/federal-benefits-institute/>

<https://www.narfe.org/webinar-archive/>

Advocacy Priorities Amid Emerging Threats and Historic Success

Hear the latest regarding NARFE's advocacy priorities from John Hatton, NARFE's Staff Vice President for Policy and Programs. (Recorded February 13, 2025)

Stay or Go: Considering the "Deferred Resignation" Offer, Retirement Options, and Potential Options

NARFE federal benefit expert Tammy Flanagan walks through what you need to consider when making decisions regarding your career and future. (Recorded February 3, 2025)

Know Your Rights and Obligations Following Trump Executive Orders

Federal employment law expert, and former General Counsel of the Merit Systems Protection Board, James Eisenmann, with Alden Law Group, PLLC, overviewed the legal implications of these latest executive orders. (Recorded January 30, 2025)

Estate Planning for Feds

In this webinar Mark Keen, CFP, walks you through the creation and implementation of an effective estate plan that will help to avoid messy legal battles and ensure state law doesn't dictate who takes care of you and who gets your money. (Recorded December 12, 2024.)

Choosing the Best FEHB Plan: Active Feds and Retirees Without Medicare Part B

Federal Benefits expert Tammy Flanagan provided some action items for open season to narrow down the choices to provide the best health care for the least cost for the coming year. (Recorded November 14, 2024).

FEHB and Medicare Part D

In this webinar Consumer Checkbook's expert Kevin Moss covered how federal annuitants can take advantage of Medicare Part D improvements. (Recorded November 21, 2024).

How FEHB & Medicare Work Together

Senior Editor with Checkbook's Guide to Health Plans Federal Retirement Benefits Expert, Kevin Moss covered how the Federal Employee Health Benefits Program works with Medicare (Recorded November 12, 2024).

What You Need to Know About the New Postal Service Health Benefits Program

Senior Editor with Checkbook's Guide to Health Plans Federal Retirement Benefits Expert, Kevin Moss covered what postal employees and retirees need to know about the

new Postal Service Health Benefits program (Recorded November 7, 2024).

Medicare Advantage Plans (in FEHB and out of it)

Senior Editor with Checkbook's Guide to Health Plans Federal Retirement Benefits Expert, Kevin Moss covered Medicare Advantage plans available from Federal Employee Health Benefits carriers (Recorded October 31, 2024).

NARFE Partner Webinars

NARFE's sponsors provide engaging information relevant to our members through Partner Webinars. These Webinars are free to NARFE members; you must log in to get member pricing. If you need assistance logging in, please email memberrecords@narfe.org.

The information and views expressed by speakers or other third parties as part of the NARFE Partner Webinars are those of the speaker or third-party and not, necessarily, of NARFE. Furthermore, the presentation of any material or information by a third party regarding any specific opinion, commercial product, process, or service by trade name, trademark, manufacturer, or otherwise, does not constitute or imply NARFE's endorsement or recommendation of such opinion, process, service, item, or organization. Any such material or information presented by a third-party in any format at a NARFE event or online platform, without limitation, is for informational purposes only.

Recorded Partner Webinars

**Aetna Retirement
101 – Preparing for
your federal
retirement**



Proudly sponsored by Aetna

Presented by Aetna's Retirement Specialists. Planning for retirement can feel overwhelming, but we're here to help. Learn about your benefit options through the Federal Employees Health Benefits

(FEHB) program. Our goal is to empower you to make informed decisions as you transition into the next phase of your life. We'll help you understand benefits to consider, including Medicare options, maximizing your health coverage during retirement, and understanding Office of Personnel Management (OPM) regulations. (Recorded July 11, 2024)

**BlueCross
BlueShield's
FEP**



**Medicare
Prescription Drug Program**

Proudly sponsored by BCBS Federal Employee Program

The BlueCross and BlueShield (BCBS) Government-wide Service Benefit Plan, also known as the Federal Employee Program® (FEP®), introduced the FEP Medicare Prescription Drug Program, new for 2024. FEP members with Medicare Part A and/or Part B will be eligible to enroll in a new Medicare Part D drug plan that offers additional approved prescription drugs in some tiers and lower out-of-pocket costs for high-cost drugs, with no separate premium. This session, presented by FEP representatives, can help you learn about how this new program will work for you, as well as how combining FEP coverage with Medicare Parts A and B primary can eliminate out-of-pocket costs for covered medical services while providing added value for members. (Recorded October 24, 2023)



Do you Need More Information?

Benefits Briefs

NARFE's Benefits Briefs were developed to address the many inquiries from current and retired Feds who need more information about

the complex processes and regulations surrounding these topics.

White Papers

From expert tips for navigating a quick and painless retirement process to help in avoiding pre- and post-retirement pitfalls, NARFE's White Papers come directly from content published in NARFE Magazine and NARFE's federal benefits specialists. Prospective members can click to access previews of these resources:

- Managing Military and Civilian Benefits
<https://www.narfe.org/lp/managing-military-and-civilian-benefits/>
- Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants
<https://www.narfe.org/lp/survben1/>
- FAQs About Your Federal Benefits
<https://www.narfe.org/lp/wp-bens-faqs/>
- Pre-Retirement Checklist for Federal Employees
<https://www.narfe.org/lp/ret-check/>
- Guide to TSP Withdrawal Options
<https://www.narfe.org/lp/with-tsp/>



We have one job at NARFE: protecting the future of federal employees and retirees. Yet, our federal employees and retirees continue to have their benefits threatened to pay for other priorities. NARFE relies on the kindness and generosity of donors. We are asking the federal

community and those who support it to help us.

We commend your donation to NARFE and truly value your contributions. Your unprecedented support allows NARFE to work tirelessly to protect the earned pay and benefits of federal employees and retirees.

Donate Here:

<https://www.flipcause.com/secure/donate/MTMxMTIz>



alzheimer's  association®



Leland "Wally" Walbruch, Montana Federation Alzheimer's Coordinator
leland.walbruch@gmail.com

Montana Chapters Donate

Annually, Chapters, individual Chapter and National members contribute to the Alzheimer's Association on behalf of the Montana Federation. Chapters also create web-based teams that support the Montana Alzheimer's Association through participation in **The Longest Day** and **The Walks to End Alzheimer's**.

During this fiscal year (July 1st, 2024, to June 30th, 2025), the Montana Federation has generated \$815.00 in contributions for the NARFE/Alzheimer's Research Fund. The **Midland Empire Billings, Chapter 459** continues to lead in this area. Well done, **NARFE Chapter 459!**



<http://act.alz.org/goto/narfechapter0646members>

Flathead Area Chapter 646 has a long history with the **Longest Day & Walk to End Alzheimer's** events.

WALK TO END ALZHEIMER'S™

ALZHEIMER'S  ASSOCIATION®

2025 Walk to End Alzheimer's - Flathead Valley, MT 09/20/2025

2025 Walk to End Alzheimer's - Missoula, MT 09/21/2025

2025 Walk to End Alzheimer's - Bozeman, MT 09/28/2025

2025 Walk to End Alzheimer's - Helena, MT 10/04/2025

2025 Walk to End Alzheimer's - Great Falls, MT 10/04/2025

2025 Walk to End Alzheimer's - Billings, MT 10/11/2025

You can join an existing NARFE team or create one of your own.

<http://act.alz.org/goto/supportnarfechapter0646>

Some of the board members
working during a break....



Montana Federation Executive Board Met in Conjunction with the Region IX Symposium



Washington Federation Member led our Region IX Memorial Service!

Montana Federation of NARFE

Leadership 2024 - 2026

NARFE's Mission & the Purpose of the Montana Federation of NARFE

To support legislation and regulations beneficial to federal civilian employees, annuitants, and potential annuitants under any federal civilian retirement system and oppose those detrimental to their interests.

To promote the general welfare of federal civilian employees and annuitants and potential annuitants, advise and assist them with respect to their rights under retirement, health, and other employee and retiree benefits, laws, and regulations, and represent their interests before appropriate authorities.

The Federation's purposes are to promote the aims and objectives of NARFE and unite for the mutual benefit of all Montana Chapters and National members in the State.

<i>Montana Federation Executive Committee</i>			
President	Edward McLaughlin	540-383-9311	docfocus@aol.com
1st Vice President	L. "Wally" Walbruch	406-338-3880	leland.walbruch@gmail.com
2nd Vice President	James Reid	406-756-8011	jimreid@centurytl.net
Secretary	Vicki Walbruch	406-471-1034	vicki.marie52@gmail.com
Treasurer	David Mari	406-538-7121	dmari@earthlink.net
<i>With the members above, form the Montana Federation Executive Board</i>			
Midland Empire Billings, Chapter 459 President	Janice Erfle	406-534-2870	erfle46@yahoo.com
Butte-Silver Bow, Chapter 460 Treasurer	Edward McLaughlin	540-383-9311	docfocus@aol.com
Bozeman, Chapter 843 President	Dan Mahony	406-599-8155	dmahony50@gmail.com
Bozeman, Chapter 843 *Acting President *	Felix Spinelli	703-402-8628	spinelli.felix@gmail.com
Beartooth, Chapter 1961 President	John Scheetz,	406-662-3747	jscheetz@netzero.net
Cowtown-Miles City, Chapter 1973 President	Alfred Olson	406-853-0206	alolson61@hotmail.com
Flathead Area-Kalispell, Chapter 646 President	James Reid	406-756-8011	jimreid@centurytel.net
<i>Appointed Federation Positions</i>			
State Legislative Chair & CDL-2:	Janice Erfle	406-534-2870	erfle46@yahoo.com
National Legislative Chair & CDL-1:	Vicki Walbruch	406-471-1034	vicki.marie52@gmail.com
Service Officer	Janice Erfle	406-534-2870	erfle46@yahoo.com
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Membership	<i>Vacant</i>		
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Alzheimer's Coordinator	L. "Wally" Walbruch	406-758-0170	leland.walbruch@gmail.com
Network / Social Media Coordinator:	Judy McLaughlin	540-383-9311	judynarfemt@gmail.com
Immediate Past President	L. "Wally" Walbruch	406-338-3880	leland.walbruch@gmail.com



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US Senator Steve Daines of Montana

<https://www.daines.senate.gov>

WASHINGTON, DC.

320 Hart Senate Office Building
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BILLINGS

222 N. 32nd Street, Ste. 10
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p: (406) 245-6822

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Great Falls, MT 59401
p: (406) 453-0148

HELENA

30 West 14th Street, Ste. 206
Helena, MT 59601
p: (406) 443-3189

BOZEMAN

13 S. Willson Ave. Ste. 8
Bozeman, MT 59715
p: (406) 587-3446

MISSOULA

218 East Front Street, Ste. 103
Missoula, MT 59802
p: (406) 549-8198

KALISPELL

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Kalispell, MT 59903
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SIDNEY

609 S. Central Ave. Suite #4
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**NAT'L ACTIVE & RETIRED FED EMPLOYEES ASSOCIATION
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