SEP '19
FOR ACTIVE & RETIRED FEDERAL EMPLOYEES
Tireless Advocacy, Trusted Advice

Volume 95 • Number 9

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SPECIAL SECTIONS

6 2019 Bylaws Referendum Ballot

WASHINGTON WATCH

8 House Approves 3.1 Percent Pay Raise for Federal Employees in 2020

9 GAO Report: OPM-GSA Merger Would Hinder IT Modernization

10 House Blocks Funds for OPM Reorganization Plan, Bars OPM from Conducting Layoffs

11 Proposed Law Would Diminish Federal Employee Due Process

12 NARFE Members Turn Up the Heat During Grassroots Advocacy Month

14 Bill Tracker

COLUMNS

4 From the President

42 Managing Money

44 Alzheimer’s Update

DEPARTMENTS

18 Questions & Answers

46 For the Record

48 NARFE News

50 Member Perks

52 The Way We Worked

LANDING THE RIGHT LIFE INSURANCE
David Tobenkin explains the numerous options for life insurance that are available to federal employees and retirees.

PLANNING A FRUITFUL FEDERAL RETIREMENT
Tammy Flanagan shares some helpful tips on planning for retirement, whatever your age.

24 SEP '19

LANDING THE RIGHT LIFE INSURANCE

ON THE COVER
Illustration by GRAPHEK

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RECRUITMENT AND RETENTION

For NARFE to be successful in the coming years, it needs to change and create growth opportunities. One issue we must prioritize is reversing membership decline by attracting new members and retaining existing members.

Growing membership requires more than just catching someone’s attention. People want to join motivated organizations, not ones that are in disarray or seem unsure of their path forward. That means NARFE has to get organized and stay organized. We need to make sure everyone involved with NARFE is aware of and committed to the recruitment and retention process; is prepared to answer questions; and feels comfortable talking about the organization to prospective members. It is everyone’s responsibility to find new members, help keep existing members and work as a team to accomplish recruitment and retention goals.

Gaining recognition is a great way to grab and keep people’s interest—and it isn’t something that you only do once a year. NARFE needs to get involved in image development opportunities such as recruiting at health fairs during Open Season, cosponsoring or collaborating on a program with another organization, or participating in a community service project with nonmembers. Use those opportunities to educate people about NARFE and its value.

All members should be prepared to answer the question, “Tell me about NARFE—what does the organization do?” Can current members speak articulately about the organization and keep the message consistent? Work to make NARFE a household name. Remember, people are often members of more than one group, so the outreach you participate in may have positive recruitment effects. Don’t miss chances to “sell” the organization. And keep in mind that the Annual NARFE Membership Drive, from September 1 through December 31, just kicked off; members can receive a $10 incentive payment for each new member they recruit during this period.

If you are finding it difficult to recruit and retain members, ask why? People have a tendency to look externally for reasons, but challenge yourself to examine internal factors as well. Motivated organizations know what they want; they have goals, a vision and an action plan. How can you, your chapter and your federation change for the better?

NARFE’s Mission Statement

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

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

To cooperate with other organizations and associations in furtherance of these general objectives.
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The NARFE Standing Bylaws and Resolutions Committee (BRC) has the responsibility of assessing and making recommendations regarding proposed bylaws and standing rules amendments for placement on a ballot for a vote by the membership. The Committee may also submit proposed amendments in addition to assessing those of other entities.

The BRC was tasked to consider possible bylaws and standing rules amendments for a referendum vote in 2019 in order to improve the election process of national officers; regional vice presidents; and proposed bylaws and standing rule amendments in 2020.

This year, the ballot asks members to vote on each bylaws and standing rules amendment individually. Members may choose to not vote on a particular amendment without penalty. The option to “accept all” or “reject all” amendments that was available in 2018 is no longer offered, nor has the BRC made a recommendation to adopt or reject an amendment.

REVIEW THE BALLOT CAREFULLY
Please carefully review the entire instructions prior to completing your ballot. You are eligible to vote in the election if you were a NARFE member in good standing as of July 22, 2019.

You may cast your vote either online OR by mail, but not both. Once your member ID and PIN number are used on any ballot, they will not be valid for additional ballots. Please take time to vote today. Thank you for participating in NARFE’s election process.

REVIEW THE BALLOT CAREFULLY
• You are voting to ADOPT or REJECT the proposals listed in the box on page 7. Please make sure your vote corresponds to the correct proposal number on the ballot.
• For more information about these proposals, visit www.narfe.org/referendum-2019.

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• Ballots must be received at Election Services Co. by 11:59 p.m. ET on September 30, 2019.

Please mail your ballot at least 7 days before the deadline to allow sufficient time for delivery.
• Do not mail ballots to NARFE. Ballots received by NARFE will be disqualified.

VOTE ONLINE
• Please go to www.esc-vote.com/narfe2019 to log in and vote.
• You must have your member ID number and your unique PIN number to log in. These numbers can be found at the top of the printed ballot. These numbers will serve as your unique identifier for voting. Please do not share them with others.
• For ease of voting online, Election Services Co. will email members with an email on file with NARFE. Members can click on the link in the email to go to the voting website and cast a vote using the member ID number and unique PIN number included in the email to log in.
• Once you are logged in, follow the online voting instructions.
• Online voting began August 20, 2019, and ends at 11:59 p.m. ET on September 30, 2019.

Ballots must be received at Election Services Co. by 11:59 p.m. ET on September 30, 2019.
THE BRC PROPOSED THE FOLLOWING BYLAWS AND STANDING RULES AMENDMENTS TO THE NATIONAL EXECUTIVE BOARD (NEB):

1901: To reformat the 2018 bylaws to reorganize and streamline the bylaws language to make them easier to understand.

1902: A companion amendment with 1901 to reformat the 2018 standing rules accompanying the bylaws.

1903: Replaces the term “convention” with “conference” throughout the bylaws and rules to reflect the implementation of the One Member, One Vote bylaws amendment passed at the 2016 national convention, which eliminated the need for a convention to conduct voting.

1904: Replaces the term “national” members with “national-only” members to clarify that (1) there are members that do not belong to a NARFE chapter, and (2) there are members that do belong to a NARFE chapter and pay requisite chapter dues. Previously, nonchapter members have been referred to as national members, national-only members, or national division members.

1905: Provides that if there are three or more candidates for a national or regional office, voters shall indicate their order preference for each candidate by voting first, second, third, etc. for each candidate on the ballot (also called preferential voting). Since it is unlikely that any candidate will receive a majority of the vote when there are three or more candidates for office, preferential voting will determine the overall favorite candidate of the electorate to be the winner of the election on the first ballot. Preferential voting is the recommended method of ballot voting by Roberts Rules of Order Newly Revised when there are three or more candidates for office.

Note: The alternative is to incur additional costs by holding multiple elections until one candidate achieves a majority vote, resulting in substantially longer times to conduct national elections. This bylaws amendment is the most urgent of the proposed bylaws and rules amendments. If there are three or more candidates for national or regional office in 2020, NARFE does not want to repeat the 2018 situation in which two elections were required to determine a national president. This amendment would prevent that occurrence from happening again.

1906: Separates “Voting” and “Committees” in the current 2018 bylaws Article VI. These two unrelated issues were erroneously combined as a result of the One Member, One Vote bylaws amendment passed at the 2016 national convention. This amendment separates the two topics and also eliminates the term “super majority,” which does not appear in Roberts Rules of Order Newly Revised. It retains the language of a two-thirds vote necessary for the approval of changes in compensation for the national officers and RVPs, and changes in national dues.

1907: Removes the term “resolution” from Rule VII, Section 1. Standing Rules Amendments. Standing rules shall be amended in the same manner as amendments to the bylaws.

1908: Clarifies that dues for supporting members shall be established by the NEB and, if applicable, by the chapter.
In June, the House of Representatives passed H.R. 3351, the fiscal year 2020 Financial Services and General Government Appropriations Act, in a mostly party-line vote of 224-196. The legislation would issue federal employees a 3.1 percent average pay raise in calendar year 2020. The raise—a 2.6 percent increase across the board and a 0.5 percent average increase to locality pay rates—would be the largest in a decade. As of press time, the Senate had yet to consider a Financial Services and General Government spending bill.

If signed into law, the raise would override the administration’s fiscal year 2020 budget recommendation to enact a federal pay freeze. Since the economy is strong and steadily improving and labor markets are increasingly competitive, freezing federal pay next year would only exacerbate recruitment and retention challenges for the civil service.

The administration also proposed a pay freeze in 2019, which took effect during the government shutdown. The appropriations bill that reopened the government included a 1.9 percent average pay increase, which overrode the freeze.

Pay raises are integral to the government staying competitive with the private sector, especially in a tight job market. The proposed 3.1 percent average increase matches the annual change in private-sector pay measured by the Bureau of Labor Statistics’ Employment Cost Index. The figure also matches the expected 3.1 percent raise for members of the military.

It is important for civil service pay rates to keep pace with private-sector and military increases, as improved pay and benefits help preserve the government’s ability to recruit and retain top talent.

The modest pay increase would give equitable compensation to more than two million current federal workers. Many civil servants are still feeling the lasting effects of the 35-day government shutdown that occurred earlier this year. It was the longest shutdown in history, and many federal employees faced severe economic hardship due to furloughs or being forced to work without pay, including eviction, foreclosure, late bill payments and loss of insurance due to late premium payments. A small but consequential pay raise would go a long way to ensuring that top civil service talent is retained.

NARFE is continuing to advocate for a 3.1 percent raise in a corresponding Senate bill. It is unclear, as of press time, however, how the Senate intends to proceed with appropriations bills.

— BY SETH ICKES, GRASSROOTS ASSISTANT
The Government Accountability Office (GAO) has issued a report stating that the administration’s plan to merge the Office of Personnel Management (OPM) with the General Services Administration (GSA) will likely further impede efforts to modernize OPM’s retirement processing services.

The report notes that the reorganization proposal will further delay OPM’s information technology (IT) modernization and introduce new challenges to the already mired efforts. GAO said of the proposal, “Potential changes in organizational affiliation, policy, budget and staff may make it difficult for OPM to plan for large-scale changes in its operations.” GAO also contended that despite the uncertainty reorganization poses, it is “prudent” for OPM to continue developing plans to update their retirement processing structure.

OPM acting director Margaret Weichert has stated that the OPM-GSA merger could positively affect efforts to improve OPM’s retirement processing, and she has argued that GSA could utilize its IT expertise to strengthen the plan, but she has not provided any significant analysis or evidence that this would fix the shortfalls outlined by the report. Norbert Vint, acting OPM inspector general (IG), contested this claim at a hearing in May, noting that his office had not “received documentation demonstrating that OPM leadership meaningfully examined other alternatives to address OPM's challenges besides the transfer to GSA,” and due to that lack of information, the IG’s office cannot know “if the transfer to GSA would be cost efficient or effective at all.”

In a June hearing, House Oversight and Reform Subcommittee on Government Operations Ranking Member Mark Meadows, R-NC, stressed the importance of modernization, stating that after a recent visit to the agency he was “very troubled at the IT capacity of OPM; we have to do something, whether that’s consolidation, whether that’s moving to GSA.”

The report also highlights numerous problems in OPM’s efforts to improve its retirement application process, which has been under scrutiny by GAO for two decades. One of the chief concerns GAO outlines are delays in processing retirement applications. GAO noted in its report, “According to OPM, it has identified root causes for the delays and has developed and implemented strategies to improve its processing operation,” but the agency has yet to improve data collection and analysis of those strategies, casting uncertainty on whether current methods are effective or need improvement.

While OPM has a plan to update its IT systems, it has fallen behind in implementing it, lacking basic requirements such as cost estimates or a projected timeline. The plan, if successful, would switch retirement processing efforts from paper to electronic, as well as introduce a new case management system and a new online retirement application form. GAO noted, “Without a plan that is consistent with IT project management principles, OPM is less able to articulate a path forward in measurable terms and assess performance toward achieving its objectives.”

— BY SETH ICKES, GRASSROOTS ASSISTANT
The House of Representatives has passed the fiscal year 2020 Financial Services and General Government Appropriations bill, H.R. 3351, denying funds for the administration’s Office of Personnel Management (OPM) reorganization plan, including the transfer of any agency functions from OPM to the General Services Administration (GSA) or the Office of Management and Budget (OMB).

As of press time, the Senate had yet to put forth its corresponding spending bill. The administration’s plan would fold OPM’s programmatic functions into GSA, including federal retirement and health care and insurance programs, putting the services at serious risk of not receiving the necessary resources and attention. The proposal would also place personnel policy capacity in the Executive Office of the President, subjecting employee policy decisions to partisan political influence from the current administration and all those to come.

Lawmakers on both sides of the aisle have expressed serious concerns with the plan. Chairman of the House Oversight and Reform Subcommittee on Government Operations Gerry Connolly, D-VA, and Ranking Member Mark Meadows, R-NC, have requested that OPM submit documents—including workforce estimates, a cost-benefits analysis and evidence that the reorganization would make the government more efficient—to justify the merger and prove its effectiveness. To date, the administration has only submitted a fraction of what the request entails.

After the House’s rejection of the reorganization plan, the administration issued an ultimatum saying that unless the plan passes, OPM will have to furlough and eventually lay off 150 career employees. The contemptible threat was meant to address a budget shortfall at OPM caused by the transfer of the National Background Investigations Bureau (NBIB) from OPM to the Department of Defense. NBIB brought in significant revenue for the agency, around $70 million, and the loss of that revenue, even with numerous cost-saving initiatives, left OPM with a budget deficit.

Many lawmakers made public statements in opposition to the threat, including House Majority Leader Steny Hoyer, D-MD, who said from the House floor, “I do not support what I perceive to be a retaliatory suggestion about laying off people at OPM.” The spending bill rectifies the shortfall with $43.4 million increased funding for OPM to offset the deficit. An approved amendment by Rep. Connolly also bars OPM from carrying out any furloughs or layoffs.

In a Statement of Administration Policy issued by the Executive Office of the President, the administration took issue with the spending bill, recommending that the president veto the legislation if it were to pass Congress. The statement addresses the denial of funds for the merger: “The Administration continues to stress structural and organizational reform at OPM and strongly opposes the inclusion of language in section 632 of the bill prohibiting the merger of OPM with GSA.” Further, the EOP argued, “Reform is needed to better align resources with mission and create long-term stability, sustainability and increased operational excellence.” The House also blocked the merger with approval of an amendment to the FY20 National Defense Authorization Act (NDAA). The Senate NDAA, however, included no such provision; the differences will be worked out in conference.

— BY SETH ICKES, GRASSROOTS ASSISTANT

LEGISLATIVE RESOURCES

- **NARFE NewsLine:** A weekly newsletter that goes out to NARFE members on Tuesdays and includes weekly recaps of legislative news, compiled by NARFE’s advocacy and communications teams.

Legislative Action Center: NARFE’s one-stop site where you can send letters to Congress or your local media, and more, at www.narfe.org.
In June, a group of representatives and senators introduced H.R. 3348 and S. 1898, the Modern Employment Reform, Improvement and Transformation (MERIT) Act of 2019. The bills, sponsored by Rep. Barry Loudermilk, R-GA, and Sen. David Perdue, R-GA, and other congressional Republicans, would expedite procedures for disciplinary actions taken against federal employees, including termination. The bills would require appeals to termination to occur within seven days of the removal and for the Merit Systems Protection Board (MSPB) to rule on that appeal within 30 days. If MSPB fails to rule within 30 days, the termination is final without due process, even if the MSPB simply did not have sufficient time to review the case because of a heavy case load. Additionally, the bills would lengthen new hires’ probationary periods from one year to two, reduce the annuities of federal workers convicted of a felony and fired, and provide agencies with the authority to invalidate bonuses considered “wrongly paid” to workers.

The legislation is especially alarming due to the fact that the MSPB has not had any members on its board since March 1 and is unable to review appeals. Under the legislation, because MSPB is without board members and therefore cannot rule on appeals, all terminations would be final. In effect, this would remove due process for all federal employees who are terminated. Even with a quorum of board members, the MSPB has a backlog of nearly 2,000 appeals cases that would take approximately three years to review and complete, according to Mark Robbins, the most recent MSPB board member; his final day was February 28.

NARFE opposes this bill as it would eliminate due process for federal employees and lead to a system that does not properly defend against political retribution or retaliation. Due to the unlikelihood of this legislation moving through the legislative process, it will not be included in NARFE Magazine’s Bill Tracker.

—BY SETH ICKES, GRASSROOTS ASSISTANT

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Call NARFE’s Advocacy Department at 800-456-8410, option 3, to order by phone.
During Grassroots Advocacy Month in August, NARFE members across the country mobilized to continue advocacy efforts while members of Congress were back home for the August recess. NARFE members spent this time educating lawmakers and their staff about legislative concerns threatening active and retired federal employees’ earned pay and benefits.

From coast to coast, NARFE members invited lawmakers to chapter meetings, met with them in their district offices, attended town halls, made phone calls and emailed letters. These advocacy activities were successful in raising awareness about NARFE’s legislative priorities: opposing cuts to earned pay and benefits included in the administration’s fiscal year 2020 budget, supporting a fair COLA for seniors, securing a modest pay raise for federal employees, and postal reform.

**YOU MAKE THE DIFFERENCE**

NARFE members are our best lobbyists. Putting a personal touch on the issues is one of the best ways to capture a legislator’s attention. Your stories matter. No one but you can truly drive home the importance of protecting the earned pay and benefits of federal workers who dedicated their life’s work to the civil service.

If you haven’t already done so, please share your Grassroots Advocacy Month activities. You can find the feedback form on NARFE’s Legislative Action Center under “surveys” as well as on the Grassroots webpage.

NARFE thanks you for your advocacy efforts; because you acted, you helped NARFE advance its legislative agenda. But advocacy does not end once August is over. Congress doesn’t return to Capitol Hill until after Labor Day—there is still time to make your voice heard.

**OUR ADVOCACY CONTINUES**

If you were unable to meet with your lawmakers in August, there are still opportunities to do so before year’s end. Take advantage of the next extended congressional district work period, which is scheduled for September 28—October 13.

NARFE’s advocacy team will be reaching out to you to request your assistance and to engage you in calls to action.

Additionally, there are many other ways for you to communicate with your lawmakers, including via social media. Every member of Congress uses social media to engage with their constituents. Follow and interact with your representatives and senators on Facebook, Twitter and Instagram. There are sample tweets in NARFE’s Legislative Action Center.

It doesn’t all have to be business, though—give them a compliment or discuss their work in your district. Your voice matters, and your lawmakers want to hear from you.

As always, you can also use NARFE’s Legislative Action Center to personalize and conveniently send action letters on NARFE’s most important legislative issues to your members of Congress. Personalized letters get more attention on Capitol Hill than pre-written ones. Take the framework we give you and put it in your own words. You may not be able to attend a meeting or event this August, but everyone can easily send a letter or make a phone call.

For any questions about future advocacy efforts, please contact the NARFE advocacy department at advocacy@narfe.org.

—BY MARSHA PADILLA-GOAD, GRASSROOTS PROGRAM MANAGER

**NARFE GRASSROOTS ADVOCACY**

Learn more about how you can take action to protect your earned pay and benefits by reviewing NARFE Grassroots materials at www.bitly.com/NARFE-grassroots
NARFE-PAC: MEETING OUR GOALS

NARFE-PAC, the political arm of NARFE, works to defend your earned pay and benefits by building strong relationships between NARFE and members of Congress. Support NARFE-PAC today and help fight for the federal community.

Raise $1.75 million
$543,479

Disburse $1.25 million in political contributions
$284,500

Send NARFE members to 110 local fundraisers
40

Grow monthly giving program (sustainer program) by 20%
18%

Figures as of June 30, 2019

Contribute To NARFE-PAC

I want to make a monthly sustainer credit card contribution:

- $25/month
- $10/month
- Other: _______/month
  ($10 minimum)

Sustainers receive a Sustainer lapel pin and NARFE-PAC 17oz stainless steel thermal bottle that keeps liquids hot for 12 hours or cold for 24 hours.

- Please do not send any gifts for my contribution (This saves NARFE-PAC money!)

I want to make a one-time contribution:

- $250 - Gold lapel pin and water bottle
- $100 - Silver lapel pin
- $50 - Bronze lapel pin
- $25 - Basic lapel pin
- Other: ___________

Charge my credit card (required for monthly contribution)

- MasterCard
- VISA
- Discover
- AMEX

Card #: ____________________________
Exp. Date: mm / yyyy

Name on Card: ________________________________
Signature: ________________________________
Date: ________________________________

Or mail check payable to NARFE-PAC to: NARFE Attn. Budget & Finance 606 North Washington St. | Alexandria, VA 22314

NARFE Member #: ________________________________
Name: ________________________________
Address: ________________________________
City: ________________________________
State: _______ ZIP: ________________

Only members of the National Active and Retired Federal Employees Association may contribute to NARFE-PAC. NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or the failure to make a voluntary contribution to this political action fund. NARFE-PAC contributions are not deductible for federal income tax purposes.
## NARFE BILL TRACKER

The NARFE Bill Tracker is your monthly guide to the congressional legislation that NARFE is following. Check back each issue for updates.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Bill Number / Name</th>
<th>What Bill Would Do</th>
<th>Latest Action(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>POSTAL REFORM</strong></td>
<td></td>
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<tr>
<td></td>
<td>H.Res. 23:</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to ensure the continuation of door delivery for all business and residential customers.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<tr>
<td></td>
<td>H.Res. 33/S.Res. 99</td>
<td>Expresses the sense of the House that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the federal government and is not subject to privatization.</td>
<td>Referred to the House Committee on Oversight and Reform (H.Res. 33) Referred to the Senate Committee on Homeland Security and Governmental Affairs (S.Res. 99)</td>
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<tr>
<td></td>
<td>H.Res. 54:</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to ensure the continuation of its six-day mail delivery service.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td>H.Res. 60:</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to restore service standards in effect as of July 1, 2012.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td>H.R. 2382: USPS Fairness Act</td>
<td>Repeals the USPS' prefunding requirement</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td><strong>GPO/WEP</strong></td>
<td></td>
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<td></td>
<td>H.R. 141/S. 521 Social Security Fairness Act of 2019</td>
<td>Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).</td>
<td>Referred to the House Committee on Ways and Means (H.R. 141) Referred to the Senate Committee on Finance (S. 521)</td>
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<tr>
<td>ISSUE</td>
<td>BILL NUMBER / NAME / SPONSOR</td>
<td>WHAT BILL WOULD DO</td>
<td>LATEST ACTION(S)</td>
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<tr>
<td>FEDERAL ANNUITIES</td>
<td>H.R. 1254: The Equal COLA Act / Rep. Gerry Connolly, D-VA</td>
<td>Provides Federal Employees Retirement System (FERS) retirees with the same annual cost-of-living adjustment (COLA) as Civil Service Retirement System (CSRS) retirees.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td></td>
<td>Cosponsors: 7 (D) 1 (R)</td>
<td></td>
<td></td>
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<td></td>
<td>H.R. 1553: Fair COLA for Seniors Act of 2019 / Rep. John Garamendi, D-CA</td>
<td>Requires Social Security and federal retirement programs to use the Consumer Price Index for the Elderly (CPI-E) to calculate cost-of-living adjustments (COLAs) to retirement benefits.</td>
<td>Referred to the House Committees on Ways and Means, Veterans’ Affairs, Oversight and Reform, and Armed Services</td>
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<td></td>
<td>Cosponsors: 28 (D) 2 (R)</td>
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<tr>
<td></td>
<td>H.R. 2478: The Federal Retirement Fairness Act / Rep. Derek Kilmer, D-WA</td>
<td>Allows federal employees who started their careers in temporary positions before transitioning into permanent roles to retroactively contribute toward their retirement for the years they held a temporary position.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td>Cosponsors: 25 (D) 10 (R)</td>
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<td>Cosponsors: H.R. 1073: 46 (D) 0 (R) S. 426: 13 (D) 0 (R)</td>
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<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs (S. 426)</td>
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<td>Cosponsors: H.R. 1534: 40 (D) 2 (R) S. 1174: 4 (D) 0 (R)</td>
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<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs (S. 1174)</td>
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<td>Cosponsors: 216 (D) 0 (R)</td>
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Experience the latest advances in hearing technology

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† The Service Benefit Plan will pay a hearing aid benefit for Standard and Basic options up to $2,500 total every 3 calendar years for adults age 22 and over, and up to $2,500 total per calendar year for members up to age 22. FEP Blue Focus does not have a hearing aid benefit. Do not rely on this communication piece alone for complete benefit information. All benefits are subject to the definitions, limitations, and exclusions in the Blue Cross and Blue Shield Service Benefit Plan brochure. The Blue365® Discount Program offers access to savings on items that you may purchase directly from independent vendors, which may be different from items covered under the Service Benefit Plan or any other applicable federal healthcare program. For hearing aids, acupuncture, chiropractic and vision services, you must exhaust your Service Benefit Plan benefit first before accessing the savings of the Blue365® Discount Program. To find out what is covered under your policy, contact the customer service number on the back of your member ID card. The products and services described herein are neither offered nor guaranteed under any local Blue company’s contract with the Medicare program. These items are not subject to the Medicare appeal process. Any disputes regarding these products and services are not subject to the Disputed Claims process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither the Service Benefit Plan, nor any local Blue company recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. The Service Benefit Plan reserves the right to change, modify, or terminate any item and vendors made available through Blue365, at any time.

‡ Price shown does not include cost of comprehensive hearing exam. Examination and testing for prescribing of hearing aids is covered under the Blue Cross and Blue Shield Service Benefit Plan. The member should confirm that the provider rendering the hearing exam is a Preferred provider. If the provider is Non-preferred, the member may be
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**Example Savings (per pair)**

Prices and products subject to change. For more information, visit [TruHearing.com](http://TruHearing.com).

<table>
<thead>
<tr>
<th>Sample Product</th>
<th>Average Retail Price</th>
<th>TruHearing Price</th>
<th>Allowance (up to $2,500)*</th>
<th>You Pay†</th>
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<tr>
<td>TruHearing® Advanced 19</td>
<td>$4,890</td>
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<tr>
<td>ReSound LiNX 3D® 5</td>
<td>$3,890</td>
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<td>Starkey® Muse™ iQ i1600</td>
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<td>Phonak® Audéo® B-R 50</td>
<td>$4,360</td>
<td>$2,790</td>
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<tr>
<td>Oticon Opn® 3</td>
<td>$5,520</td>
<td>$2,790</td>
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<td>Widex Evoke™ 330</td>
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<td>Signia® 7 Nx</td>
<td>$6,250</td>
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<td>$1,690</td>
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</tbody>
</table>

* Prices and products subject to change. For more information, visit [TruHearing.com](http://TruHearing.com).

† Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory.

‡ Listed products are smartphone compatible.
Questions & Answers

Regarding deductions withheld from an employee’s paycheck for the Civil Service Retirement and Disability Fund (CSRDF), what is the difference between Civil Service Retirement System (CSRS) and CSRS Offset employees?

A CSRS employees don’t pay Social Security taxes, but CSRS Offset employees do. The amount that a CSRS Offset employee pays into the CSRDF is offset (i.e., reduced) by the amount that is withheld for Social Security taxes. This is the primary reason most CSRS employees have a larger amount of money in the CSRDF than CSRS Offset employees.

Examples:

**CSRS Employee**
$80,000/year salary
6.2% x $80,000 = Social Security tax
0.8% x $80,000 = CSRDF deduction
$640 withheld this year for the CSRDF

**CSRS Offset Employee**
$80,000/year salary
7% x $80,000 = CSRDF deduction
$5,600 withheld this year for the CSRDF

By the time a CSRS employee retires, it’s not uncommon for him or her to have contributed over $200,000 to the CSRDF. Upon separation, a typical CSRS Offset employee will have a fraction of that amount in the CSRDF.

Since OPM uses the CSRDF to pay federal annuities, and since CSRS and CSRS Offset annuities are initially computed using the same rules, there is a reduction to the CSRS Offset retiree’s annuity when he or she becomes eligible for Social Security. If OPM didn’t apply the offset, then CSRS Offset retirees would be getting the same annuity payment for much less cost.

SURVIVOR BENEFIT FOR SPOUSE OF CSRS OFFSET EMPLOYEE

Q I am the surviving spouse of a Civil Service Retirement System (CSRS) Offset employee. I understand that annuity cost-of-living adjustments (COLAs) are based on the change in the Consumer Price Index published by the U.S. Bureau of Labor Statistics each year. But is the COLA applied to the amount of my survivor annuity payment before the Office of Personnel Management (OPM) reduces the benefit, or after the benefit is reduced?
OPM should be applying the COLA to the gross monthly annuity amount, which is the amount payable after any applicable reductions such as an offset are applied. This is true for annuitants and survivor annuitants.

Here’s an example:
For the past couple of years, Mary has been receiving a monthly CSRS Offset survivor annuity payment ($3,500/month) that is unaffected by an offset until she becomes eligible for a widow benefit from Social Security at age 60.

Although her first COLA was prorated based on the number of months between her husband’s death and December 1 of that year, her remaining COLAs are no longer prorated.

If the COLA this year is 2 percent, effective December 1 (payable January 1), Mary would see her annuity increase to $3,570/month ($3,500 + 2 percent). For this example, let’s say that COLAs increase her benefit to $3,800/month by the time she reaches age 60.

Once Mary is 60, OPM applies a $1,455/month offset reduction to her monthly survivor annuity because she is then eligible for a widow benefit from Social Security. OPM applies the offset regardless of whether she claims the widow benefit from Social Security or not.

$3,800 – $1,455 = $2,345/month

If the COLA effective later that year is 2.5 percent, then her monthly survivor annuity would be increased to almost $2,404/month ($2,345 + 2.5 percent).

Refer to our recent CSRS Offset webinar for more details regarding how survivor benefits from OPM might be affected by widow/widower benefits payable from Social Security. Webinars are available for NARFE members at www.narfe.org/member/FederalBenefitsInstitute/.

CREDIT FOR MILITARY ACADEMY SERVICE

Q I spent four years at one of the U.S. military academies before spending an additional 22 years on active duty. I retired from active duty and intend to keep my military retirement separate from my future federal civilian retirement. Can I make a deposit into the Civil Service Retirement and Disability Fund (CSRDF) for my four years at the Academy without impacting my active duty military retirement?

A Yes. Since your service at a military academy isn’t included in your military retirement, you can coordinate with your agency retirement and payroll offices to make the necessary deposit for those four years without impacting your retirement from the military.

As long as you pay this military deposit before you separate from federal service, it will add an additional four years of service credit to CSRS or FERS (depending on which retirement system you are currently under) for retirement eligibility and computation purposes.

We recommend that you contact your agency retirement office for assistance with computing the deposit amount due (including any applicable interest) and for information about the effect that paying such a deposit will have on your federal civilian retirement. Your agency retirement office can walk you through the necessary steps and paperwork.

Consider watching the webinar that we conducted earlier this year, “Federal and Military Service: How to Maximize Your Benefits,” for additional information that might be useful to you. Webinars are available for NARFE members at www.narfe.org/member/FederalBenefitsInstitute/.

CREDIT FOR RESERVE OFFICERS TRAINING CORPS (ROTC)

Q I was an ROTC cadet at the university that I attended. Can I pay a military deposit and receive service credit under the Federal Employees Retirement System (FERS) for these four years?
ROTC students aren’t on active duty for four years as cadets and midshipmen at the U.S. military academies are. Typically, the only ROTC service that would be creditable for deposit purposes under FERS would be active duty for training (ADT).

ROTC students who perform ADT during a summer training course or ADT with a Reserve unit that they might have trained with during their annual two-week training exercise or cruise may want to initially contact their university or Reserve unit for more details in regards to the necessary service documentation. They may also use form SF-180, Request Pertaining to Military Records, to obtain the required service documentation to verify the exact start and ending dates for each period of active duty they performed while in ROTC. Weekend drills with a Reserve unit are not considered ADT.

Once you have documentation that reflects your ROTC ADT, you can work with your agency retirement office to make the deposit into FERS.

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**SURVIVOR BENEFIT FOR SPOUSE OF CSRS OFFSET ANNUITANT**

**Q** I am a retired CSRS Offset employee (not to be confused with a retired CSRS employee). When I retired, I elected a full survivor benefit for my spouse. My spouse is currently receiving Social Security monthly payments based on her own work record. If I predecease my spouse, will my spouse’s CSRS Offset survivor benefit from the Office of Personnel Management (OPM) be affected by the money she receives each month from Social Security? Would the Social Security benefit that she earned for herself be affected by her CSRS Offset survivor benefit?

**A** Upon your death, the CSRS Offset survivor benefit that you previously elected for her to receive will never affect the Social Security benefit that your wife earned for herself, and vice versa (her Social Security benefit will never have a negative impact on her CSRS survivor benefit payment from OPM).

---

**SURVIVOR BENEFIT FOR SPOUSE OF FERS ANNUITANT**

**Q** I am a retired Federal Employees Retirement System (FERS) employee. When I retired, I elected a full survivor benefit for my spouse. My spouse is currently receiving Social Security monthly payments based on her own work record. If I predecease my spouse, what about her CSRS Offset survivor benefit from the Office of Personnel Management (OPM)? Will the money my spouse receives each month from Social Security? Would the Social Security benefit that she earned for herself be affected by her FERS survivor benefit?

**A** Upon your death, the FERS survivor benefit that you previously elected for her to receive will never affect the Social Security benefit that your wife earned for herself, and vice versa (her Social Security benefit will never have a negative impact on her own Social Security work record) is higher than the widow benefit that you earned for her (based on your Social Security work record), then OPM won’t apply any offset reduction to her survivor benefit.

The CSRS Offset survivor benefit that you elected for her will never affect the Social Security benefit that your wife earned for herself. Refer to NARFE’s recent CSRS Offset webinar for more details. Webinars are available for NARFE members at www.narfe.org/member/FederalBenefitsInstitute/.
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CSLB 983603 F1300002885 13HV08744300
FERS survivor benefit payment from OPM).

SURVIVOR BENEFIT FOR CSRS OFFSET ANNUITANT

Q I am a retired CSRS Offset employee (not to be confused with a retired CSRS employee). My spouse retired under FERS and elected a full survivor benefit for me. My spouse is currently receiving a larger Social Security monthly payment than I am. If my spouse predeceases me, will my survivor benefit from her FERS annuity be affected by the money I receive each month from Social Security? Will my Social Security benefit be affected by the FERS survivor benefit that I would receive?

A Upon your spouse’s death, the regular FERS survivor benefit that she previously elected for you to receive each month won’t be impacted by any Social Security that you are receiving. The FERS survivor benefit also will not affect any Social Security benefit that you earned for yourself.

If you are younger than age 60 at the time of your spouse’s death, you will also qualify for a FERS spousal annuity supplement in addition to the regular FERS survivor benefit—it’s usually only payable until age 60, which is when you would qualify for a widower benefit from Social Security.

If you spent the last 5 or more years of your federal career paying Social Security taxes as a CSRS Offset employee, then you will be exempt from Social Security’s Government Pension Offset (GPO) rule, which means that your Social Security benefit can increase when you begin to draw a widower benefit from Social Security.

Refer to Chapter 71 (Spouse Benefits—Death of an Annuitant) of the CSRS/FERS Handbook and to NARFE’s Social Security and survivor benefit webinars for more details. The handbook is available at www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c071.pdf. Webinars are available for NARFE members at www.narfe.org/member/FederalBenefitsInstitute/.
FEHB COVERAGE FOR NEW SPOUSE

Q I am a federal retiree and also a surviving spouse of a federal retiree. I had a choice to keep my Federal Employees Health Benefits (FEHB) coverage under either my own retirement or my survivor benefit from the Office of Personnel Management (OPM). I chose the latter. I recently got remarried and was told by OPM that I could not put my new spouse under my FEHB plan. Is that true?

A It’s true that you cannot add a spouse to the FEHB coverage that you maintain through your monthly survivor benefit from OPM; however, you are allowed to add a spouse to any FEHB coverage you maintain through your own annuity. You may want to contact OPM and ask them to assist you with transferring your FEHB coverage to your own retirement so that you can add your new spouse to your FEHB plan.

To obtain an answer to a federal benefits question, NARFE members should call 800-456-8410 and select option 2 for the Federal Benefits Institute; send the question by postal mail to NARFE Headquarters, ATTN: Federal Benefits; or submit it by email to fedbenefits@narfe.org.

Confused About Federal Benefits?

NARFE webinars take perplexing federal benefit options and transforms them into crystal clear choices.

UPCOMING WEBINARS

September 5 ▶ Find a Clear Path to a Smooth Retirement
September 19 ▶ Survivor Benefits: Pain-Free Planning
October 24 ▶ FEHB and Medicare: What’s Your Best Choice?

▶ One hour BONUS Q&A online session after each webinar. NARFE.org/Institute

More questions? Call or email NARFE’s federal benefits specialists for one-on-one help. All FREE for members. Not a member? Join NARFE today at NARFE.org/Join
Planning a Fruitful
Federal Retirement

By Tammy Flanagan
In the days before 1984, federal workers had retirement coverage under the single-benefit Civil Service Retirement System (CSRS). Since 1984, CSRS has been closed to newly hired federal workers. It was replaced with the Federal Employees Retirement System (FERS), which currently covers the majority of the federal workforce (as of 2017, 92.42 percent of nonseasonal full-time federal workers were covered under FERS while 3.43 percent were covered under CSRS). FERS requires another level of retirement planning since it is made up of several moving parts that, combined, provide adequate retirement income:

1. **FERS basic benefit** is based on a set formula using an employee’s high-3 average salary (the highest average basic pay an employee earned during any three years of consecutive service) and length of creditable service: one percent of your high-3 average salary for each year of service. For example, at the minimum retirement age (between 55 and 57, depending on the employee’s year of birth), this benefit will replace 30 percent of an employee’s high-3 average after 30 years of government work. At age 62, a civil servant retiring with at least 20 years of creditable service gets a slight boost—a 1.1 percent multiplier. So an employee with 30 years of service would then have a benefit that replaced 33 percent of his or her high-3 salary. Different formulas are used for special groups who may be subject to mandatory separation. There is also an additional FERS benefit for some called a retirement supplement; it provides a financial bridge for the years between retirement and eligibility for Social Security retirement.

2. **Thrift Savings Plan (TSP)** is similar to a private-sector 401(k). This benefit offers workers the option for pretax or post-tax savings in addition to agency automatic and matching contributions. There are five core investment funds along with five lifecycle funds for managing retirement savings. A variety of withdrawal options are available, including taking monthly, quarterly or annual payments; receiving payments based on life expectancy; or purchasing a life annuity. Under new withdrawal rules that will be effective beginning September 15, 2019, participants may also elect partial withdrawals while receiving monthly payments.

3. **Social Security** coverage is mandatory under FERS. Social Security retirement benefits replace a portion of an employee’s preretirement income and can be claimed as early as age 62 and as late as age 70. The age at application affects the value of the benefit. Computation of Social Security is tilted to provide a higher replacement of income for those who earned lower wages and a lesser replacement of income for those who earned higher wages.
Using all three sources, retirees under FERS can secure a financially comfortable retirement. CSRS, on the other hand, is a single benefit plan that can replace up to 80 percent of an employee’s high-3, depending on the number of years of service. For example, an employee who is qualified to retire under CSRS with 30 years of service would receive a benefit equal to 56.25 percent of his or her high-3. CSRS employees are vested in their retirement benefits after five years of federal service, but any Social Security benefits earned by a CSRS retiree are impacted by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) provisions that will reduce (or in the case of the GPO, often eliminate) entitlement to Social Security benefits. Due to its lack of Social Security coverage, CSRS has been called the “golden handcuff” program, as it provides incentive for workers to remain employed in the government for the entire span of their careers.

FERS was developed at a time when it was becoming less common to stay with one employer until retirement. Individuals born in the latter years of the baby boom (1957-1964) held an average of 11.9 jobs from age 18 to age 50, according to the U.S. Bureau of Labor Statistics. FERS was designed to be more flexible since more employees today enter federal service at midcareer or leave before they are eligible for retirement. The TSP and Social Security benefits are completely portable when an employee separates from employment. The employee contributions and matching agency funds are vested immediately in the TSP, and the 1 percent automatic contribution from the agency is vested after three years. Social Security benefits can be earned by having 40 credits of coverage, which requires about 10 years of employment subject to the FICA tax. Today, the average CSRS employee retires with almost 34 years of government service, while the average FERS employee has an average of 21.5 years of service at retirement.

Insurance coverage is also an important part of retirement planning. Along with retirement income, federal employees value the ability to keep their Federal Employees Health Benefit (FEHB) program, Federal Employees’ Group Life Insurance (FEGLI) program, and Federal Employees Dental and Vision Insurance Program (FEDVIP). Separated employees and eligible family members can continue to be insured under the Federal Long Term Care Insurance Program (FLTCIP) as long as they pay the required premiums and have not exhausted their lifetime benefits. Both FEHB and FEGLI have a “five-year test” to continue coverage in retirement.
When planning for a financially secure retirement, consider these five key elements.

1. **EDUCATION**

   The famous Anglo-Irish statesman, Edmund Burke, once said, “When you fear something, learn as much about it as you can. Knowledge conquers fear.” Understand how your retirement benefits are influenced by your age, service and salary. Learn about the things that can reduce your retirement income, such as benefits that may be payable to a former spouse or federal service that is not adequately documented. Some federal service requires additional contributions in order to count towards retirement eligibility and/or computation under CSRS or FERS.

2. **FINANCIAL PLANNING**

   Consider your net pay after withholding for taxes, retirement and insurance. Then estimate your retirement income using available estimates (e.g., online calculators) and taking into account taxes and insurance withholding. Make saving for retirement a priority throughout your career, and strive to raise the amount with every pay increase. Learn how to manage your savings for future growth, and research the pros and cons of the various ways to decumulate your account in retirement.

3. **FLEXIBILITY**

   Life happens—marriage, death, divorce and having children are among the many life events that can change your course of retirement planning. In addition, cars break down, roofs need replacement and many health-related issues require sudden outlays of cash. Plan for emergencies by having a separate savings account dedicated to short-term needs both before and after retirement. Life events continue even after you retire.

4. **TIMING**

   Retire too soon and you may run short financially. Put off retirement for too long, and you might regret not making the most of your time not working. When my spouse and I were raising our two sons, we wanted to wait until they were old enough to remember their trip to Disney World. Well, we waited until they were 10 and 13. The Magic Kingdom didn’t have the same appeal as it would have if we had taken them at ages 3 and 6. If possible, don’t wait too long to retire or you may miss out on some of the magic that retirement can bring.

5. **LEARNING FROM MISTAKES**

   Change can be hard, especially when we fear that we might make mistakes and have regrets. Some employees irrevocably changed from CSRS to FERS; a portion who switched retirement coverage felt they had made a mistake, but others learned how to maximize their benefits under FERS and embrace its flexibility.
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What steps can you take to plan for retirement today? Here are some ideas for those in their early career, midcareer, preretirement and postretirement:

EARLY CAREER: 0 to 10 years on the job, or under age 35:

- Attend new employee financial planning and retirement seminars, if they’re offered by your agency.
- Learn the basics of retirement, including your eligibility, basic annuity computation and how the benefits will someday provide replacement income when you retire. Visit www.opm.gov retire for help.
  - Set your first retirement goal by finding out the age when you will be eligible for an immediate retirement.
- Use the Federal Ballpark E$timate, a tool that helps federal employees begin to plan for a financially secure retirement.
- Set up a My Social Security account at www.ssa.gov. You can receive personalized estimates of future benefits based on your real earnings, see your latest statement and review your earnings history. The site makes it easy to request a replacement Social Security card or check the status of an application. If you need help, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).
- Log in to your TSP account at www.tsp.gov using your account and pin numbers. Not sure how? Call the ThriftLine at 1-877-968-3778 (TDD: 1-877-847-4385) and press option 3 to speak to a participant service representative.
- Learn how the five individual investment funds work and how to diversify your savings.
- Take advantage of the L Funds (Lifecycle funds), if you prefer. These funds use professionally determined investment mixes of all five core funds—C, F, S, G, and I—that are tailored to meet investment objectives based on various time horizons. The objective is to strike an optimal balance between the expected risk and return associated with each fund.
- Begin to invest a minimum of five percent of your basic pay in your TSP; raise this percentage with every pay increase, up to the maximum elective deferral limit.


- Life insurance. You may need more life insurance if you are providing for your family.
  - Compare FEGLI rates with those from private term-life insurance companies; ensure you have adequate coverage at a fair price.
  - If you are not insurable, remember that FEGLI will cover you regardless of your health, and you can increase your coverage without medical underwriting when you have a significant life event or during an open enrollment period.
  - If you decide to replace FEGLI with a private policy, don’t drop FEGLI until you have been approved for the other plan.
  - Check out Dave Tobenkin’s story on life insurance on page 34 of this issue.

- Health insurance. Learn about the different types of health plans available, and narrow your choice to the top three or four using a plan comparison tool such as the Consumers’ Checkbook Guide to Health Plans for Federal Employees.
  - During the annual health insurance open season, evaluate your FEHB, FEDVIP and Federal Flexible Spending Account (FSAFEDS) coverage.

- Begin estate planning by obtaining the following documents: a will, revocable living trust, advance medical directives, living will and a financial power of attorney.
  - Keep copies of your beneficiary designations and update them as needed for FEGLI, TSP, CSRS or FERS, and Unpaid Compensation.

- Do a what-if analysis by assessing your retirement, insurance and savings for the following situations:
  - What if I became disabled?
  - What if I died?
  - What if I left federal service?
  - What if I continue in federal service until retirement?
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How We Stack Up Against Some ‘Other Providers’†

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<th>Medical Alert</th>
<th>Some Other Providers</th>
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<td>NO Long Term Commitments</td>
<td>Contracts Up to 3 Years</td>
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<td>NO Hidden Fees</td>
<td>Additional Fees up to $99.00</td>
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<td>Low prices on Mobile System</td>
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<td>Advanced Fall Detection</td>
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†Based on January 2018 internal and 3rd party review of competitors.

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MIDCAREER: 10-20 years on the job or age 35-50:

- Review the bullet points for those in their early career and make any necessary adjustments.
- Attend midcareer planning seminars, if available.
- Remember that you can update beneficiary designations at any time, but changing other benefits (e.g., life insurance coverage, health insurance coverage, FEDVIP, FSAFEDS) due to life events may require making adjustments within a strict time frame.

PRERETIREMENT: More than 20 years of service, or beyond age 50

- Review the bullet points for those in their early career and make any necessary adjustments.
- Attend preretirement seminars and training.
- Select a retirement date and complete applications for CSRS or FERS and FEGLI. A retirement specialist in your human resources office can assist you.
- Consider the cost and value of survivor benefit elections.
- Estimate your net retirement income after taxes and insurance.
  - Your HR office can provide a CSRS or FERS retirement estimate.
  - Social Security provides a variety of planning tools and calculators at www.ssa.gov/planners/calculators/.

AFTER RETIREMENT

Evaluate and update the following items:

- Beneficiary designations for CSRS or FERS, FEGLI and TSP.
- Address changes. Report them to OPM, TSP and SSA.
- Health insurance, especially once you are retired and eligible for Medicare.
- Life insurance. Are you continuing to pay for life insurance? If so, do you know how much coverage you have now and what it will be worth in the future? How much will it cost? Consider reducing your coverage if you have more than you need.
- Long-term care planning; reevaluate your plan based on your location and financial situation.
- TSP withdrawal choices, including required minimum distributions.
- Social Security. Claim your retirement benefits somewhere at or in between ages 62 to 70. (See this issue’s “Managing Money” column on page 42 for a discussion about when to claim Social Security.)
- Other benefits that may have been earned for you by your spouse, former spouse or deceased spouse.

Retirement can be both nerve-racking and exciting at the same time. With careful planning, it may just be the best chapter of your life.

TAMMY FLANAGAN is manager of TAMMY FLANAGAN, LLC, and senior benefits director for the National Institute of Transition Planning. She is a regular NARFE Federal Benefits Institute webinar presenter, conducts training at federal agencies, writes a weekly column for Government Executive and is a frequent guest on Federal News Network programs.
Now you can ease your fear of falling while walking more naturally.

The Perfect Walker II enables you to walk upright and avoid falls.

What did you tell your children the whole time they were growing up? “Stand up straight, don’t slouch!” Well, now that you are one of the countless Americans who use walkers and rollators for safety and mobility, why aren’t you heeding your own advice? Until now, using these products meant shuffling along, hunched over, eyes down, with your weight centered on your hands and wrists. Instead of promoting safety, these products lead to bad posture, an unnatural gait and a risk of additional injury from not seeing where you are going. Now, there’s a better way.

The Perfect Walker II has solved the uncomfortable bent over posture that has plagued users of traditional walkers and rollators. It enables you to walk safely and comfortably in a natural, upright position. It features innovative forearm support cuffs that support your weight with your arms and shoulders, keeping you standing in a natural way. It is height-adjustable for users up to 6 feet tall. No more leaning forward, stretching, slouching or crouching- no worrying about toppling over or losing your balance. Best of all, when you are walking, you are looking forward, not down.

Look forward to going more places more often!

Perfect Walker II folds up for transit or storage with a dual-folding design, making it compact and easy-to-handle, weighing only 18 pounds. It’s extremely simple and convenient to take and use just about anywhere. It features an advanced braking system, a secure locking mechanism and a stable wheel base. The rear “walking space” of the Perfect Walker II is wider than traditional rollators, giving you a greater range of motion and a natural, comfortable walk.

So take your own advice, and stop slouching. Call today to find out how you can get a Perfect Walker II. You... and your children, will be glad you did. Call Now!
Ensuring that loved ones will be adequately provided for upon one’s passing is not an easy topic to broach. It is also a financially complex one. And for those nearing and those past retirement age, the decision of whether to retain or procure life insurance can be even more challenging. There are, however, some helpful guidelines that can ease the decision-making process.
DETERMINING THE NEED
First, assess whether you need life insurance and, if so, what the parameters of that need are. Because life insurance’s purpose is to provide financial support for one’s dependents or loved ones after one’s passing, it’s necessary to make a clear determination of which individuals need financial support, at what level and for how long. Then, appraise how much your estate and other sources of income or wealth will, after taxes and other claims, provide to the designees. Online calculators at www.geba.com/termlife and www.lifehappens.org/insurance-overview/life-insurance/calculate-your-needs/ can help estimate life insurance needs.

For federal employees—who often enjoy relatively strong financial benefits through federal service, such as annuity survivor benefits and government-subsidized savings through the Thrift Savings Plan—there may be less necessity to carry a large amount of life insurance if they have no debts and no dependents. “An evaluation should be done to determine how much life insurance, if any, would be necessary for a surviving spouse,” says Carol Schmidlin, president of Sewell, New Jersey-based financial planning firm Franklin Planning, which has a large federal employee clientele. “Considering that a surviving spouse of a federal employee would have a significant loss of income due to (1) reduction of fifty percent of the federal pension, (2) loss of one Social Security benefit and (3) potentially higher income taxes as a result of filing taxes as a single filer, there still may be a need for life insurance. It is crucial to do a careful evaluation.”

Look at all different types of needs. Stay-at-home spouses, for example, may not generate income, but replacing their services for the family could cost a large amount, notes Thomas Currey, CLU, ChFC, LUTCF, chairman of the board of directors of Life Happens, a national nonprofit association supported by leading insurance companies, which educates consumers about the importance of life insurance.

There are two basic types of life insurance. Term life insurance provides life insurance coverage for a period of time specified by the insured, say, until one’s children are out of college and self-sufficient, or until one’s home mortgage is paid off. Permanent life insurance is a more complex product that provides a definite benefit upon one’s death and often functions as an investment and/or wealth transfer vehicle.

TERM LIFE INSURANCE
For many federal employees and retirees, term life insurance may be more affordable than permanent life insurance.

Federal employees start out ahead of many in the private sector by receiving a basic term life insurance package that is subsidized by the federal government, the Federal Employees’ Group Life Insurance (FEGLI) program. Federal employees are automatically enrolled in the FEGLI Basic tier, under which the federal government pays one-third of the cost and employees contribute two-thirds. Workers are insured in an amount up to their annual salary, rounded up to the nearest $1,000, plus $2,000. For example, an employee earning $61,600 per year would receive a death benefit of $64,000 at a cost of 15 cents per $1,000 of coverage, or $9.60 biweekly. In retirement, the cost rises to 32.5 cents per $1,000 of
coverage per month until age 65. Retirees are enrolled by default at a 75 percent reduction through which the death benefit reduces 2 percent per month until only 25 percent of the retirement death benefit remains, for which no charge is made (retirees may also elect a 50 percent reduction or no reduction). However, to continue FEGLI into retirement, one must be eligible for a federal annuity and have had FEGLI coverage for the five years prior to retirement, or, if less than five years, for all periods of service for which coverage was available.

Employees can supplement FEGLI Basic with three other tiers, but they will foot 100 percent of the bill for those options, and premium costs rise dramatically with age.

Option A provides $10,000 more coverage beyond FEGLI Basic, but the cost rises every five years, from 20 cents per pay period for those under 35 to $6 for those 80 and over.

Option B offers between one to five times the amount of FEGLI Basic coverage.

Option C provides between $5,000 to $25,000 coverage for a spouse and between $2,500 to $12,500 coverage for each dependent child.

“Clients are shocked when they see how much the amount for Option B jumps from ages 50 to 55 to 60,” Schmidlin says. “Sometimes people notice their paychecks are not increasing despite pay raises, and it may be that their money is being eaten up by Option B. In many cases, there is no need for this level of life insurance. Typically, what I find with basic insurance is that once government employees are retired, they don’t need it. For those who do need life insurance, if they are insurable, I do comparisons to private plans for periods of 10 to 25 years. If they are in decent health, for a standard rate they can realize a substantial savings of $50,000 to $100,000 over a 20-year period.”
But those who are not in good health should think very carefully about eliminating any coverage, as they may find that they are not insurable elsewhere, notes Shawn Steel, CFP, JD, a financial planner and attorney at Reston, Virginia-based financial advising firm ClearLogic Financial, Inc.

Steel adds that in addition to serious diagnosed conditions, factors that can make obtaining life insurance difficult or much more expensive include tobacco use; undiagnosed medical conditions manifesting in physical conditions; and diagnosed conditions where the diagnosis is not stable, such as certain forms of cancer where survival rates increase dramatically after five years of being cancer free. “It is important to shop around, because different carriers view conditions differently in terms of whether they make someone uninsurable or pay more for having that condition.”

There are other programs similar to FEGLI, including one available exclusively to civilian federal employees by the Worldwide Assurance for Employees of Public Agencies (WAEPRA). WAEPRA offers up to $1.5 million in Group Term Life Insurance regardless of pay rate, member benefits and coverage for dependent spouses and children, coverage that can be carried into the private sector or into retirement without the five-year preceding service rule, says M. Shane Canfield, chief executive of WAEPRA.

PERMANENT LIFE INSURANCE

Permanent insurance pays a death benefit at whatever age you die. There are three major types of whole life or permanent life insurance—traditional whole life, universal life, and variable universal life, and there are variations within each type, according to the Insurance Information Institute.

Some professionals advise their clients to steer clear of permanent life insurance. “I don’t recommend permanent life insurance,” Steel says. “Included in that is the cost of insuring you in your 80s and 90s, which is very expensive and which most people don’t need.”

Permanent life insurance is more expensive than term life insurance and may be appropriate only for certain niches. "Term life is generally the best choice for most people," says Greg Klingler, CFP, ChFEC, director of wealth management at Government Employees’ Benefit Association (GEBA), a nonprofit association that offers life insurance, long-term care insurance and other benefits to federal employees and retirees.

Klingler says that one reason to obtain permanent life insurance is if you need it to cover you deep into retirement, given that the cost of group term life insurance, such as FEGLI, escalates greatly in later years or may not be available at all. The plan may be useful if the need is not finite, such as in
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families who have a special-needs child who may need support for his or her lifetime. Permanent life insurance can also address limitations in the FERS and CSRS programs, Klinger says. Replacing, when appropriate, the survivor benefit with a permanent life insurance policy “would allow you to change the permanent life insurance policy’s beneficiary from the spouse to the children.”

Permanent insurance can also include special contract riders that expand what life insurance can be used for. For instance, certain life insurance policies can help cover the costs of long-term care. Some policies have a long-term care rider that will allow payouts in the event of a demonstrated need for help with activities of daily living, notes Schmidlin.

Sometimes a combination of both term and permanent insurance makes sense, says Currey, who is also owner of TDC Financial Services in Grand Prairie, Texas; he advocates for some permanent life insurance for many life insurance policyholders.

SHOPPING FOR INSURANCE
While an individual theoretically could select a policy on his or her own, there are advantages to using an insurance agent or broker who can help you find the best policy for your specific needs.

Life Happens (www.lifehappens.org) offers a directory of insurance agents. Klingler strongly recommends that any insurance agent or financial consultant used by federal employees should have a strong understanding of federal benefits and experience working with federal employees.

One resource for NARFE members is www.narfeinsurance.com. This service, provided by Mercer Health and Benefits Administration LLC, is an official NARFE affinity partner, providing numerous insurance options to NARFE members, including whole and term life insurance (see “Member Perks” on p. 51).

“Life insurance can be complex, even intimidating, especially for federal employees and retirees,” says Anthony A. Baldus, principal, Mercer Health & Benefits Administration LLC. “Mercer understands the important role life insurance can have for your family should you no longer be there to take care of them.”

— DAVID TOBEKIN IS A FREELANCE WRITER BASED IN THE GREATER WASHINGTON, DC AREA.
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Although retirees are becoming better educated about Social Security’s financial impact, the most popular strategy, according to the Social Security Administration, is claiming benefits as early as possible at age 62. While many who retire at 62 have no choice but to claim Social Security, those who have the resources to delay claiming Social Security should consider the potential benefits of doing so.

Social Security retirement benefits may be claimed as early as age 62, but you won’t receive your full, unreduced benefit until you reach your full retirement age (FRA)—for anyone born in 1943 or later, the FRA is between ages 66 and 67. If you file for retirement benefits before your FRA, your benefit will be reduced 5/9 of 1 percent per month for the first 36 months, and 5/12 of 1 percent for each additional month you file prior to your FRA.

For example, if your FRA is 66 and you file at 62, your benefit will be reduced by 25 percent—20 percent for the first 36 months and another 5 percent for the remaining 12 months. If your FRA is 67 and you claim at 62, your benefit will be reduced by 30 percent.

On the other hand, if you delay claiming your benefit beyond your FRA, you will receive a delayed retirement credit equal to 8 percent for each year you wait, up until age 70. For example, if your FRA is 66, you may delay for up to four years and receive a benefit that is 32 percent higher. Delayed retirement credits are accrued at 1/12 of 8 percent each month, so you don’t need to wait the full year to get a credit.

It’s important to understand that any reduction or delayed retirement credit is permanent and will not only apply to your retirement benefits, but also to your spouse’s survivor benefits as well.

When is the right time to file for your Social Security benefits? Without foreknowledge of the future, we must make some educated guesses. For many, it’s helpful to consider your break-even age—the age at which you will have received the same cumulative total Social Security benefits whether you started claiming your benefits at an earlier or later age. Depending on the assumptions used in the calculation, the break-even is somewhere between 11 and 13 years. For example, assuming a break-even of 12 years, you will have received the same amount of Social Security benefits by age 78 whether you filed for benefits at age 62 or age 66.

If you’re single, the decision boils down to whether or not you think you’ll live beyond your break-even age. Family longevity and personal health are important considerations. In this context, it may be helpful to know that the average life expectancy for someone who is 65 is about 20 years.

If you’re married, the decision becomes a little more complicated due to the integration of survivor benefits. When one spouse dies, the surviving spouse receives the higher of the two spouses’ benefits, not both. For example, if John’s benefit is $2,500 per month and Jane’s benefit is $2,000 per month, Jane would receive a survivor benefit of $2,500 monthly should John predecease her. Jane’s own benefit would stop.

Married couples should think about their joint life expectancy when deciding when to file for Social Security benefits. This is especially important for the spouse with the larger of the two benefits since that’s the one that will continue as a survivor benefit.

Take into account that the
average life expectancy for a couple at age 62 is nearly 30 years. In other words, there’s a 50 percent chance one spouse will be living into his or her early 90s.

Although delaying Social Security benefits may require you to take larger withdrawals from your assets, the potential benefits make this a trade-off worth considering. For example, securing a larger, guaranteed inflation-adjusted income helps protect against something we financial planners call longevity risk. That is the risk of living a long time and possibly outliving your assets.

Additionally, Social Security benefits are tax efficient. At a maximum, 85 percent of your Social Security benefits will be subject to federal taxes; most states do not tax Social Security benefits at all. Despite spending your own assets early on, the larger tax-advantaged Social Security benefit will allow you to take smaller portfolio withdrawals later and may actually generate greater long-term wealth.

The age at which you will file for Social Security benefits will have a lifelong impact for you, and, if married, your spouse. Be sure to consider the long-term trade-offs when preparing to claim.

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RECENT STUDIES LINK HEARING LOSS AND DEMENTIA

Though the road toward a cure for Alzheimer’s is still being paved, recent studies looking into the connection between hearing loss and dementia may have uncovered promising information. Researchers at Johns Hopkins University in Baltimore, MD, studied seniors for several years and found that those who were hard of hearing had higher rates of dementia.

These researchers laid out several theories about why the two might be connected.

1. **Brain function changes.** Once a person’s hearing becomes strained, the section of the brain responsible for auditory processes may begin to work differently, leading to changes in brain structure; this may be connected to the effects of Alzheimer’s.

2. **Cognitive load.** Humans can generally only work through a small amount of information at a time. When people suffer from hearing loss, it requires more mental energy for them to hold a conversation and interpret what others are saying. That leaves them with less mental energy to devote to working memory and other cognitive functions.

3. **Social isolation.** Hearing-impaired adults can have a more difficult time interacting with others, leading them to decrease their social activities and withdraw. The loneliness and alienation these adults may feel, coupled with diminished brain stimulation from fewer engagements with other people and environments, can lead to a variety of negative health effects.

4. **A common cause.** It’s a possibility that there is a shared cause that leads to both Alzheimer’s and hearing loss; however, researchers believe this is unlikely because they designed the study to take into account known factors linked to both conditions.

**WHAT YOU CAN DO**

Remember that although there is a relationship between hearing loss and dementia, having trouble hearing does not mean that you or your loved one will develop Alzheimer’s. It does suggest that taking steps to minimize hearing loss may also decrease your chances of developing dementia, according to a study done by Anil Lalwani and his team at Columbia University Medical Center.

A separate study, conducted in France, demonstrates reason to be optimistic about this assumption. Isabelle Mosnier and her team gave cochlear implants and auditory rehabilitation sessions to a group of seniors who were deaf in at least one ear. More than 80 percent of the participants showed significant cognitive improvement after one year.

Anyone who may be experiencing hearing loss should get tested and, if needed, treated as soon as possible. The higher the level of hearing impairment, the greater the risk of dementia—while people with mild hearing loss are almost twice as likely to develop dementia when compared to those with normal hearing, those with severe hearing loss are five times more likely to develop dementia, according to the Johns Hopkins study.

So talk to your family members, friends and associates. Asking them to consider taking a hearing test is a sensitive way to broach a tricky topic, particularly if you have noticed that they could be displaying early signs of Alzheimer’s disease. It’s also a great way to ensure that your loved ones are fully engaged in life and in their relationships.

OLIVIA A. WILLIAMS IS CHAIR OF THE NARFE-ALZHEIMER’S NATIONAL COMMITTEE. EMAIL: OEASHF3@GMAIL.COM

THIS COLUMN APPEARS QUARTERLY.
PROPOSED LAW COULD EXTEND ALZHEIMER’S STAMP

This summer, a bipartisan group of lawmakers proposed legislation to extend the availability of the current United States Postal Service Alzheimer’s research stamp for another six years.

H.R. 3113 and S. 1728, bills “to require the United States Postal Service to sell the Alzheimer’s semipostal stamp for 6 additional years,” were introduced by Rep. Maxine Waters, D-CA, and Sen. Edward Markey, D-MA, respectively, on June 5.

The Alzheimer’s research stamp was unveiled in November 2017; the artwork was originally featured on a 42-cent postage stamp issued in 2008.

The current stamp is a semipostal stamp: its price covers First-Class postage plus an additional amount to be directed to the U.S. Department of Health and Human Services for Alzheimer’s Research at the National Institutes of Health (NIH).

The stamp is currently scheduled to sunset in November, at which time a new semipostal stamp will become available. The legislation would allow a new semipostal stamp to exist simultaneously with the Alzheimer’s research stamp.

Since the launch of the Alzheimer’s research stamp, more than 6.5 million have been sold, raising more than $890,000 for the NIH.

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EXPECTED INTEREST RATE CHANGE FUELS MODEST GROWTH

In a widely telegraphed move, the Federal Reserve cut its target short-term interest rate on the last day of July. Investors’ anticipation of the easing, helped by corporate earnings, fueled increases in stock prices, although uncertainty about future interest rate movement tempered those gains. The C and S Funds posted positive returns. A stronger U.S. dollar contributed to a negative return for the I Fund. Longer-term interest rates remained steady, leading to a slight gain for the F Fund. All of the L Funds posted positive returns.

—BY MICHAEL JERUE, FINANCIAL ANALYST, THRIFT SAVINGS PLAN

COUNTDOWN TO COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) decreased by 0.05 percent in June 2019. To calculate the 2020 cost-of-living adjustment (COLA), the 2019 third-quarter indices will be averaged and compared with the 2018 third-quarter average of 246.352. The percentage increase determines the COLA. June’s index, 249.747, is up 1.38 percent from the base.

Benefits awarded under the Federal Employees’ Compensation Act (FECA) to individuals suffering work-related injuries or illnesses are adjusted according to each calendar year’s percentage change in the CPI-W. June’s index is 2.02 percent higher than the December 2018 base index of 244.786.

The CPI represents purchases of food and beverages, housing, apparel, transportation, medical care, recreation, education and communication, and other goods and services. Included are various government fees, such as water charges, auto registration fees, communication, and other goods and services.
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To make credit card or e-check contributions, visit www.feea.org/givenarfe.
What does “home sweet home” mean to you? Capture the image that conveys your interpretation of the phrase and submit it to the 2020 NARFE Photo Contest. Winning photos will be featured in the 2021 NARFE Calendar. Submissions will be accepted from now through April 7, 2020.

Spread the word about the contest by mentioning it to friends and colleagues. If you are a NARFE federation or chapter leader, please provide a link to the guidelines, available at www.NARFE.org/photocontest, on your website and e-newsletter, and include the guidelines in your print newsletter.

2020 Contest Guidelines
- All NARFE members in good standing, except for those who are professional photographers, are eligible to enter, even if they’ve already had a photo appear in past calendars.
- Photos must be horizontal and size 8x10 or 8-1/2x11.
- Each member is limited to five photo entries and must put the following information on a piece of paper taped to the back of each photo: photo title, member name, address, chapter number (if applicable), email address and phone number.
- No photos of children or pets, please. Photos sent by email will not be accepted. No Polaroids.
- Photos will not be returned.

- By entering the contest, you grant NARFE a nonexclusive license to use your photo in perpetuity in any medium, including editing, publishing, distributing and republishing it in any form. Entrants retain the copyright to their images. NARFE assumes no liability for any misuse of copyright.
- Photos for the 2021 calendar will be selected and winners notified by the end of June 2020.
- Send photos to NARFE Photo Contest, Attn: M. Williams, NARFE, 606 N. Washington St., Alexandria, VA 22314.

2019 Contest Winners
NARFE’s 2019 Photo Contest brought in many exciting submissions during the spring. We were overwhelmed by both the number and quality of the photos this year. Clearly, there are many NARFE members who are fabulous shutterbugs. Thank you all for sharing your work.

Narrowing the selection from several hundred photos down to 12 was no easy task, but the winning entries have been selected. The result is a magnificent 2020 NARFE Calendar. The calendar was sent out during the NARFE fundraising effort in August.

Here are the winning photographers and the titles of their photos. Congratulations to everyone!

List of 2019 Winners
- February: “Colorado Bobcat” by Thomas A. Hodgson, Durham, NC, National-Only member.
- March: “Purple Tulip in Springtime” by David Harrah, Bel Air, MD, National-Only member.
- April: “Follow the Leader” by Phil Goldman, Delray Beach, FL, Chapter 1979.
- May: “NE Ohio Hall of Fame Balloon Classic” by Lora J. Ury, Canton, OH, Chapter 0341.
- June: “Teardrops (Hayden Falls, Columbus, OH)” by James M. Hamilton, Colorado Springs, CO, National-Only member.
- July: “Last One In” by Stephen Aprile, Taneytown, MD, Chapter 2306.
- September: “Reflections” by Phyllis Maguire, Burke, VA, Chapter 0893.
- October: “Storm in Monument Valley” by Ronaldo Dizon, Las Vegas, NV, Chapter 0423.
- November: “Gambrel Quails” by Michael Bryant, Tucson, AZ, Chapter 0055.
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Recruiter’s Name

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Recruiter’s Membership ID

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A NEW DEAL FOR THE ARTS

This photo from May 19, 1939, captures Michigan artist Alfred Castagne making a sketch of Work Projects Administration (WPA) construction workers. Castagne’s art was funded by the WPA, an agency created by President Franklin D. Roosevelt on May 6, 1935, as part of the New Deal. This work-relief program employed about 8.5 million Americans during the Great Depression. WPA projects included building infrastructure such as airports, schools, parks and bridges, as well as funding artistic endeavors like paintings, sculptures, theater performances and music classes. However, once American involvement in World War II led to thousands of new jobs, Roosevelt terminated the WPA in 1943.

PHOTO from the Records of the Work Projects Administration, National Archives, courtesy of Rachel Rosenfeld, National Archives History Office; in collaboration with the Society for History in the Federal Government (SHFG), bringing together government professionals, academics, consultants, students and citizens interested in understanding federal history work and the historical development of the federal government. To join, visit www.shfg.org.

DID YOU KNOW?

The Federal Project Number One (Federal One) was a well-known WPA project that employed artists, musicians, writers and actors. Famous writers, such as Ralph Ellison, Saul Bellow, Zora Neale Hurston, John Cheever and Richard Wright worked for Federal One. Federal One writers produced, among other works, the American Guide Series, travel guides that included the history and culture of 48 states, including the District of Columbia.

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