Federal Employee Program

Enjoy better hearing with Beltone

Get a pair of Beltone Ally 3 hearing aids for $0 out-of-pocket*.

Beltone has been helping the world hear better for more than 77 years as the most recognized and trusted name in hearing care. With the latest made for iPhone® technology and more than 1,500 nationwide locations, Beltone can help you wherever you live.

Call 1-888-683-2583 to find your local Beltone provider.

<table>
<thead>
<tr>
<th>Hearing aids</th>
<th>Retail</th>
<th>Special Price</th>
<th>Apply Benefit</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pair of Beltone Ally 3 ITE/BTE/RIE</td>
<td>$3,990.00</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>$0.00*</td>
</tr>
</tbody>
</table>

In addition to offering innovative products with amazing sound quality, Beltone also offers:

- 3-year product warranty with 3-year Loss & Damage coverage
- 3-year supply of batteries (48 cells per aid, per year)
- 45-day money back guarantee period (restocking fee may apply)
- Premium BelCare™ aftercare plan for ongoing care and service FREE of charge

Schedule your FREE hearing screening today!

Call Beltone at 1-888-683-2583 to find out where your nearest Beltone provider is located.

* The insured may need to submit for reimbursement. State and/or local taxes may apply. Prices and product subject to change. Price shown includes the cost of comprehensive hearing exam. Examination and testing for prescribing of hearing aids is covered under the Blue Cross Blue Shield Association’s Service Benefit Plan (also known as the Federal Employee Program or FEP). The member should confirm that the provider rendering the hearing exam participates with their local Blue Cross Blue Shield plan.

The Service Benefit Plan will pay a hearing aid benefit 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. Do not rely on this communication piece alone for complete benefit information. All benefits are subject to the definitions, limitations, and exclusions in your 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 benefits first before accessing the savings of the Blue 365® Discount Program. To find out what is covered under your policy, contact Service Benefit Plan. 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 Service Benefit Plan’s Disputed Claims process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither the the Service Benefit Plan, BCBSA, 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. Available at participating locations until 12/31/2018.

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PAY-FOR-PERFORMANCE. The president’s budget proposal calls for merit-based pay amid questions about the effectiveness, design and implementation of these initiatives.

WELCOME TO THE STATE TAX ROUNDUP. This comprehensive guide can assist you in understanding your tax liability in retirement.

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National Active and Retired Federal Employees Association

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HERE’S HOW TO CONTACT US...

TO JOIN NARFE, RENEW YOUR MEMBERSHIP OR FIND A LOCAL CHAPTER:
CALL (TOLL-FREE) 800-456-8410 OR GO TO www.narfe.org

TO CHANGE YOUR ADDRESS, PHONE NUMBER OR EMAIL LISTING:
CALL (TOLL-FREE) 800-456-8410 EMAIL memberrecords@narfe.org OR GO TO www.narfe.org, log in and click on “Update My Record”

TO REACH A FEDERAL BENEFITS SPECIALIST:
EMAIL fedbenefits@narfe.org

NARFE HEADQUARTERS
606 N. Washington St.
Alexandria, VA 22314
703-838-7760

www.narfe.org

NARFE FOR THE VISUALLY IMPAIRED

ON THE TELEPHONE: This publication can be heard on the telephone by persons who have trouble seeing or reading the print edition. For more information, contact the National Federation of the Blind NFB-NEWSLINE® service at 866-504-7300 or go to www.nfbnewsl ine.org.

ON DIGITAL AUDIO: Issues of narfe magazine are also available in audio format through the National Library Service for the Blind and Physically Handicapped (NLS). For availability, call 202-727-2142 or your local NLS service provider.

The Association, since July 1970, has been classified by the IRS as a tax-exempt labor organization [not a union]; however, dues and gifts or contributions to the Association are not deductible as charitable contributions for income tax purposes.
The enduring legacy of family. In the 1960s at just 15 years old, Ferrini Pietro and Grotti Rodolfo began their journey as goldsmiths, honing their metalworking skills at a major workshop in Arezzo known for mentoring some of the best artisans in the world.

For over fifty years they’ve created unsurpassed artisan jewelry that combines age-old Etruscan metalsmithing techniques with innovative design. Today, we bring their talents to America.

A striking testimony of elegance to the woman who wears it. Aria is Italian for “air” as well as a striking solo musical performance and the name captures the light, yet bold essence of this necklace perfectly. Each necklace is made by hand in Italy from polished 14K yellow gold and celebrates the traditional woven Byzantine design.

The difference between priceless & overpriced. High-end design should not carry a high price just because it comes from a big name retailer, where you’ll find a similar necklace going for four times as much. We prefer to keep our costs low so we can bring you the very best in Italian design at a cutting edge price.

Drape yourself in a necklace you will call “bellisimo”. Handcrafted by Italian artisans, the look is “magnifico”...as is the price.

Raffinato™
Italy

“I love the Aria necklace. It is the perfect length, lightweight and is the type of quiet quality that is instantly noticed no matter where or what I wear it with.”
— Angie, El Cajon, CA

Masterpiece, not mass produced. It takes months to create just one of these necklaces which means we have a select number available.

No questions asked, money back guarantee. We want you glowing with satisfaction.

18” of handmade Italian artistry that crescendos slightly at the center, creating a stunning look that gracefully hugs the neck.
From the Executive Director

REGISTER FOR FEDCON18

Have you registered? FEDcon18, NARFE’s must-attend premier educational conference, August 26-28 in Jacksonville, Florida, is accepting registrations. Early bird discount rates apply through March 31.

Our federal community will come together to participate in outstanding educational sessions; to hear from nationally recognized speakers, industry experts and luminaries; and to celebrate together as proud civil servants. From early morning wellness programs in the relaxation lounge to welcome receptions and a grand gala, there will be ample opportunities to meet new federal colleagues and enjoy the company of old friends.

A one-of-a-kind forum celebrating the dedication of America’s civil servants, FEDcon18 offers a fast-paced, two and one-half days of thought-provoking speakers, leadership training, and intensive benefit and advocacy education. General sessions will include Mara Liasson, national political correspondent for NPR and contributor to Fox News Channel; Tammy Flanagan, federal benefits expert, counselor and gifted speaker; Mike Massimino, former NASA astronaut and stunning example of excellence in civil service; and Henry Winkler, actor, author, director and producer with a personal story bound to inspire.

Small group breakout sessions and optional workshops offer informative, educational opportunities on topics ranging from federal benefits and advocacy to NARFE leadership, social media and managing the caregiver role. Spend time with longtime friends and make new ones in the relaxation lounge or over a meal at the two luncheons included in registration. Of course, we hope you will join us as we light up the night at the NARFE Gala, celebrating our association’s 97 years of continuous service to the federal community with dinner and dancing.

Here at Headquarters we are very excited as we ready for this premier event - just one more example of the NARFE Next initiatives that prepare us to enter our 100th anniversary year in 2021 as the go-to resource for the federal community. Please join us!

P.S. Don’t forget to register before the March 31 early bird deadline!

NARFE’S Mission Statement

To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.

To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.

To cooperate with other organizations and associations in furtherance of these general objectives.

BARBARA SIDO
NARFE EXECUTIVE DIRECTOR
execdir@narfe.org
The Mobile Personal Emergency Help System That Protects You Virtually ANYWHERE!

ANY TIME. ANY WHERE. ANY EMERGENCY.

The Medical Alert Mobile system allows you to send for emergency help 24 hours a day, 365 days a year by pressing your own personal help button. The Medical Alert Mobile system also gives you the freedom you desire. Enjoy regular activities—walking, gardening, shopping, traveling, dining out—all with peace-of-mind and security by your side.

- No Long-Term Contracts
- No Activation Fee
- No Equipment Charges
- Easy to Set Up & Use
- Sales & Monitoring Agents Based in the USA

GPS Location Service*  
The most advanced technology protecting you wherever you go

Automatic Fall Detection**  
Calls for help even if you can’t press the button with the Medical Alert Accelerometer

Pendant or Wristband  
Newly designed interchangeable pendant neck button or wristband Waterproof, shatterproof, lightweight and easy to use

Protection 24/7/365  
24 hours per day, 7 days a week, 365 days per year You are never alone with Medical Alert

2 FREE GIFTS*  
1 FREE Month & FREE Shipping When You Order Now!

**With annual rate plan. Customer will be charged regular monthly fee after promotional period.
**Optional “Smart” fall does not detect 100% of all falls. Users should always push their button when they need help.
*Button signal range may vary due to environmental factors.

CALL NOW TOLL-FREE
1.800.810.8834
www.MedicalAlert.com
Thank you to all the NARFE members who took action by contacting their legislators over the past several months stressing that federal benefits should not be used as offsets for other spending priorities. Your advocacy played a vital role in this victory.

“After federal employees contributed more than $120 billion in lost pay and benefits over the last several years, NARFE members have been diligent in sounding the drumbeat that federal employees’ and retirees’ earned benefits are not a piggy bank. Congress heeded their call, and no cuts to federal pay and benefits are included in the budget deal,” commented NARFE President Richard Thissen.

Specifically, the agreement increases annual discretionary spending by $300 billion over the next two years. Department of Defense spending will increase by $80 billion in fiscal year 2018 (FY18) and $85 billion in fiscal year 2019 (FY19). Domestic spending caps will rise by $63 billion in FY18 and then $68 billion in FY19. Offsets worth about $100 billion were required, but they were not derived from federal pay and benefits.

This is notable, as past bipartisan budget agreements have taken from federal employees to pay for the offsets in increasing the sequester caps. NARFE members will remember the budget agreement for FY14 and FY15 which increased retirement contributions for new federal employees to offset the increase in spending. New hires now pay almost six times as much for their pension as those hired before 2013, without any increase in benefits. This came on the heels of the three-year federal employee pay freeze. Since that time, NARFE members have been sending a consistent message – enough is enough!

Following an eight-hour government shutdown, President Trump signed into law a two-year bipartisan budget agreement to lift the strict budget caps on annual defense and domestic spending without using federal pay and benefits as offsets. This is a big win for the federal community and for NARFE.

NARFE NOTCHES FIRST WIN OF 2018 WITH BIPARTISAN BUDGET AGREEMENT

ACTION ALERT! APRIL

Are you concerned about harmful proposals to cut your earned pay and benefits included in the president’s fiscal year 2019 budget? Use NARFE’s Legislative Action Center today to urge your legislators to oppose any cuts to the federal community during the budget process! #RejectAllCuts
“With the release of a two-year budget deal, federal employees and retirees receive some much-needed relief. There is relief from the continuing threat of another government shutdown. Relief from austerity-level budget caps and the threat of sequestration. And most importantly, relief from knowing that their earned pay and benefits will not be targeted to pay for an increase in the budget caps,” Thissen added.

The agreement also includes another continuing resolution that funds the government through March 23. This gave lawmakers additional time to finalize the details of appropriations now that topline spending numbers have been agreed to. The deal also temporarily suspends the debt ceiling for more than a year, until March 1, 2019.

Once again, NARFE thanks members who advocated for the federal community and the security of their earned pay and benefits. This will not mark the end to the challenges facing the federal community in 2018, but NARFE members have proven that they are powerful advocates.

Stay tuned for further updates next month when the Advocacy Department details proposals contained in the president’s FY19 budget request to Congress, which was released just as this article went to press.

—BY JESSICA KLEMENT, STAFF VP, ADVOCACY
FEBRUARY MARKS 20TH FEDERAL GOVERNMENT SHUTDOWN

(Shutdown continued from p. 7)

imately, federal employees received back pay.

However, relief from the November 1995 shutdown was short-lived. Congress and the president once again found themselves unable to compromise and the government shut down again in December. Furloughed federal workers were forced to stay at home for 21 days until a deal was struck in the early days of 1996. Federal workers went without pay during this time, but back pay was eventually provided.

Fast forward to 2013, just five short years ago. It’s the first day of October and the government is shut down. The House is unable to pass a continuing resolution and 850,000 federal workers are sent home. Once again, federal workers went without pay until a deal was struck after 16 days.

That brings us to the current day, with the most recent shutdown occurring in January for three days and briefly in February. Federal employees received back pay for this misadventure, but it’s a modern-day reminder of the difficulties that federal workers face when government funding negotiations go awry. Federal employees went into the shutdown not knowing when they would receive their next paycheck. Furloughed Feds didn’t know whether they’d get paid at all and real-world responsibilities, like bills, didn’t pause.

Federal workers have been through shutdowns, but it’s not something they should have to face. While it’s useful to remember that furloughed federal employees have always received back pay when government funding has lapsed, this requires an act of Congress and is not guaranteed.

—BY ROSS APTER, ADVOCACY ASSOCIATE

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 cozy fleece NARFE blanket.

OR

I want to make a one-time contribution:

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

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

Charge my credit card (required for monthly contribution)

- MasterCard
- VISA
- Discover
- AMEX

Card #: ____________________________
Exp. Date: ____________ mm / yyyy
Name on Card: ____________________________
Signature: ____________________________
Date: ____________________________

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.
It’s April, and along with the first signs of spring comes the first stretch in our electoral process: primary elections. In most states, a primary election occurs when more than one candidate from the same party files to run for a specific office.

There are some exceptions: In California and Washington, the primary is open with the top two vote-getters from all parties moving on to the general election. In Louisiana, all candidates appear on the ballot on Election Day in November, regardless of party affiliation. Rules also vary from state to state on who can vote in certain primaries. In most states, primary elections determine who will be on the ballot in November.

As a NARFE member, it’s important that you keep up with the congressional primaries in your state. Many districts are so partisan that the primary will be the only competitive election for the seat. Even if you expect a competitive general election, it’s still important that you know who is running for office, and if they support NARFE’s legislative agenda.

Although the first primaries already occurred in March, there is still plenty of time for NARFE members to learn more about the candidates seeking office in their states. You’re encouraged to attend candidate forums or debates to learn more about who is running and the positions they support. If you see candidates at community events, tell them about NARFE and give them a magazine or literature about NARFE’s legislative priorities. NARFE chapter and federation leaders are also encouraged to request these candidates fill out the NARFE candidate questionnaire, available on NARFE’s website.

Below is a list of when every state holds their primary elections. If you have any questions about the primary in your state, contact Max Goldman at mgoldman@narfe.org or 571-483-1266.

—BY MAXWELL GOLDMAN, POLITICAL ASSOCIATE

### STATE PRIMARY ELECTIONS: YOUR VOTE COUNTS

<table>
<thead>
<tr>
<th>Date</th>
<th>State(s)</th>
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<tbody>
<tr>
<td>March 6</td>
<td>Texas</td>
</tr>
<tr>
<td>March 20</td>
<td>Illinois</td>
</tr>
<tr>
<td>May 8</td>
<td>Indiana, North Carolina, Ohio, West Virginia</td>
</tr>
<tr>
<td>May 15</td>
<td>Idaho, Nebraska, Oregon, Pennsylvania</td>
</tr>
<tr>
<td>May 22</td>
<td>Arkansas, Georgia, Kentucky</td>
</tr>
<tr>
<td>June 5</td>
<td>Alabama, California, Iowa, Mississippi, Montana, New Jersey, New Mexico, South Dakota</td>
</tr>
<tr>
<td>June 12</td>
<td>Maine, Nevada, North Dakota, South Carolina, Virginia</td>
</tr>
<tr>
<td>June 19</td>
<td>District of Columbia (Washington, DC)</td>
</tr>
<tr>
<td>June 26</td>
<td>Colorado, Maryland, New York, Oklahoma, Utah</td>
</tr>
<tr>
<td>August 2</td>
<td>Tennessee</td>
</tr>
<tr>
<td>August 7</td>
<td>Kansas, Michigan, Missouri, Washington</td>
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<tr>
<td>August 11</td>
<td>Hawaii</td>
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<tr>
<td>August 14</td>
<td>Connecticut, Minnesota, Vermont, Wisconsin</td>
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<tr>
<td>August 21</td>
<td>Alaska, Wyoming</td>
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<tr>
<td>August 28</td>
<td>Arizona, Florida</td>
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<tr>
<td>September 11</td>
<td>Delaware, New Hampshire, Rhode Island,</td>
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<tr>
<td>September 18</td>
<td>Massachusetts</td>
</tr>
<tr>
<td>November 6</td>
<td>Louisiana</td>
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</tbody>
</table>
Often in these articles, NARFE members are encouraged to take action via the NARFE Legislative Action Center. Maybe you’ve been saying to yourself, “It’s 2018. Do I really need to be at a computer to take action?” If that sounds like you, there is good news.

You can download the Voter Voice app on your phone and follow the simple steps below to access the Action Center on your smartphone. Voter Voice is the company that created the Action Center platform. After you take a few quick one-time steps, this tool allows you to access the Action Center with the click of a button.

1. **DOWNLOAD APP**
   First, download the Voter Voice app in the Apple app store or Google Play, and then open the app. When prompted, enter your email address, then press “Log In.” From there, a verification code will be emailed to you. Open your email account and enter the code from the Voter Voice verification email into the app, and then you’ll be directed to a screen that says “Find Organization.” Type in “NARFE” or select it from the drop-down menu. Then you’ll be directed to the Legislative Action Center mobile site. After that, anytime you want to access the Action Center, just click the “Voter Voice” app on your phone and you’ll be connected directly to NARFE’s Legislative Action Center.

2. **SEND MESSAGES EASILY**
   Accessing the Action Center on your phone will allow you to quickly send messages to your members of Congress, view key legislation, and report to NARFE’s Advocacy Department about meetings and events you attend with legislators and congressional staff using the Congressional Meeting or Event Feedback Form. As you familiarize yourself with the mobile site, use the tab on the left of the screen to navigate between pages.

3. **ACCESS BEFORE MEETINGS**
   The Voter Voice app can also come in handy before a congressional meeting. If you can’t remember the committees on which your legislator sits, or need a quick reference to a staffer’s name in the congressional office, all the information is easily accessible via the app. Join your fellow NARFE members today and download the Voter Voice app to bring NARFE’s Legislative Action Center right to your fingertips. Need help accessing the Voter Voice app? Contact the Advocacy Department at advocacy@narfe.org.

—BY MOLLY CHECKSFIELD, GRASSROOTS PROGRAM MANAGER
We’ve all had nights when we just can’t lie down in bed and sleep, whether it’s from heartburn, cardiac problems, hip or back aches – it could be a variety of reasons. Those are the nights we’d give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

Our Perfect Sleep Chair® is just the chair to do it all. It’s a chair, true – the finest of lift chairs – but this chair is so much more! It’s designed to provide total comfort and relaxation not found in other chairs. It can’t be beat for comfortable, long-term sitting, TV viewing, relaxed reclining and – yes! – peaceful sleep. Our chair’s recline technology allows you to pause the chair in an infinite number of positions, including the Trendelenburg position and the zero gravity position where your body experiences a minimum of internal and external stresses. You’ll love the other benefits, too: It helps with correct spinal alignment, promotes back pressure relief, and encourages better posture to prevent back and muscle pain.

And there’s more! The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. The high and low heat settings along with the multiple massage settings, can provide a soothing relaxation you might get at a spa – just imagine getting all that in a lift chair! It even has a battery backup in case of a power outage. Shipping charge includes white glove delivery. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of fabrics and colors – Call now!

The Perfect Sleep Chair®
1-888-698-9899
Please mention code 108302 when ordering.

“Sit up, lie down — and anywhere in between!”

Easy-to-use remote for massage, heat, recline and lift

And there’s more! The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. The high and low heat settings along with the multiple massage settings, can provide a soothing relaxation you might get at a spa – just imagine getting all that in a lift chair! It even has a battery backup in case of a power outage. Shipping charge includes white glove delivery. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of fabrics and colors – Call now!

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## POSTAL REFORM

<table>
<thead>
<tr>
<th>BILL NUMBER / NAME / SPONSOR</th>
<th>WHAT BILL WOULD DO</th>
<th>LATEST ACTION(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>H.R. 756: Postal Service Reform Act of 2017 / Rep. Jason Chaffetz, R-UT Cosponsors: 9 (D), 8 (R)</td>
<td>Requires postal retirees to enroll in Medicare in order to continue receiving their current federal health insurance coverage. Enrollment would be automatic.</td>
<td>Approved by the House Committee on Oversight and Government Reform; pending in two other committees narfe, June 2017</td>
</tr>
<tr>
<td>H.Res. 15: As a resolution, it will not be sent to the president and, therefore, cannot become law / Rep. Sam Graves, R-MO Cosponsors: 181 (D), 65 (R)</td>
<td>Expresses the sense of the House that the U.S. Postal Service should take all appropriate measures to ensure the continuation of six-day delivery.</td>
<td>Referred to the House Committee on Oversight and Government Reform</td>
</tr>
<tr>
<td>H.Res. 31: As a resolution, it will not be sent to the president and, therefore, cannot become law / Rep. Dave McKinley, R-WV Cosponsors: 164 (D), 46 (R)</td>
<td>Expresses the sense of the House that the U.S. Postal Service should take all measures to restore service standards in effect on July 1, 2012.</td>
<td>Referred to the House Committee on Oversight and Government Reform</td>
</tr>
<tr>
<td>H.Res. 28: As a resolution, it will not be sent to the president and, therefore, cannot become law / Rep. Susan Davis, D-CA Cosponsors: 184 (D), 57 (R)</td>
<td>Expresses the sense of the House that the U.S. Postal Service should take all measures to ensure the continuation of door-to-door delivery for all businesses and residential customers.</td>
<td>Referred to the House Committee on Oversight and Government Reform</td>
</tr>
</tbody>
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## FEDERAL COMPENSATION

<table>
<thead>
<tr>
<th>BILL NUMBER / NAME / SPONSOR</th>
<th>WHAT BILL WOULD DO</th>
<th>LATEST ACTION(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>H.R. 3269: Federal Employee Pension Fairness Act of 2017 / Rep. Anthony G. Brown, D-MD Cosponsors: 28 (D), 0 (R)</td>
<td>Repeals laws passed in 2012 and 2013 that increased the Federal Employees Retirement System (FERS) contributions for newly hired federal employees.</td>
<td>Referred to the House Committees on Oversight and Government Reform and Foreign Affairs narfe, October 2017</td>
</tr>
<tr>
<td>ISSUE</td>
<td>BILL NUMBER / NAME / SPONSOR</td>
<td>WHAT BILL WOULD DO</td>
</tr>
<tr>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>DC STATEHOOD</td>
<td>H.R. 1291 / S. 1278: Washington, DC Admission Act / Del. Eleanor Holmes Norton, D-DC</td>
<td>Sets forth procedures that would allow the District of Columbia to become a state known as the State of Washington, DC.</td>
</tr>
<tr>
<td></td>
<td>Cosponsors (H.R. 1291): 146 (D), 0 (R) Sen. Thomas Carper, D-DE Cosponsors (S. 1278): 19 (D), 1 (I)</td>
<td></td>
</tr>
<tr>
<td>TAXES</td>
<td>H.R. 2929: Federal Employee Combat Zone Tax Parity Act / Rep. Rob Wittman, R-VA</td>
<td>Extends the tax credit available to military personnel who serve in combat zones to civilian federal employees.</td>
</tr>
<tr>
<td></td>
<td>Cosponsors: 7 (D), 2 (R)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>H.R. 3200: The Taxpayer-Funded Pension Disclosure Act / Rep. Ron DeSantis, R-FL</td>
<td>The legislation would allow for public disclosure of federal pension data, including: name of annuitant, last agency of employment, grade, monthly annuity and total annuity contributions.</td>
</tr>
<tr>
<td></td>
<td>Cosponsors: 0 (D), 7 (R)</td>
<td></td>
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<tr>
<td>COLA</td>
<td>H.R. 1251: CPI-E Act of 2017/ Rep. John Garamendi, D-CA</td>
<td>Requires Social Security and many 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>
</tr>
<tr>
<td></td>
<td>Cosponsors: 48 (D), 1 (R)</td>
<td></td>
</tr>
<tr>
<td>GPO/WEP</td>
<td>H.R. 1205 / S. 915: Social Security Fairness Act of 2017 / Rep. Rodney Davis, R-IL</td>
<td>Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).</td>
</tr>
<tr>
<td></td>
<td>Cosponsors: 158 (D), 1 (R)</td>
<td></td>
</tr>
</tbody>
</table>
Hear Better. 
Feel Better. 
Save Thousands.

TruHearing saves you 30-60% on hearing aids

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877-360-2432 | TTY 800-228-5480
Hours 8:00 am to 8:00 pm Monday–Friday | All appointments must be scheduled through TruHearing

* Price shown does not include cost of comprehensive hearing exam. Examination and testing for prescribing of hearing aids is covered under the Blue Cross Blue Shield Association Federal Employee Program (FEP). The member should confirm that the provider rendering the hearing exam participates with their local Blue Cross Blue Shield plan. If the provider does not participate, the member may be charged a maximum fee of $75 for the exam, and the member may need to submit for reimbursement. Must be a FEP member to access TruHearing discounted pricing.
† FEP will pay a hearing aid benefit 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. Do not rely on this communication piece alone for complete benefit information. All benefits are subject to the definitions, limitations, and exclusions in your FEP 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 FEP or any other applicable federal healthcare program. For hearing aids, acupuncture, chiropractic and vision services, you must exhaust your FEP benefits first. To find out what is covered under your policy, contact FEP. 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 FEP’s Disputed Claims process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither the FEP, BCBSA, nor any local Blue company recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. The FEP reserves the right to change, modify, or terminate any item and vendors made available through Blue365, at any time.

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‡ Forty-five day money-back guarantee and hearing aid returns, repairs, and replacements subject to provider and manufacturer fees. For questions regarding fees, contact TruHearing customer service.
TruHearing is offered through Blue365 which provides exclusive health and wellness deals and is a program of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.
**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>Benefit (up to $2,500)</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone Compatible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oticon Opn 3</td>
<td>$5,700</td>
<td>$3,050</td>
<td>–$2,500</td>
<td>$550</td>
</tr>
<tr>
<td>Starkey Halo i70</td>
<td>$4,790</td>
<td>$2,590</td>
<td>–$2,500</td>
<td>$90</td>
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<tr>
<td>ReSound LiNX² 5</td>
<td>$3,840</td>
<td>$2,500</td>
<td>–$2,500</td>
<td>$0</td>
</tr>
<tr>
<td>TruHearing Flyte 700</td>
<td>$3,700</td>
<td>$1,990</td>
<td>–$2,500</td>
<td>$0</td>
</tr>
<tr>
<td>Widex Unique 220</td>
<td>$3,910</td>
<td>$2,390</td>
<td>–$2,500</td>
<td>$0</td>
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<tr>
<td>Phonak Audeo V30</td>
<td>$2,970</td>
<td>$2,300</td>
<td>–$2,500</td>
<td>$0</td>
</tr>
</tbody>
</table>

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Average savings of $980 per hearing aid compared to national average prices

**Quality & choice**
TruHearing offers a wide variety of the latest digital hearing aids from top manufacturers

**Personal care**
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**Hearing Aid Purchases Include:**

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- 48 free batteries per hearing aid

---

[TruHearing.com](http://TruHearing.com)
Questions & Answers

The following Questions & Answers were compiled by NARFE’s Federal Benefits Institute staff. NARFE does not provide legal, financial planning or tax advice or assistance.

EMployees

Social Security Full Retirement Age

Q I’m still working as a federal employee and I’m approaching my 66th birthday, which is my full retirement age (FRA) for Social Security. I understand that the annual earnings limit, which has previously prevented me from drawing Social Security, will no longer apply to me when I reach my FRA. My spouse is already drawing her Social Security, but I’d like to wait until I reach the age of 70 so I can claim the maximum amount payable. Is this a good idea?

A If you decide to wait until age 70 to claim your maximum benefit from Social Security Administration (SSA), and your spouse is drawing SSA benefits, you would be missing out on money each month that you decide not to file a restricted application to claim 50 percent of your spouse’s primary insurance amount from SSA. When you reach your FRA and file a restricted application, you’re essentially telling SSA that you want to initially restrict your payments to the benefit your spouse earned for you, while simultaneously allowing your own work record to grow with delayed credits until you’re ready to switch over to your larger benefit. Details about restricted applications were included in our March 22 webinar. Members can access recorded versions of webinars for free at www.narfe.org/member/FederalBenefitsInstitute.

FEHB Coverage

Q I’m planning to retire in February 2019 at age 63 with 15 years of federal service. I’ve never had Federal Employees Health Benefits (FEHB) coverage because I’ve always been under my spouse’s military health insurance, TRICARE. I was hoping to sign up for FEHB during the annual Open Season later this year so we can have FEHB coverage in retirement, primarily because we’re planning to move to a part of the country where the TRICARE network won’t be as convenient for us. Will this be possible?

A Yes. Since you will be eligible for retirement immediately upon separation from federal service and you have been covered by TRICARE for the last five or more years of your federal career, you will be allowed to keep FEHB coverage in retirement as long as you are enrolled in FEHB on the date of your separation. Since you are planning to retire...
in February 2019, the Open Season election that you make later this year will be effective in early January, which means you’ll have the coverage on your date of separation. Once you are retired, you also will have the option to suspend FEHB coverage indefinitely for TRICARE at any time, if you find the TRICARE network more convenient for your medical needs in the future.

FEHB PLAN LEVELS

Q What are the three levels of enrollment for Federal Employees Health Benefit (FEHB) plans?

A With FEHB, you get to choose from three levels of enrollment. Self Only is coverage just for you. Self Plus One is coverage for you and one eligible family member, such as your spouse or a child. Self and Family is coverage for you and multiple eligible family members, such as your spouse and child(ren).

SELF AND FAMILY

Q Our youngest child is coming off our FEHB plan when she reaches age 26 next month. My spouse and I noticed that we are under one of the few plans in which the Self and Family premium is actually less expensive than the Self Plus One premium. Can we keep the Self and Family rate when our child comes off the plan?

A Yes, if the Self and Family premium is less expensive than switching to the Self Plus One option, it’s not a bad idea to consider keeping the Self and Family plan. Benefits do not differ between enrollment types. However, there may be a difference in cost sharing for some plans. For example, deductible amounts and out-of-pocket expenses may differ between enrollment types. Please review your plan brochure available at www.opm.gov/fehbbrochures for details. Call the service provider for further explanation.

RETIRED PUBLIC SAFETY OFFICER INSURANCE

Q Did the new tax law eliminate the tax exclusion that retired public safety officers can claim when they file their tax returns each year?

A No. There is nothing in the new tax law that eliminates the public safety officer insurance premium deduction. Since health insurance premiums are withheld from annuities on a post-tax basis, retired public safety officers can continue to exclude as much as $3,000 from their taxable income each year to help defray the costs of their health insurance. Details can be found on p. 18 of the current IRS Publication 721 at www.irs.gov/pub/irs-pdf/p721.pdf.

WITHDRAWING MONEY FROM TSP

Q Can I withdraw money from my Thrift Savings Plan (TSP) account now, before the changes are made as the result of the TSP Modernization Act of 2017?

A Yes. You continue to have the same withdrawal options that you had before the law was passed. You can review your current options, depending upon whether you are employed or separated from federal service, using either the “In-Service Withdrawals” booklet (www.tsp.gov/PDF/formspubs/tspbk12.pdf) or the “Withdrawing Your TSP Account After Leaving Federal Service” booklet (www.tsp.gov/PDF/formspubs/tspbk02.pdf).

PARTIAL WITHDRAWAL AND NEW FLEXIBILITY

Q If I already have taken a partial withdrawal (either in-service or post-separation), would that prevent me from taking advantage of the expanded flexibility provided by the TSP Modernization Act of 2017 to take more partial withdrawals in the future?

A Once the new rules go into effect, you will be allowed to take advantage of the expanded flexibility, including additional partial withdrawals. This was one of the options that many plan participants have been wanting for years. For more

TRANSFERING MONEY BACK TO TSP

Q I have separated from federal service. If I already have transferred my entire Thrift Savings Plan (TSP) account to an Individual Retirement Account (IRA), will I be allowed to transfer money back to TSP once these new rules are implemented in the TSP Modernization Act of 2017?

A No. If you already have closed your TSP account by transferring 100 percent of your balance to an IRA, there is nothing in the new legislation that would allow you to reopen your TSP account to receive any transfers from a traditional IRA or eligible employer plan. If you had left at least $200 in your vested account balance, this could have kept your TSP account open and available for these transfers using the TSP-60, "Request for a Transfer Into the TSP.” However, if you return to federal service under a position that allows you to contribute to TSP, you could then use the TSP-60 form to make these qualified transfers back into TSP.

CHOOSING BETWEEN TSP AND ROTH BALANCE

Q Most of my TSP account is held as traditional TSP savings, as taxes on my contributions are tax-deferred until I take a withdrawal. Some of it is held as Roth TSP savings, in which I paid taxes on my contributions but withdrawals will be tax-free. Once these new options are implemented in the TSP Modernization Act of 2017, will I be able to choose between my traditional and Roth balances when I exercise my withdrawal options?
To some, sunglasses are a fashion accessory... But When Driving, These Sunglasses May Save Your Life!

Drivers’ Alert: Driving can expose you to more dangerous glare than any sunny day at the beach can... do you know how to protect yourself?

The sun rises and sets at peak travel periods, during the early morning and afternoon rush hours and many drivers find themselves temporarily blinded while driving directly into the glare of the sun. Deadly accidents are regularly caused by such blinding glare with danger arising from reflected light off another vehicle, the pavement, or even from waxed and oily windshields that can make matters worse. Early morning dew can exacerbate this situation. Yet, motorists struggle on despite being blinded by the sun’s glare that can cause countless accidents every year.

Not all sunglasses are created equal.
Protecting your eyes is serious business. With all the fancy fashion frames out there it can be easy to overlook what really matters—the lenses. So we did our research and looked to the very best in optic innovation and technology.

Sometimes it does take a rocket scientist.
A NASA rocket scientist. Some ordinary sunglasses can obscure your vision by exposing your eyes to harmful UV rays, blue light, and reflective glare. They can also darken useful vision-enhancing light. But now, independent research conducted by scientists from NASA’s Jet Propulsion Laboratory has brought forth ground-breaking technology to help protect human eyesight from the harmful effects of solar radiation light. This superior lens technology was first discovered when NASA scientists looked to nature for a means to superior eye protection—specifically, by studying the eyes of eagles, known for their extreme visual acuity. This discovery resulted in what is now known as Eagle Eyes®.

The Only Sunglass Technology Certified by the Space Foundation for UV and Blue-Light Eye Protection. Eagle Eyes® features the most advanced eye protection technology ever created. The TriLenium® Lens Technology offers triple-filter polarization to block 99.9% UVA and UVB—plus the added benefit of blue-light eye protection. Eagle Eyes® is the only optic technology that has earned official recognition from the Space Certification Program for this remarkable technology. Now, that’s proven science-based protection.

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That’s two pairs to protect your eyes with the best technology available for less than the price of one pair of traditional sunglasses. You get a pair of navigators with stainless steel black frames and the other with stainless steel gold, plus one hard zipper case and one micro-fiber drawstring cleaning pouch are included. Keep one pair in your pocket and one in your car.

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Receive the Navigator™ Gold Sunglasses (a $59.95 value) FREE! just for trying the Navigator™ Black Sunglasses.

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Navigator™ Black Stainless Steel Sunglasses
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Study by the National Highway Traffic Safety Administration (NHTSA) show that most (74%) of the crashes occurred on clear, sunny days.

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Questions & Answers

A Yes. In addition to the changes made by the new law, the Federal Retirement Thrift Investment Board (FRTIB) also is adding the ability to specify how much of your withdrawal should come from your Roth TSP balance and how much should come from your traditional TSP balance. Current rules require that withdrawals are made proportionally from each balance.

How much life insurance do I have?

Q I'm retired. How do I find out how much life insurance coverage I have under Federal Employees' Group Life Insurance (FEGLI)?

A If you're an annuitant, the Office of Personnel Management (OPM) retirement office is the only office with access to your FEGLI information. There are several ways to access this information.
- Log on to Retirement Services Online to view and print a Verification of Life Insurance (VOLI). This will show which types of FEGLI coverage you have, amount of coverage before reduction, post-65 reductions, and amount of coverage after reductions are complete (www.servicesonline.opm.gov).
- To receive your VOLI by mail, email retire@opm.gov or call 888-767-6738 weekdays from 7:40 a.m. to 5 p.m. ET. We recommend calling early in the morning or late in the afternoon when the lines are less busy. Have your retirement claim number (CSA/CSF) or Social Security number handy. FEGLI beneficiary records are not available online. To change your FEGLI life insurance beneficiaries, complete the SF 2823 form and mail it to OPM’s Retirement Office at the address on p. 3 of the form: www.opm.gov/forms/pdf_fill/sf2823.pdf.

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Home Improvement that actually improves your LIFE!

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Its small “footprint” and self-contained lift mechanism adds convenience and value to your home and quality to your life. It’s called the Easy Climber® Elevator. Call us now and we can tell you just how simple it is to own.

For many people, particularly seniors, climbing stairs can be a struggle and a health threat. Some have installed motorized stair lifts, but they block access to the stairs and are hardly an enhancement to your home’s décor. By contrast, the Easy Climber® Elevator can be installed almost anywhere in your home. That way you can move easily and safely from floor to floor without struggling or worse yet… falling.

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WILL THE RMD BE ELIMINATED?

Q Does the TSP Modernization Act of 2017 eliminate the IRS required minimum distribution (RMD) once I’m separated from federal service and have reached age 70-1/2?

A No. As this is IRS law and not specific to the TSP, this rule will still be in effect once separated from federal service. Your required minimum distribution is the minimum amount you must withdraw from your account each year once you have retired and reach age 70-1/2.

CORRECTION

In the February 2018 issue of narfe magazine (p. 17), the answer to the “Retiring by Age 50” question in the Q&A should have shown 1 percent instead of 1.1 percent.

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.

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In the February 2018 issue of *narfe* magazine (p 18), the “Focus on Federal Benefits” section of the Q&A column provided details on the Civil Service Retirement and Disability Fund (CSRDF). As a federal employee with Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retirement coverage, the deductions you have withheld from your federal civilian pay for the CSRDF are withheld by the agency payroll office on a post-tax basis, which means it doesn’t lower your taxable income while you are working. (This is unlike deduction contributions to the Thrift Savings Plan (TSP) and flexible spending accounts as well as Federal Employees Health Benefits (FEHB) premiums, which are usually withheld on a pretax basis.)

Additional post-tax contributions to the CSRDF may be made through deposits/redeposits for non-deduction/refunded federal service and/or CSRS Voluntary Contributions. The amount of these deductions/contributions are totaled by the Office of Personnel Management (OPM) during the adjudication of your retirement from federal service, and this total amount will be included in the initial retirement documentation you receive from OPM. In addition, you will receive a Form 1099-R from OPM each January, which is used for filing the previous year’s tax return (refer to Box 9b). Annuitants receive CSA 1099-R forms and survivor annuitants receive CSF 1099-R forms.

Uncle Sam doesn’t tax you on the same money twice, so it’s important to know how much of your annuity from OPM is tax-free each year and how long it will remain tax-free. For many annuitants, OPM computes the taxable amount of your annuity and makes this available on Form 1099-R in Box 2a, and you simply use this figure when reporting your taxable income. Keep in mind (as explained further below) that it’s up to you to know when this reduction in taxable income no longer applies. You can only use this reduced amount on your tax return until you have recouped your contributions dollar for dollar.

However, if the taxable amount of your annuity on 1099-R, Box 2a, is marked as “Unknown,” this means that OPM did not calculate the tax-free portion of your annuity, and it is your responsibility to do so.

The following are the most common reasons why OPM does not calculate the tax-free portion of your annuity:
- You have a disability retirement.
- You retired prior to November 19, 1996.
- You have CSRS Voluntary Contributions.
- Your former spouse receives a portion of your annuity pursuant to a court order.
- Your case has not been finalized and you are in interim pay status.
- You have survivor benefits payable; and/or,
- Your case is with the Office of Workers Compensation.

If 1099-R, Box 2a, annuity is marked as “Unknown,” OPM refers you to IRS Publication 721, “Tax Guide to U.S. Civil Service Retirement Benefits,” and provides you with a tax-free calculator that is simple to use. However, if you weren’t aware of this, and you have been reporting the amount of gross distribution from Box 1 as your taxable income, then it’s possible that you may have been paying too much in taxes.

If you have been doing this, the IRS allows you to amend only the last three tax returns, but there’s nothing wrong with reducing the taxable amount moving forward until you have recouped your contributions dollar for dollar. Just be sure to track this.

When Box 2a is marked as “Unknown,” you need to calculate the tax-free portion of your benefit so you can subtract that from the amount you received in Box 1. The easy-to-use tax-free calculator on OPM’s website is at https://apps.opm.gov/tax_calc/index.cfm. If someone else prepares your tax return for you, refer them to this online calculator as well as IRS Publication 721 (www.irs.gov/pub/irs-pdf/p721.pdf).

As previously mentioned, you are eligible to claim this tax-free income only until your total tax-free benefits claimed equal your retirement contributions (from Box 9b). After that, all your benefits are taxable. For an example, see the sidebar on p. 25.

Keep in mind that there are some scenarios that OPM’s
Using The OPM Tax-Free Calculator

The following example, with a federal retiree we’ll call “John,” shows how the OPM calculator (https://apps.opm.gov/tax_calc/index.cfm) can be used to compute the tax-free portion of a federal retirement benefit.

1. John retired from federal service a few years ago at the end of December 2007 for reasons other than disability, so his annuity commenced in 2008.
2. His total employee contribution to the CSRDF (from Box 9b) was $25,000.
3. His date of birth was 12/1/1947.
4. He elected a survivor benefit for his spouse who was born on 4/2/1952.
5. When filing his tax return this year, using the data above and OPM’s tax-free calculator, John can reduce the amount of annuity distributed from OPM (Box 1) by $833.28 when reporting his taxable income from 2017.

How many years can John continue to reduce his taxable income from OPM?

6. $25,000 divided by $833.28/year equals a figure slightly above 30.
7. He can continue to reduce his taxable income by this amount for just over 30 years. At this point, he will have recouped his contributions dollar for dollar and his annuity distributed from OPM after that would be fully taxable.
8. Because John’s annuity commenced in 2008, and he has been computing this properly each year, this reduction in taxable income will no longer apply to his annuity after 2038. A worksheet in IRS Publication 721 is available to track this from year to year.
9. However, if he had not been reporting this properly, and doesn’t desire to amend his last three tax returns, he could start with the 2017 tax return and continue doing so through 2047. Refer to the main story to understand what happens in the event John doesn’t live to his 100th birthday.

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tax-free calculator is unable to compute. If you encounter this situation, you or your tax advisor can refer to IRS Publication 721 and worksheets for details.

If you die before claiming the tax-free amount equal to your retirement contributions, your spouse can claim that same amount, until the total you both claim equals your retirement contributions. If you die with no survivor benefits payable, and you have not claimed tax-free income equal to your retirement contributions, your estate can claim the remaining tax-free amount on your last income tax return.

Although federal benefits specialists at NARFE’s Federal Benefits Institute can assist you with understanding how to use OPM’s tax-free calculator, NARFE cannot provide tax advice. If you need additional tax preparation assistance, contact the IRS toll free at 800-829-1040 to speak with an agent who can provide free tax guidance.

—BY JAMES MARSHALL, DEPUTY DIRECTOR, FEDERAL BENEFITS INSTITUTE
Cover Story

PAY-FOR COMING TO
Should federal employees’ pay depend on assessments of their performance?

Among the Trump administration’s many ideas for improving performance and accountability in the federal civil service are to more directly tie compensation to performance. Among the most likely vehicles to do so would be to move from a civil service pay system, in which employees slowly move across through the General Schedule (GS) through steps, to a more flexible pay band system, in which an employee’s compensation and the potential for advancement would depend on performance.

Decades of efforts to implement pay-for-performance in a variety of federal agencies have proceeded haltingly and, many say, have yielded in many cases mixed and/or unclear results.
An Initiative Underway
The president’s fiscal year 2019 (FY19) budget proposal, released February 12, affirmed the administration’s support for tying federal civil service pay to performance. Accompanying the proposed budget was an Analytical Perspectives document released by the Office of Management and Budget (OMB) which noted:

This administration believes in pay-for-performance. The existing federal salary structure rewards longevity over performance. This is most evident in the tenure-based “step-increase” promotions that white-collar workers receive on a fixed, periodic schedule without regard to whether they are performing at an exceptional level or merely passable (they are granted 99.7 percent of the time). The budget proposes to slow the frequency of these step increases, while increasing performance-based pay for workers in mission-critical areas.

The budget took a step in that direction by proposing an across-the-board federal employee pay freeze for FY19. If enacted, that step could arguably be interpreted as a move toward pay-for-performance, given a larger percentage of compensation increases during that period would be individual and performance-based, rather than across the board. The proposed budget also includes a $1 billion workforce fund with the ability to dole out extra awards. It is designed to seed innovative management practices “to replace the across-the-board pay raise that provides federal employees with increases irrespective of performance with targeted pay incentives to reward and retain high performers and those with the most essential skills,” according to a 2019 Budget Fact Sheet. Ultimately, the nation’s budget will be determined by Congress and changes to many aspects of within-grade step increases would take congressional legislation because they are fixed by federal law. Still, updates to federal regulations or interpretation of the law by individual agencies or by the Office of Personnel Management (OPM) could provide agencies with more flexibility to make changes related to pay-for-performance sooner. They could, for example, raise the level of performance necessary to receive a within-grade step increase by an agency head adjusting what they deem an acceptable level of competence to allow such increases, noted one senior federal employee association executive.

Meanwhile, the U.S. Department of Defense (DOD), which in 2010 withdrew an earlier pay-for-performance effort, is in the middle of a large workforce performance management reform program that features performance-related compensation elements.

A Long History and Strong Opinions
Some major pay-for-performance efforts, such as those implemented more than a decade ago by the DOD and the Department of Homeland Security (DHS), were discontinued in the face of union opposition and allegations of favoritism and race and gender discrimination. On the other hand, other pay-for-performance efforts, such as those of certain DOD units, including the National Geospatial-Intelligence Agency (NGA) and DOD’s Acquisition Demonstration Project (AcqDemo), are touted by many as longstanding, successful models worthy of emulation.

Many federal agency leaders and federal workforce consultants express support for pay-for-performance as a step that can better incentivize high-performance, if properly executed. “It is important that organizations make distinctions between high performers and everyone else, whether that’s through compensation or other means,” says Ronald Sanders, recently appointed by President Trump as chairman of the Federal Salary Council. He notes that his comments reflect his
own views and not necessarily those of the Trump administration or the Federal Salary Council. Sanders, a former senior federal agency HR executive and consultant and currently director of the School of Public Affairs at the University of South Florida, adds, “If you don’t make those distinctions, the high performers put less into their jobs or leave, figuring ‘why should I put more effort and thought into my work if it is not recognized.’ ”

Others also support pay-for-performance. “The Federal Managers Association (FMA) supports pay-for-performance if it can be properly implemented,” says Renee Johnson, FMA president. “We still need more information to see if it can be implemented at an individual agency level before determining if it is the right choice for widespread implementation.” Senior Executives Association President Bill Valdez also notes that his organization supports pay-for-performance as part of larger federal workforce reforms.

“Carrots and Sticks”

Many pay-for-performance constructs are designed to allocate the current 15 GS grades into five or six pay bands (see chart on p. 34). Instead of the current GS system, with step-by-step progression within a given grade and a defined salary at each step, employee compensation within pay bands varies more within each grade, with pay increases within such bands and advancement to the next grade dependent upon performance.

It is widely agreed that a prerequisite for a successful pay-for-performance program is a good performance management system, in which position expectations, as well as criteria and a process for measuring performance against such expectations, are clearly defined.

Indeed, the performance management component is often the heavy lift for instituting pay-for-performance, requiring a determination of the relative ratings of disparate employees, sometimes in different functions. The actual execution of pay-for-performance that follows is often a relatively straightforward matter, with disbursement of a fixed pool of funds in a manner closely tied to those ratings.

Pay-for-Performance Efforts

NGA’s pay-for-performance program, among the most widely praised, began in 1999 and includes all of its approximately 10,000 civilian employees.

Annual performance evaluations play a significant role in determining the amount of salary increase an employee will receive within a pay band. Separate from salary adjustment, top NGA
employees can also be recognized with annual bonuses based primarily on their performance rating, in addition to awards throughout the year. An annual promotion process determines those employees who move to a higher band.

Rigor to ensure ratings and resulting compensation for performance is fair is built in at various levels, says Ellen Ardrey, NGA's associate director for support. NGA supervisors make rating decisions after receiving approval by reviewing officials. However, panels, usually composed of supervisors and managers, determine performance-based salary increases and bonuses. To compute salary increases, the panel members rely on pre-established business rules, which are published for the workforce in advance, and a spreadsheet that uses a mathematical algorithm.

The current NGA performance management process features continued examination of design, execution and results of the merit-based system. This consists of an annual review of all the facets of the system and a semiannual comprehensive evaluation, including employee surveys, targeted interviews and focus groups. The distribution of ratings and financial rewards are analyzed for possible unintended impacts. The outliers and exceptions are scrutinized as well as the justification for larger bonus awards. The results are approved by the agency director in consultation with the subordinate organizational heads. A summary of the results are then made available to the workforce for transparency.

**Leadership and management must have the commitment to stay the course.**  
—ELLEN ARDREY

Implementing pay-for-performance has not been easy at NGA and likely will not be easy at any agency, Ardrey says. “Leadership and management must have the commitment to stay the course to give a new pay-for-performance, or any system, a chance to succeed,” Ardrey says. “That means a full-on commitment to two or three complete cycles, likely years, before final decisions.”

**Expansion Setbacks**

There have been considerable agency retreats from past pay-for-performance efforts. From 2006 to 2009, 225,000 civilian DOD workers participated in the National Security Personnel System (NSPS), which based salaries and annual salary adjustments upon supervisors' assessments of employee performance. NSPS also granted managers flexibility on job classification, hiring, assignments, promotion, tenure and performance management. The program was discontinued after data on salaries, performance ratings and bonuses showed marked advantages to being white and male and working in close geographic proximity to the Pentagon in Arlington, VA.

“It was not surprising that even in its brief three-year reign, NSPS damaged the federal government’s excellent record of internal equity on race and gender,” says AFGE’s Simon in her testimony. A DHS pay-for-performance system was similarly curtailed in 2008 after adverse court rulings.

Many HR experts say that if pay-for-performance cannot be implemented successfully for managers, there is little hope for doing so for rank-and-file employees. An obvious model for pay-for-performance is the Senior Executive Service (SES), the corps of senior civil service executives one rung below political appointees. The SES relies upon bonus pools as a significant portion of such executives’ compensation, generally five to 20 percent of pay, and special awards of up to 35 percent of base pay, according to OPM data. Still, the SEA's Valdez and others have said that the vision of the SES as a performance- and compensation-driven body has fallen short of legislative expectations. This is due in part to an insufficient
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level of pay and bonus pools for senior executives when compared to the private sector, and in part due to other factors, such as insufficient mobility of SES executives between agencies, says Valdez.

**Continuing Efforts**

Many agencies’ HR leaders are bullish on pay-for-performance and continue to try to implement and expand its use.

Pay-for-performance at the U.S. Securities and Exchange Commission (SEC) has been deployed only to non-union-represented personnel, under a separate pay plan approved by OPM. It covers roughly 1,000 managers and staff, which comprise about 25 percent of the SEC’s total workforce, says Lacey Dingman, SEC chief human capital officer.

Under the new program, instituted in 2014, those employees receive base pay compensation within a range dependent on their experience, background, and work they will perform and the market for the position, with salary increases awarded based upon performance ratings. In addition, they can receive performance-based awards of 1 percent to 1.5 percent of base salary, with offices and division each having their own pools to award individuals based on merit. Further expansion of pay-for-performance has begun with the development of a new performance management system instituted two years ago, Dingman says.

Dingman says pay-for-performance elements is one of a host of HR reforms that have contributed to improved SEC Federal Employee Viewpoint Survey ratings and ratings in the Partnership for Public Service’s Best Places to Work rankings since the low ratings the agency received in the years immediately following the 2008-2009 financial crisis. She adds that pay-for-performance is particularly well-suited to the composition of the SEC’s workforce.

“I think we are different from many other agencies in that many of our employees are from the private sector and are used to pay-for-performance and receiving bonuses,” Dingman says. “Many new employees are disappointed that they don’t get more. So our work culture is more accustomed to pay-for-performance.”

Dingman says that the SEC would like to expand the pay-for-performance construct to bargaining unit personnel and has raised the topic with union representatives.

“What we have learned since 2014 is that you cannot underestimate the importance of a performance management system,” Dingman says. “If there is no buy-in and trust that management will be fair and true in their ratings, employees will be under-motivated and distrust the system.”

As for DOD’s latest performance management initiative, the Defense Performance Management and Appraisal Program (DPMAP) is an agency-wide performance management program that links individual performance to DOD values and organizational mission. Phased implementation of DPMAP began on April 1, 2016, and is scheduled to continue through the end of fiscal year 2018. The DPMAP includes a three-level rating pattern (outstanding/fully successful/unsuccessful). Currently, more than 400,000 civilian employees are covered by the program, according to the DOD.

“*Our work culture is more accustomed to pay-for-performance.*”

— LACEY DINGMAN

Unlike the previous National Security Personnel System (NSPS) program, DPMAP was developed in coordination and with the support of some federal unions, including the AFGE. A December 2017 DPMAP memorandum of agreement between the DOD Defense Logistics Agency subunit and AFGE implementing DPMAP for that agency calls for incentive awards to be distributed “in a way that makes meaningful distinctions in
levels of performance based on the employee’s rat-
ing of record.”

**Challenges for Pay-for-Performance**

As noted, a prerequisite for the success of pay-
for-performance programs is a good performance
management system, in which the position’s
expectations, as well as criteria for measur-
ing performance against such expectations, are
clearly defined.

Some fear that pay-for-performance will be
used as a cudgel to force down employee ratings
and compensation for those on the wrong end of
a curve, even if they are performing adequately.
Indeed, Sanders notes that imposing a curve too
rigidly can yield problematic results. “If 40 mem-
bers of a small unit all do truly outstanding work,
some should not be forced downwards to facilitate
creation of a curve,” Sanders says.

There are solutions to such challenges, Sanders
notes. The pool of employees that are reviewed can
be expanded, at which point, he says, statistical
norms tend to exert themselves and a performance
curve can be developed.

A good pay-for-performance system also
requires employees to have sufficient control over

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ALIGNING PAY TO SALARY BANDS

The National Geospatial-Intelligence Agency’s (NGA) Total Pay Compensation and its associated NGA Performance Management System has five salary bands that generally align to the General Schedule (GS) as follows:

**BAND 1** covers entry level Administrative and Technical occupations and run from what had been GS-1 and to the top of GS-7.

**BAND 2** is essentially for employees in developmental positions in Professional Occupations and in full-performance Administrative and Technical occupations, beginning at GS-7 and extending to the top of GS-10.

**BAND 3** is the full-performance work level for Professional Occupations and the senior level for the Administrative and Technical occupations, starting at GS-11 and running through GS-12.

**BAND 4** is the senior work level for some supervisors and select subject matter experts and encompasses GS-13 and 14. It is also the top band for the Administrative and Technical Occupations.

**BAND 5** is the expert work level reserved top for managers and experts and runs the entire GS-15 salary range.

*Source: NGA Data*

their employment activities, says Howard Risher, a federal pay consultant. “Pay-for-performance doesn’t make any sense at all if the employee can’t make decisions,” Risher says.

In addition, metrics can sometimes be difficult to generate and can work against a good pay-for-performance system. “It’s not easy to measure knowledge work or collaborative work,” adds Robbie Kunreuther, a federal personnel consultant. “When I was in federal government, I was a labor relations specialist. How would you measure success for that? The same is true for a project engineer working on a team.”

There is also the question of whether pay is the right carrot for federal employees. Many interviewed say that rank-and-file federal employees are likely to be less motivated by pay than private-sector equivalents or their federal managers and more motivated by other factors, such as achieving an agency’s mission.

Even if that is the case, however, Valdez, Sanders and others note that there may be other carrots that would incentivize federal employees, such as plum assignments, opportunities for further training and rotations, as well as various forms of public and/or direct recognition from agencies and their managers.

**Next Steps**

More significant moves to deploy pay-for-performance could require federal legislation. There is at least one piece of legislation introduced in the House (H.R. 3257) by Todd Rokita (R-IN) that would take steps to move the government in that direction by prohibiting an employee from receiving an increase in annual rate of pay if the
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employee did not receive at least a score of 4 or 5 out of 5 (or an equivalent rating with respect to a performance appraisal system that does provide for such a scoring system) on the employee’s latest performance review.

On the other hand, many agencies already have received considerable authority to implement pay-for-performance elements, including through agency specific legislation, such as the DOD through the 2010 Defense Acquisition Authorization Act.

Valdez says more scrutiny of what has and has not worked in the various agency pay-for-performance demonstration projects to date would facilitate evaluation of when pay-for-performance makes sense and how to proceed. “We need rigorous evaluations of those demonstration projects and to see what has and has not worked,” Valdez says. “I have not seen that done yet.”

Worth the Effort?
More fundamentally, some question whether pay-for-performance is worth the considerable effort to design and maintain such a program. A 2010 National Academy of Public Administration report on one pay-for-performance expansion noted that among the arguments against such programs: “Most (performance-based compensation) plans share two attributes: They absorb vast amounts of management time and resources, and they make everybody unhappy.”

Pay-for-performance may not necessarily be appropriate for all members of the civil service, Sanders noted. “Pay-for-performance should not be implemented civil-service wide,” he says. “I am convinced that some jobs and grade levels are amendable to pay-for-performance and some are not.”

Highly competitive occupations are a key one where they make sense, Sanders says. “If we don’t find ways to recognize top performers, particularly in those hypercompetitive occupations like cybersecurity, we will lose them, so we must find a way.”

Opponents to pay-for-performance claim that there are already enough carrots and sticks at managers’ disposal through existing HR and compensation flexibilities approved by Congress.

Others say that while further implementation of pay-for-performance constructs would likely be valid if handled responsibly, rhetoric that has accompanied recent steps in that direction have included polemics on employee performance that will complicate such efforts.

“The whole discussion of pay-for-performance has been poisoned by the associated discussion on firing federal employees and using pay-for-performance as a way to cull the herd, as it has been characterized in the House,” says Valdez. “SEA does believe in pay-for-performance and removing poor performers, but we need to reframe the debate as one on the competencies that federal government needs to manage mission and recruit and maintain a 21st century workforce.”

—DAVID TOBENKIN IS A FREELANCE WRITER BASED IN THE GREATER WASHINGTON, D.C. AREA.
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Each year, NARFE produces the State Tax Roundup to provide members with useful information on every state’s tax treatment of federal annuities and retirement income. This comprehensive guide can assist you in understanding your tax liability in retirement and can help make sure that you are not missing out on any potential tax breaks.

NARFE meticulously examined each state’s tax code and placed relevant information into our easy-to-read roundup. We hope you will use this information during this tax season and share it with your fellow federal retirees so they can see another example of how NARFE is working for them. However, NARFE cannot provide tax advice. If you need tax assistance, contact the IRS toll free at 800-829-1040.

Information from the State Tax Roundup can be used for a variety of purposes, such as comparing your state’s tax treatment to others. It can be informative for those considering relocating in retirement. Taxes are just a small piece of the puzzle when deciding to relocate, but it is helpful information for retirees to know when living on a fixed income.
Are You Considering Relocating?

Fresh from the workforce and looking forward to their well-deserved next stage in life, new retirees may be thinking about making a move to a new state. There are several factors that need to be taken into account before taking the jump, but for many retirees, living securely off their retirement income is an important aspect that weighs heavy on their decision. Every state has its pros and cons for retirement, but there is one factor that retirees should give some thought to: taxes.

Nearly all states treat your retirement income differently, whether it’s special tax treatment of your federal annuity, Social Security, or other types of income such as withdrawals from your investment accounts. Income tax often comes to mind first, but other types of taxes can add up, such as sales tax, property tax, estate tax and inheritance tax. Don’t forget about local taxes!

Take a look at NARFE’s State Tax Roundup (p. 42) for your state so you can get the facts. If you delve into the information, you will see the interesting and different ways that states tax federal retirees. It may even get you thinking. Just remember, there are several factors to take into account when deciding to relocate, with taxes just being a small part, so make sure you have a strong understanding of your wants and needs during retirement before relocating.

Take a Look at Your Situation

Does it make sense to relocate? Have you considered all the aspects associated with moving and not just the costs? Does the location you’re considering check all of the boxes on your list of considerations, such as access to quality healthcare, entertainment, proximity to loved ones and more?

Once you’ve determined that, it’s important to continue to be analytical and to take a look at your retirement income. Understanding your income, and the tax implications that come with it, can make an eventual choice easier.

How much is your income and from where is it coming? Is it mainly through an annuity – like many Civil Service Retirement System (CSRS) retirees – or is it split between Thrift Savings Plan (TSP) or Individual Retirement Account (IRA) withdrawals, Social Security and an annuity? Do you plan on owning a home or renting? What about other things like potential investment properties, and more? Make sure you take a careful approach to ensure that you’re not missing anything.

Completing a full assessment of your retirement income is not always easy, but fortunately there are experts in the field. If you’re thinking about making a move, consider consulting a financial advisor to determine if it makes financial sense. Remember, tax situations can change, so making a tax-driven move without a full assessment to take into account other factors can be perilous.

How the State Tax Roundup Can Help

While it is easy to assess states with no income tax, some retirees might find that states which have income taxes may have exemptions and deductions that greatly reduce their overall tax liability. As an example, let’s say you’re taking a look at moving to a state that is hypothetically thought to have a high tax burden. Using NARFE’s State Tax Roundup, you might quickly realize that there are many exemptions and deductions available to you. In your research, pay careful attention to other taxes like sales and property. Also keep in mind that states with lower tax revenue may have limited social services.

There are many states that exempt income from Social Security and income from qualified employee benefit plans, such as a federal government plan. There are also many states that exempt income from 401(k) plans and from traditional and Roth IRAs. You might even find that some states offer homestead exemptions that can help reduce property taxes.

States with no income tax can be tax-friendly for retirees, but take the time to consider your total tax liability from all of the various taxes, as well as other factors like proximity to family and healthcare access.
Let’s Mention Some States
Now it’s time to take a look at the long list of states and point out some favorable tax conditions. This isn’t a tell-all list, but rather a broad overview, so NARFE members should make it a point to dig deeper into the State Tax Roundup.

There are seven states with no personal income tax and two more that are close to it. If you’re looking to avoid paying state income tax, you might want to take a look at Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming.

Tennessee and New Hampshire taxes are similar to this category, with income tax levied on only interest/dividend income past a certain threshold. However, be sure to check out the level of property and sales tax in those states.

Did you know that outside of those states listed above, 28 states plus the District of Columbia don’t tax Social Security? A few others don’t tax Social Security dependent on your adjusted gross income. That’s a good break for many federal retirees, but for those under CSRS this may not always matter. That being said, there are several states that exempt the total amount of civil service annuities and others with similar exemptions.

Alabama, Hawaii, Illinois, Kansas, Louisiana, Massachusetts, Mississippi, New York and Pennsylvania exempt income from your civil service annuity. In addition, Kentucky, Michigan, North Carolina, Oklahoma and Oregon exempt certain federal civil service annuities from taxation depending on the taxpayer’s age or dates of government service. Be sure to take a look at the roundup to get the full details of those exemptions.

If you find that you are living outside a state that exempts your federal annuity from taxes, then it might be worthwhile to determine if your state offers any partial exemption. Many states offer some exemption that could make a big difference when it comes time to pay your taxes.

Even if the state you’re thinking about wasn’t mentioned under one of these broader categories, you might still find that favorable tax decisions exist that are deserving of high praise.

What Next?
Not satisfied with your state’s taxation of your federal benefits? Do something about it. NARFE federations have led the charge to change their state tax code. Opportunities exist in many states to amend the tax code in favor of federal benefits. Take a look at Indiana, for example. In 2015, NARFE members successfully advocated for a provision that created a $16,000 deduction for federal retirees and survivors. As you can see in the State Tax Roundup, taxpayers over the age of 62 can deduct up to $16,000 of a federal civil service annuity minus the total amount of Social Security benefits.

This change in the law came from the hard work of NARFE members in the state. The Indiana Federation took a targeted approach through emails and developed relationships with state legislators. They even went to the State House to meet with individual lawmakers. Their work paid off.

Tax wins have also taken place throughout the country as well. Federal retirees have seen tax changes in New Jersey, Kansas and Missouri, just to name a few. This goes to show that NARFE members can enact change on the state level.

Be sure to keep an eye out on taxation disparities in the State Tax Roundup. As an example, you might find that your state is treating Social Security benefits differently from federal annuities. If you are a CSRS retiree, this may be a big deal, and spur you into taking action.

Raise awareness within your chapter and among your federation and contact the NARFE Advocacy Department at advocacy@narfe.org so we can assist in creating a grassroots movement. NARFE members have proven that they are up to the challenge and the Advocacy Department looks forward to working with you.

Finally, NARFE is here as a resource and advocate for federal retirees and we hope you find the information in the State Tax Roundup useful. If you have questions, let NARFE know so we can assist you.

—ROSS APTER IS NARFE’S ADVOCACY ASSOCIATE.
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*Your out-of-pocket costs may vary depending on plan benefits, eligibility, deductible, co-insurance and model of device chosen. This is not a guarantee of coverage or payment. Benefit is not available through all insurance plans. Please consult your plan for coverage details.*
NEW HAMPSHIRE: Taxes interest/dividend income at 5% if it exceeds $2,400 (single) or $4,800 (couple). $1,200 exemption for residents age 65+.

TENNESSEE: Taxes certain interest/dividend income at 6% if it exceeds $1,250 (single) or $2,500 (joint filer). Individuals age 65+ have additional means-based exemption (see p. 47).

1 New Hampshire: Taxes interest/dividend income at 5% if it exceeds $2,400 (single) or $4,800 (couple). $1,200 exemption for residents age 65+.

2 Tennessee: Taxes certain interest/dividend income at 6% if it exceeds $1,250 (single) or $2,500 (joint filer). Individuals age 65+ have additional means-based exemption (see p. 47).


MICHIGAN: Full exemption only applicable to taxpayers born before 1946. See p. 44 for taxation of federal (and other) pension income for taxpayers born in 1946 and later.

NORTH CAROLINA: Annuities not taxed if the individual had five years of federal government service as of Aug. 12, 1989. If otherwise, see p. 46.

OKLAHOMA: CSRS annuities excluded from taxation. Taxpayers with annuities with both FERS and CSRS components may exclude the portion attributable to CSRS service.

Other Exemptions

ALABAMA: SS, federal retirement, military retirement and state pension income are exempt. Income from all defined-benefit pension plans is exempt. Income on accounts like an IRA or 401(k) will be taxed as regular income.

ARIZONA: SS is exempt. Up to $2,500 total of military, civil service, and Arizona state and local government pensions are exempt. Additional personal exemption for all residents age 65+.

ARKANSAS: SS is exempt. Exempts up to $6,000 in federal retirement, military, in-state and out-of-state state or local government and private pension income. IRA distributions can be included as part of the exemption if the taxpayer is age 59 1/2+. Out-of-state government pensions also qualify for the exemption.

CALIFORNIA: SS is exempt. Additional $114 personal exemption for residents age 65+. All private, public and military pensions are taxed.

COLORADO: $24,000 pension/annuity exemption for all taxpayers age 65+. $20,000 pension/annuity exemption for all taxpayers between the ages of 55 and 64. Exemption applies to SS and other qualifying retirement income (including federal civil service annuities, military retirement and all out-of-state pensions.)

CONNECTICUT: SS is exempt if federal AGI is below $50,000 (if single) and for joint filers with AGI of $60,000 or less. Beginning in tax year 2015, exempts 100 percent of federally taxable military retirement pay. All out-of-state government and federal civil service pensions are fully taxed.

DELAWARE: SS is exempt. Taxpayers age 60+ may exclude $12,500 of investment and qualified pension income. (including federal civil service annuities, military and out-of-state government pensions) and qualify for an additional tax credit of $110. Taxpayers under age 60 may exclude $2,000. Taxpayers age 65+ are entitled to an additional standard deduction of $2,500 (if not itemizing). Single or MFS taxpayers age 60+ as of Dec. 31, 2015, or totally disabled, may exclude $2,000 if earned income is less than $2,500 and AGI is $10,000 or less. If MFJ and both spouses are age 60+ as of Dec. 31, 2015, or totally disabled, may exclude $4,000 if earned income is less than $5,000 and AGI is $20,000 or less.

DISTRICT OF COLUMBIA: SS is exempt. For taxpayers age 62+, DC or federal government survivor benefits are exempt. Other retirement income is not exempt. State government and public pensions are taxed. A deduction of up to $3,000 is provided on all income from a public pension. Extra personal exemption on income tax.

GEORGIA: SS is exempt. Taxpayers who are age 62-64, or permanently and totally disabled regardless of age, may exclude $35,000 of retirement income. For taxpayers age 64+, the retirement income tax exclusion is $65,000. Retirement income includes income from pensions and annuities, interest income, dividend income, net income from rental property, capital gains income and income from royalties. Up to $4,000 of the maximum allowable exclusion may be earned income.

HAWAII: SS is exempt. Federal retirement, military retirement, state or county retirement system pension
income, and qualifying distributions from employer-funded pensions are exempt. Out-of-state government pensions are exempt. Additional personal exemption of $1,144 per person age 65+.

IDAHO: SS is exempt. Retirement benefits deduction available for CSRS annuitants who established CSRS eligibility prior to 1984, who are age 65+, or 62+ and disabled, in the amount of $31,668 (if single) or $47,502 (MFJ) minus SS and RR received. Deduction expanded beginning in tax year 2015 to include workers under the Foreign Service Retirement and Disability System (FSRDS). Retirement benefits deduction also available for military retirees. Persons using MFS status are not eligible for the retirement benefits deduction. Extra standard deduction for persons age 65+.

ILLINOIS: SS and income from any qualified employee benefit plan are exempt (including federal government plans). Pension or retirement savings accounts like 401(k) plans, an IRA, or a traditional IRA that has been converted to a Roth IRA are exempt. Extra personal exemption for persons age 65+.

INDIANA: SS is exempt. Taxpayers age 60+ may exclude $5,000 of military retirement income. Taxpayers age 62+ may deduct up to $16,000 from a private pension and retirement benefits deduction also available for military retirees. Persons using MFS status are not eligible for the retirement benefits deduction. Extra standard deduction for persons age 65+.

IOWA: SS is exempt. Beginning in 2015, military retirement pay is exempt. Taxpayers age 55+ may exclude up to $6,000 (if single) or $12,000 (if MFJ) of pension or annuity income (including civil service annuities), self-employed retirement plan income, deferred compensation, IRA benefits or other retirement plan benefit income. Additional $40 personal exemption credit for those age 65+.

KANSAS: SS is exempt if federal AGI is $75,000 or less. Federal, military and in-state/local pensions are exempt. Additional $850 deduction for those age 65+ ($700 each if MFJ or MFS).

KENTUCKY: SS is exempt. Federal civilian and military retirement annuities attributable to service prior to January 1, 1998, are excluded. Annuities attributable to service after January 1, 1998, are included as pension income, of which taxpayers may exclude up to $41,110. An additional credit of $40 for each individual age 65+ or blind ($80 if both).

LOUISIANA: SS is exempt. Federal retirement annuities are exempt. In addition, persons age 65+ may exclude up to $6,000 of annual retirement income from their taxable income, $12,000 if MFJ.

MAINE: SS is exempt. May deduct from federal AGI $10,000 of eligible pension income, including federal civil service annuity income. Except for military retirement pay, the $10,000 deduction must be reduced for SS and RR benefits. Starting in 2016, all retirement benefits received under a military retirement plan that are included in a taxpayer’s federal AGI are excluded from Maine taxable income. Additional standard deductions for age and blindness are: $1,200 per individual for qualifying condition for MFS or MFJ, and $1,550 per individual for qualifying condition for single filers and HH.

MARYLAND: SS is exempt. If age 65+ or totally disabled, you may exclude up to $29,900 in pension income, under certain conditions. Additional $1,000 exemption for residents age 65+ or blind. Beginning in tax year 2015, military retirement subtraction increased to $10,000 if 65+; subtraction remains at $5,000 for those under age 65. To qualify, must have been a member of an active or reserve component of the U.S. military, an active duty member of the commissioned corps of the Public Health Service, the National Oceanic and Atmospheric Administration, the Coast and Geodetic Survey, or a member of the Maryland National Guard, or the member’s surviving spouse or ex-spouse.

MASSACHUSETTS: SS, federal civil service and military pensions are exempt. Tax reciprocity with state and local governments that do not tax pension income from Massachusetts public employees. RR benefits are exempt. Additional exemption of $700 for individuals age 65+. State and local government pensions are exempt for reciprocating states.

MICHIGAN: SS and military pensions are exempt. Other pension and retirement benefits are taxed differently depending on the age of the taxpayer. Married couples filing a joint return should complete form 4884 based on the year of the birth of the older spouse. Taxpayers born on or before December 31, 1946, may claim a pension subtraction for all qualifying pension and retirement benefits received from public sources and may subtract qualifying private pension and retirement benefits up to $50,509 if filing single or MFS, or $101,019 if MFJ. SS and RR benefits are exempt. Taxpayers born between Jan. 1, 1946 and Jan. 1, 1951, are eligible for a deduction against all income (see Schedule 1, line 24 of the Michigan Pension Schedule, Form 4884.) For taxpayers born after 1952, military and RR benefits are exempt.

MINNESOTA: Certain types of military pensions or other military retirement pay may be subtracted from taxable income. To claim this subtraction, the qualifying income must be included in federal taxable income. Taxpayers 65+ may be eligible for subtraction, based on income.
MISSISSIPPI: SS and retirement income from federal, state and private retirement systems are exempt. Additional exemption of $1,500 for residents age 65+.

MISSOURI: All military pension income is tax-free as of 2016. Taxpayers with AGI under $85,000 (single, HH, MFS, QW) or $100,000 (MFJ) may exempt the greater of $6,000 or 100 percent of any federal, state or local pension income, up to a maximum of $36,976 per taxpayer. Taxpayers with AGI exceeding the limitation may qualify for a partial exemption. Taxpayers with AGI under $25,000 (single, HH, QW) or $32,000 (MFJ) or $16,000 (MFS) may exempt $6,000 of private pension income. Taxpayers with AGI over these limits may be eligible for a partial exemption. Taxpayers age 62+ or disabled with an AGI under $85,000 (single, HH, MFS, QW) or $100,000 (MFJ) may exempt 100 percent of the taxable amount of SS or SS disability benefits. Taxpayers with AGI exceeding the limitation may qualify for a partial exemption.

MONTANA: Taxpayers with AGI over $58,000 ($4,800 for joint filers). Residents age 65+ qualify for $1,200 exemption for taxable dividends and interest.

NEW HAMPSHIRE: SS exempt. Tax applied only to interest and dividend income exceeding $2,400 ($4,800 for joint filers). Residents age 65+ qualify for $1,200 exemption for taxable dividends and interest.

NEW JERSEY: SS, RR benefits and military pensions are exempt. Taxpayers age 62+ may exclude all or part of their taxable pensions, annuities and IRA withdrawals if their gross income for the entire year before subtracting any pension exclusion does not exceed $100,000. The maximum amount excluded depends on your filing status. If MFJ, you may exclude up to $40,000 in 2017. If you file as single, HH, or QW, you may exclude up to $30,000 in 2017. If you are MFS, you may exclude up to $20,000 in 2017. Those amounts will gradually rise so that by 2020, joint filers can exclude up to $100,000; single filers, up to $75,000; and MFS, up to $50,000. If ineligible for SS, entitled to deduct an additional $3,000 (single, MFS) or $6,000 (MFJ, HH, QW). If taxpayers can recover all civil service retirement contributions in the first three years, can use the three-year rule, in which annuities are not taxed until total employee contributions have been recovered. If not, must use the general rule method, in which a portion of annuity is excluded from taxation. Additional $1,000 personal exemption for residents age 65+. Estate tax exemption changes increase from $675,000 to $2 million for estates of resident descendants dying on or after January 1, 2017.

SALT Changes Coming Soon

You may have heard about a change contained in the federal tax overhaul that impacts your ability to deduct state and local taxes (SALT) from your federal taxes. While this might not directly affect your state taxes, it’s important to understand what this change could mean for you and to allow yourself time to develop a plan for the 2018 tax filing season.

The federal tax overhaul limits state and local tax deductions to no more than $10,000 of combined income, property and sales tax payments. This will be a big change for tax filers who previously itemized because of the SALT deduction. This sets a cap for taxpayers who itemize and take the deduction, and it could potentially mean that you will have to pay more in federal taxes.

Before the tax overhaul, those living in states with higher taxes benefited the most from this deduction, with many households deducting greater than $10,000. With this cap in place, individual households will also have to weigh the new standard deductions ($12,000 for single filers and $24,000 for married couples) in order to find out whether it is best to itemize or not.

Like the rest of the tax overhaul, this is set to affect the 2018 tax year, so you have some time to research and learn more. Some states have already begun to discuss possible changes to state taxes in order to mitigate the impact of this change, so make sure you’re keeping up with your state legislature.

For more information, see the “Managing Money” column on p. 48.
**NEW MEXICO:** Taxpayers age 65+ or blind may qualify for additional exemption of $8,000 if federal AGI is less than $15,000 (MFS), $18,000 (single) or $30,000 (MFJ, HH, QW). The exemption reduces as income increases, with no exemption if income is over $27,500 (MFS), $36,667 (single) or $55,000 (MFJ). If age 100+, exempt from state income tax if centenarian is single. If MFS or MFJ, both must be 100+ for total exemption, or centenarian may exempt half of community income and all of his/her separate income.

**NEW YORK:** SS, RR benefits and state and federal pensions, including military, are exempt. An additional pension and annuity income exclusion of up to $20,000 is available to persons age 59-1/2+. Out-of-state government pensions can be deducted as part of a $20,000 exemption. **NORTH CAROLINA:** SS is exempt. The deductions for certain taxpayers of up to $4,000 for federal, state or local government retirement benefits or up to $2,000 for private retirement benefits are no longer available as of 2014. Pursuant to the North Carolina Supreme Court’s decision in Bailey v. State of North Carolina, the state may not tax certain retirement benefits received by federal civil service and military retirees or retirees of the state of North Carolina and its local governments if the retiree has five or more years of creditable service as of Aug. 12, 1989. **NORTH DAKOTA:** The $5,000 exclusion for military, civil service, some state/local government and qualified pensions, minus amount of SS received, was repealed in 2009.

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**How High Are Sales Taxes in Your State?**

Combined State and Average Local Sales Tax Rates, Jan. 1, 2017

Note: City, county and municipal rates vary. These rates are weighted by population to compute an average local tax rate. Three states levy mandatory, statewide, local add-on sales taxes at the state level: California (1%), Utah (1.25%) and Virginia (1%). We include these in their state sales tax. The sales taxes in Hawaii, New Mexico and South Dakota have broad bases that include many services. Due to data limitations, table does not include sales taxes in local resort areas in Montana. Salem County, NJ, is not subject to the statewide sales tax rate and collects a local rate of 3.4375%. New Jersey’s average local score is represented as a negative.


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Retirement income and out-of-state government pensions are fully taxed. **Ohio:** SS and military pensions are exempt. General retirement-income credit available in an amount starting at $25 if qualifying retirement income is at least $501, and maxing out at $200 if qualifying retirement income is $8,000 or more. Residents age 65+ are entitled to a $50 tax credit per return. Taxpayers who served in the military and receive a federal civil service retirement pension are eligible for a limited deduction if any portion of their federal retirement pay is based on credit for their military service. These retirees can deduct the percentage (in terms of years of service) of the amount of their federal retirement pay that is attributable to their military service. Some Ohio municipalities tax federal but not state pensions. **Oklahoma:** SS is exempt. Each individual may exclude 100% of retirement benefits received from CSRS, including survivor benefits, paid in lieu of Social Security to the extent that these benefits are included in the federal AGI. Note: Retirement benefits paid under FERS do not qualify for this exclusion. However, for retirement benefits containing both a FERS and a CSRS component, the CSRS component will qualify for the exclusion. Individuals may exclude their FERS retirement benefits or Oklahoma state employment retirement benefits or other qualifying retirement income up to $10,000. Individuals may exclude the greater of 75% of their military retirement benefits or $10,000. Additional personal exemption of $1,000 of age 65+ and federal AGI is $15,000 or less (single), $25,000 or less (MFJ), $12,500 or less (MFS), or $19,000 or less (HH). **Oregon:** SS is exempt. Federal pension income of those individuals who retired before October 1, 1991, are not taxed. Those who retired after October 1, 1991, are taxed only on that portion of the annuity attributable to government service after October 1, 1991. TSP withdrawals made after retirement are eligible for subtraction based on dates of service. If the taxpayer moves money from a TSP to another type of account, the account loses its character and future withdrawals would not be eligible for subtraction. Taxpayers age 62+ may qualify for retirement income credit if household income is below $22,500 (or $45,000 if MFJ) or elderly tax credit Savings Plan if age 59 1/2+, are exempt. **Pennsylvania:** SS, TSP, federal civil service, military retirement benefits and other employer-sponsored retirement plan benefits are exempt. Distributions from a 401(k) plan, IRA, and Thrift Savings Plan if age 59 1/2+, are exempt. **Rhode Island:** SS exempt for MFJ with federal AGI of $100,000 or less; $80,000 or less for single taxpayers. RR retirement benefits exempt. Out-of-state pensions are fully taxed. **South Carolina:** SS is exempt. If below age 65, may deduct $3,000 of qualified retirement income (including federal retirement plans and military retirement). If 65+, may deduct $10,000 of qualified retirement income. All individuals age 65+ are entitled to a $15,000 (single) or $30,000 (MFJ) senior deduction from income, reduced by any deduction claimed for qualified retirement income. **Tennessee:** SS is exempt. Tax applies only to certain interest and dividend income, not wages and salary or pension income. Any person age 65+ is tax-exempt if total annual income, from any and all sources, is $37,000 or less, or $68,000 or less for joint filers. An exemption of $1,250 ($2,500 if MFJ) is allowed against total taxable interest. **Utah:** Taxpayers age 65+ may be entitled to a retirement credit of up to $450 ($900 MFJ). Taxpayers under age 65, born before January 1, 1953, and with eligible retirement income may qualify for a credit up to 6 percent of eligible retirement income with a cap of $288. The credit is phased out at 2.5 cents per dollar of modified AGI over $16,000 (MFS), $25,000 (single) and $32,000 (MFJ). **Vermont:** No exemptions except for RR Benefits. Out-of-state government pensions are fully taxed. **Virginia:** SS is exempt. Taxpayers age 65+ may claim an age deduction: Those whose birthdate is on or before January 1, 1939, may claim an age deduction of $12,000. Those whose birthdate is between January 2, 1939, and January 1, 1951, will have the $12,000 deduction reduced by $1 for every $1 that federal AGI exceeds $50,000 (single) or $75,000 (MFJ, MFS). Additional personal exemption of $800 if age 65+ or blind. **West Virginia:** $2,000 of military, federal retirement and state pensions is exempt. Additional exemption for military pension income up to $22,000. Taxpayers age 65+ may exclude the first $8,000 (individual filers) or $16,000 (MFJ) of any remaining nonexempt income. **Wisconsin:** SS is exempt. Federal civil service retirement payments are exempt if the individual: retired from the system before Jan. 1, 1964; was a member of the system as of Dec. 31, 1963, retiring at a later date and the payments received are from an account established before 1964; or is receiving payments from the system as a beneficiary (survivor) of an individual who met condition 1 or 2. If age 65+, may exempt up to $5,000 of retirement income if federal AGI is less than $15,000 or $30,000 (MFJ or MFS). Additional personal exemption of $700 and a deduction of $250 if age 65+. Military retirement pay and retirement pay related to service with the Coast Guard, the commissioned corps of the National Oceanic and Atmospheric Administration or the commissioned corps of the Public Health Service are exempt.
As the 2017 tax season comes to a close in late April, many taxpayers will be shifting their attention to the 2018 tax year and how the Tax Cuts and Jobs Act of 2017 (TCJA) will impact them. To be clear, the TCJA ushered in the most sweeping changes to the tax code since 1986 and will affect virtually all taxpayers. This month, I’ll touch on a couple of the more publicized changes.

Taxpayers are permitted to take certain deductions to reduce their taxable income. Nearly all taxpayers are permitted to claim a standard deduction, which is a standardized amount depending on their tax filing status – single and married filing jointly (MFJ) are several examples. In lieu of the standard deduction, taxpayers may claim various expenses as itemized deductions on Schedule A of their tax return.

The TCJA made significant changes both to the standard deduction as well as many itemized deductions. For example, in 2017, the standard deduction was $6,300 for a single tax filer and $12,700 for MFJ. The TCJA increased the standard deduction to $12,000 and $24,000 for single and joint filers, respectively.

Additionally, individuals who are blind or over the age of 65 are provided an extra amount to the standard deduction as well. Although unaffected by the TCJA, the additional amount for those over 65 or blind increased from $1,550 to $1,600 for single and head of household filers and from $1,250 to $1,300 per person for joint filers. For example, a couple, in which both spouses are 65 or older, will receive a standard deduction of $24,000 under the TCJA plus $2,600, for a total standard deduction of $26,600.

The new standard deduction amounts sound great, but where Congress giveth, they also taketh away. For starters, while Congress gives us a higher standard deduction, they eliminated personal exemptions, which in 2017, provided taxpayers an additional $4,050 deduction for every taxpayer, and most dependents, claimed on their return. For a couple filing jointly with no children, that’s an additional $8,100 deducted from their income.

Some of the more contentious changes pertained to itemized deductions and the so-called State and Local Tax (SALT) deductions (including real estate taxes). Prior to the TCJA, taxpayers were permitted to deduct an unlimited amount of SALT deductions. However, after the TCJA, taxpayers are now limited to a combined $10,000 cap for SALT deductions. Other significant changes to itemized deductions include the elimination of miscellaneous deductions, such as unreimbursed employee business expenses, tax preparation fees and investment management fees to name a few.

In light of the new, higher standard deduction along with changes to itemized deductions, many who once itemized will now find themselves taking the standard deduction. In fact, prior to the TCJA, about 30 percent of taxpayers itemized deductions, many who once itemized will now find themselves taking the standard deduction. In fact, prior to the TCJA, about 30 percent of taxpayers itemized deductions on Schedule A. It’s estimated the new rules will cut that number by more than half.

As you can imagine, folks are scrambling to come up with ways to ensure they get a tax benefit for their various deductible expenses. For example, those who are charitably inclined may find they no longer receive a tax benefit, or only a partial tax benefit, from their charitable contributions. This would hold true if their itemized deductions are less than the standard deduction, or if their itemized deductions don’t exceed the standard deduction by more than their charitable contributions.
For example, let’s assume a 65-year-old couple filing jointly has $20,000 in deductions, consisting of $10,000 in charitable deductions and $10,000 in SALT deductions. Under TCJA, the couple’s standard deduction is $26,600, which means they won’t receive any tax benefit from their charitable donations as they’ll now be taking the higher standard deduction rather than itemizing.

To see how they may benefit partially, consider their situation if they had $30,000 in deductions, consisting of $10,000 in donations, $10,000 in SALT deductions and $10,000 in mortgage interest deductions. In this case, they do receive a tax benefit from their charitable donations, but because they would receive the standard deduction anyway, they really only benefit from the amount their itemized deductions exceed the standard deduction, which in this example, is $3,400. In other words, had they not had $10,000 in charitable contributions, they would still claim the standard deduction, which would have only been $3,400 less.

Next month, we’ll look at some strategies that may help taxpayers in similar situations.

MARK A. KEEN, CFP®, IS PARTNER, KEEN & POCKOCK, AND AN INVESTMENT ADVISER REPRESENTATIVE AND REGISTERED PRINCIPAL OF THE STRATEGIC FINANCIAL ALLIANCE, INC. (SFA). SECURITIES AND ADVISORY SERVICES ARE OFFERED THROUGH SFA.

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INTEREST RATES RISE CAUSING FUND LOSSES IN FEBRUARY

Fears of inflation led to rising interest rates, which caused the F Fund to fall. Even though expectations of economic growth continued, the prospects of further interest rate increases pushed the C, S and I Funds to losses, with the I Fund also getting hit by a strengthening dollar. The L Funds all had smaller losses than the C, S and I Funds.

—BY RAVI DEO, EXECUTIVE DIRECTOR, THRIFT SAVINGS PLAN

COUNCETDOWM TO COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased 0.58 percent in January 2018. To calculate the 2019 cost-of-living adjustment (COLA), the indices of July, August and September 2018 will be averaged and compared with the 2017 third-quarter average of 239.668. The percentage increase determines the COLA. January's index, 241.919, is up 0.94 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. January's index is 0.58 percent higher than the December 2017 base index of 240.526.

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, and sales and excise taxes.
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New Member Perks for 2018

We are pleased to announce two new Member Perk partners for 2018! This month Office Depot, OfficeMax and Starr Wright are joining the ever-growing list of discounts.

From basic office supplies such as printer paper and labels to office equipment like file cabinets and furniture, Office Depot and OfficeMax have the office products you need to get the job done. Create promotional products, custom business cards, custom stampers, flyers and posters for chapter meetings and federation conferences. Visit www.officediscounts.org/narfe or call 855-337-6811, ext. 2897.

Protect yourself and your career with a NARFE discount on the Special Federal Employee and Contractors Professional Liability Insurance. Starr Wright USA has been defending Feds for more than 50 years offering up to $2 million of coverage, including LEOSA coverage. Recognizing the importance, Congress has legislated up to 50 percent reimbursement from agencies for qualified employees. For more information, visit https://secure.fepla.com.

NARFE National Life Membership Application

National Life Membership offers a hedge against future dues increases and affirms a member’s ongoing support of NARFE’s mission to serve federal employees and retirees. National dues are paid for life; applicable chapter dues are billed annually.

CONTACT INFORMATION

- Mr.  □  Mrs.  □  Miss  □  Ms.

Full Name _____________________________________________

Street Address _________________________________________

Apt./Unit ______________________________________________

City _______________________ State _____ ZIP _____________

Phone (__________) ____________________________________

Email ________________________________________________

Date of Birth dd / mm / yyyy

Recruiter ID # (if applicable) _____________________________

Chapter Number (if applicable) ____________________________

(contact 800-456-8410 for chapter information)

MEMBERSHIP INFORMATION

Member Number:

(New members) Membership is open to civilians in any agency of the federal or D.C. (before Oct. 1, 1987) governments eligible for a federal annuity.

Thank you for becoming a National Member for Life. You will receive a membership card, certificate and special lapel pin. Please allow six weeks for processing. Dues payments & gift contributions to NARFE are not deductible as charitable contributions for income tax purposes.

Life Membership Fee Schedule

<table>
<thead>
<tr>
<th>Ages</th>
<th>Single Payment</th>
<th>Quarterly Installments</th>
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<td>30-39</td>
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<td>91-100+</td>
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PAYMENT INFORMATION

- Single Payment  □  Quarterly Installments (4 payments)

Life Membership fee amount: $ _____________________

PAYMENT OPTIONS

- Check or Money Order (Payable to NARFE)
- Charge my:  □  MasterCard  □  VISA
- □  Discover  □  American Express

Card No. _________________________________________

Expiration Date mm / yyyy

Security Code (CVV) ____________

Name on Card _____________________________________

Signature ________________________  Date ___________

MAIL THIS APPLICATION TO NARFE Member Records

606 N. Washington St. / Alexandria, VA 22314-1914

The NARFE National Executive Board (NEB) meeting will be held in conjunction with the Federation Presidents meeting August 25-26 at FEDcon18 at the Hyatt Regency in Jacksonville, Florida. The 2018 conference includes four keynote speakers, breakout sessions, NARFETown, the NARFE Gala and more. Register for the conference and make hotel accommodations at www.narfe.org/fedcon18.
Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation – once an important part of everyday life – has become a thing of the past. Because they can’t understand what is said to them on the phone, they're often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea… made possible with sophisticated technology. If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone’s screen – similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that’s said to you. Each call is routed through a call center, where computer technology – aided by a live representative – generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn’t cost you a penny. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal Communications Commission (FCC) and is designed exclusively for individuals with hearing loss.

Finally… a phone you can use again. The Hamilton CapTel phone is also packed with features to help make phone calls easier. The keypad has large, easy to use buttons. You get adjustable volume amplification along with the ability to save captions for review later. It even has an answering machine that provides you with the captions of each message.

See for yourself with our exclusive home trial. Try a captioned telephone in your own home and if you are not completely amazed, simply return it within 60-days for a refund of the product purchase price. It even comes with a 5-year warranty.

Captioned Telephone

Call now for our special introductory price!

Call now Toll-Free

1-888-734-0356

Please mention promotion code 108307.

The Captioning Telephone is intended for use by people with hearing loss. In purchasing a Captioning Telephone, you acknowledge that it will be used by someone who cannot hear well over a traditional phone. Hamilton is a registered trademark of Nedeco, Inc., dba Hamilton Telecommunications. CapTel is a registered trademark of Ultratec, Inc.
REGISTRATION NOW OPEN!

Register today at www.narfe.org/fedcon18 to take advantage of the early bird rates available through March 31. Registration by phone is available at 571-483-1265.

FEDcon18 BREAKOUT SESSIONS

You’ll be able to choose to attend sessions from among the following topics:

**Federal Benefits**
From choosing the most advantageous TSP options to estate planning and more, experts will provide the information and guidance you need to optimize your hard-earned benefits. You’ll find educational sessions that cut through the complexity to help determine what is best for YOU.

**NARFE Leadership**
Are you among the important NARFE leaders working on behalf of the federal community from chapters and federations or, do you have an interest in learning more and perhaps joining the ranks of leadership? Sessions on chapter and leadership development will lend new insights and provide new tools to inspire the members back home.

**Advocacy**
Up-to-the-minute legislative updates, grassroots skill-building sessions and an introduction to NARFE-PAC will provide attendees with the information and tools they need to best advocate for themselves and the entire federal community, whether you’re a novice or an advocacy pro.

**Lifestyle**
We’re not just members of the federal community - we also are enjoying and managing our lives. Whether you’re looking to learn a bit about the world of social media, ensure personal fulfillment in retirement or take care of yourself while caring for others - sessions will provide the training.

**NARFETown**
Speak directly with an expert to clarify a point or pose a specific question at NARFETown where NARFE staff and subject matter experts will be available for one-on-one consults in the areas of federal benefits, advocacy, communications and membership. PLUS, help shape NARFE products, programs and services of the future at the NARFE Next booth.

---

NARFE, the National Active and Retired Federal Employees Association, provides legislative advocacy to protect and preserve the earned pay, retirement and benefits of federal employees, retirees and their survivors. NARFE provides expert education on and assistance with benefits for all members of the organization.
MIKE MASSIMINO
Former NASA Astronaut, Columbia University Engineering Professor

You may recognize him from his appearance on “The Big Bang Theory,” but did you know Mike Massimino is also a humorous and highly entertaining speaker? Representing excellence in civil service, Mike Massimino will recount his experiences as a four-time spacewalker on two missions to the Hubble Space Telescope that will amaze and astound you.

TAMMY FLANAGAN
Federal benefits expert and counselor, NARFE Institute presenter and Government Executive columnist

You’ve watched her NARFE Federal Benefits Institute webinars, read her column in Government Executive and articles in narfe magazine. Tammy Flanagan, nationally acclaimed federal benefits expert, will offer a compelling and thoughtful narrative on how the evolution of federal benefits and new visions for our golden years have changed the way we think about life after civil service.

MARA LIASSON
National political correspondent for NPR, Contributor to FOX News Channel

You’ve heard Mara Liasson on National Public Radio’s “All Things Considered” and “Morning Edition” and have seen her on FOX News Channel’s “Special Report” with Brett Baier and FOX News Sunday. As a national political correspondent and an expert on relations between the White House and Congress – Liasson will present a non-partisan view on the current political environment and what the future may hold.

HENRY WINKLER
Actor, Author, Director and Producer

You certainly remember him as the Fonz from “Happy Days” and may know his children’s books featuring the beloved Hank Zipzer. From TV icon to bestselling author, Henry Winkler has entertained audiences young and old for decades – stretching his personal brand well beyond his early stardom. An inspirational and humorous speaker, Winkler will regale with stories of his life and his storied career in television and entertainment.

EXPERIENCE JACKSONVILLE

There’s so much to do and see! Beyond the majestic downtown skyline, you’ll find quaint riverfront streets, live music venues and sidewalk cafes. The food scene in Jacksonville is an eclectic hybrid of inspired casual elegance, classic southern comfort and international flair. Make plans to venture out one night for an unforgettable experience or add a few days to your trip and make a vacation out it! Get your toes in the sand at one of three fantastic beaches just minutes from the hotel. Rather head to the green? Jacksonville has more than 50 golf courses for you to experience. Looking for more culture? Explore the history of Jacksonville at either the MOSH or Cummer Museums. We hope you will join NARFE in this great city for FEDcon18.

CONFERENCE HOTEL

Hyatt Regency Jacksonville Riverfront
225 East Coastline Drive | Jacksonville, FL 32202

Conference rate for accommodations is $99 plus tax per night. To make your reservation visit www.narfe.org/fedcon18 and click on Travel > Hotel or call 888-421-1442. Discounted parking is available at the hotel for FEDcon18 Attendees.
The Bylaws and Resolutions Committee report is below. For additional details, visit www.narfe.org/2018Balloting to download a PDF book that contains this report as well as proposals to amend NARFE bylaws (ballot items as well as all submissions); content of proposals acted on by the committee, and 2018 Bylaws Committee Rationale. NARFE will offer members the opportunity to vote on bylaws and resolutions online or by mail via a ballot which will be included in the June issue of the magazine, with instructions for print and online voting.

### BYLAWS AND RESOLUTIONS RECOMMENDED FOR ADOPTION

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>SUBJECT</th>
<th>EFFECT</th>
<th>RECOMMENDATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1802</td>
<td>NARFE Executive Director</td>
<td>Spells out duties of executive director</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1803</td>
<td>Federations</td>
<td>Defines Federation membership/organization</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1804</td>
<td>Committees</td>
<td>Redefines Committees</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1805</td>
<td>Proxies</td>
<td>Disallows proxies on NEB</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1811</td>
<td>Membership Lists and Labels</td>
<td>Removes language from standing rules</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1818</td>
<td>Clarify National Membership</td>
<td>Replaces “national” with “association”</td>
<td>ADOPT</td>
</tr>
<tr>
<td>1824</td>
<td>Federations and Chapters</td>
<td>Incorporates OCM and OMOV into federations/chapters</td>
<td>ADOPT</td>
</tr>
<tr>
<td>BC01</td>
<td>Supporting Members (1806/1810)</td>
<td>Allows those supporting NARFE’s mission as nonvoting members</td>
<td>ADOPT</td>
</tr>
<tr>
<td>BC02</td>
<td>RVP Term Limits (1812/1817)</td>
<td>Restricts RVPs from serving more than three consecutive terms</td>
<td>ADOPT</td>
</tr>
<tr>
<td>BC03</td>
<td>Vacancies (1814/1822)</td>
<td>Allows NEB to fill vacancy in president from NEB</td>
<td>ADOPT</td>
</tr>
<tr>
<td>BCR-01</td>
<td>Membership Forms (1832R/1833R/1834R/1836R/1845R)</td>
<td>Requests review and possible redesign of membership forms</td>
<td>ADOPT</td>
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</tbody>
</table>

### BYLAWS AND RESOLUTIONS RECOMMENDED FOR REJECTION

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>SUBJECT</th>
<th>EFFECT</th>
<th>RECOMMENDATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1801</td>
<td>Term Limit Exception</td>
<td>Allow president to run for third consecutive term</td>
<td>REJECT</td>
</tr>
<tr>
<td>1807</td>
<td>Access to Lists and Labels</td>
<td>Defines access to labels for federation candidates</td>
<td>REJECT</td>
</tr>
<tr>
<td>1808</td>
<td>Timing of Ballot Votes</td>
<td>Issue month of magazine coincides with conference</td>
<td>REJECT</td>
</tr>
<tr>
<td>1809</td>
<td>Expand Federation Duties</td>
<td>Federations become communication hub</td>
<td>REJECT</td>
</tr>
<tr>
<td>1813</td>
<td>Reallocate Chapter Dues</td>
<td>Reallocates new member dues from federations to chapters</td>
<td>REJECT</td>
</tr>
<tr>
<td>1819</td>
<td>First Year Chapter Fee</td>
<td>Extends period of chapter fee receipt to six months</td>
<td>REJECT</td>
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<tr>
<td>1820</td>
<td>Publication of Roll Call Vote</td>
<td>Requires publication of board votes on policy changes</td>
<td>REJECT</td>
</tr>
<tr>
<td>1826</td>
<td>Publication of NEB Agendas</td>
<td>Requires publication of board agendas seven days in advance</td>
<td>REJECT</td>
</tr>
<tr>
<td>1827</td>
<td>Changes to Regions</td>
<td>Requires two-thirds vote to change regions</td>
<td>REJECT</td>
</tr>
<tr>
<td>1828</td>
<td>Renew Chapter Membership</td>
<td>Change to renewal form</td>
<td>REJECT</td>
</tr>
<tr>
<td>1829</td>
<td>Member Category Names</td>
<td>Changes “national” to “non-chapter” members</td>
<td>REJECT</td>
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<tr>
<td>1840R</td>
<td>NARFE Cannot Do It Alone</td>
<td>Forms a new coalition of similar interest organizations</td>
<td>REJECT</td>
</tr>
<tr>
<td>1846R</td>
<td>Consolidation of Rosters</td>
<td>Consolidates national and chapter member data</td>
<td>REJECT</td>
</tr>
</tbody>
</table>
**Cool & Comfy Massaging Slides**

- Helps Improve Overall Health
- Helps Promote:
  - Circulation
  - Relaxation
  - Overall Health

**Features**:
- Massaging Buttons
- Stimulate Acupressure Points with Every Step
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**Price**:
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**Order Information**
- Check or money order payable to Dream Products, Inc.
- Send Order To: 412 Dream Lane, Van Nuys, CA 91496
- 1-800-530-2689

**Indicate Qty Under Size**

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<th>Men’s #716</th>
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<td>13</td>
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</tbody>
</table>

**Additional Information**
- Satisfaction Guaranteed or Return For Your Money Back
- Fashion import of man-made materials available for both men and women.
- Buy two pair and your shipping and handling are FREE!
<table>
<thead>
<tr>
<th>FEDERATION</th>
<th>WEBSITE</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona Federation</td>
<td><a href="http://www.narfeaz.com">www.narfeaz.com</a></td>
<td>Etta Bryant, <a href="mailto:narfeazfp@gmail.com">narfeazfp@gmail.com</a>, 520.578.0848</td>
</tr>
<tr>
<td>Colorado Federation</td>
<td><a href="http://www.narfe-colorado.com">www.narfe-colorado.com</a></td>
<td>Frank Impinna, <a href="mailto:impinna@gmail.com">impinna@gmail.com</a>, 303.482.1747</td>
</tr>
<tr>
<td>Delaware Federation</td>
<td><a href="http://www.narfe-de.org">www.narfe-de.org</a></td>
<td>Phyllis Meyers, <a href="mailto:pbmeyers@comcast.net">pbmeyers@comcast.net</a>, 302.724.5437</td>
</tr>
<tr>
<td>Connecticut Federation</td>
<td></td>
<td>Richard Quintero, <a href="mailto:richardquintero@comcast.net">richardquintero@comcast.net</a>, 860-989-6559</td>
</tr>
<tr>
<td>District of Columbia Federation</td>
<td><a href="http://www.narfe.org/site/dc">www.narfe.org/site/dc</a></td>
<td>Randolph Clarke, <a href="mailto:rclarkeiii@yahoo.com">rclarkeiii@yahoo.com</a></td>
</tr>
<tr>
<td>Idaho Federation</td>
<td><a href="http://www.idnarfe.org">www.idnarfe.org</a></td>
<td>Keri Gibbs, 208.337.8071</td>
</tr>
<tr>
<td>Illinois Federation</td>
<td><a href="http://www.narfe.org/il">www.narfe.org/il</a></td>
<td>Ilene McQuality, <a href="mailto:ilenemcquality@att.net">ilenemcquality@att.net</a>, Michael Wynn, <a href="mailto:ilfedpresident@aol.com">ilfedpresident@aol.com</a>, 847.912.7151</td>
</tr>
<tr>
<td>Indiana Federation</td>
<td><a href="http://www.narfe.org/in">www.narfe.org/in</a></td>
<td>Maxine Ross, <a href="mailto:max4ual@aol.com">max4ual@aol.com</a>, 317.546.2152</td>
</tr>
<tr>
<td>Iowa Federation</td>
<td><a href="http://www.narfe.org/site/ia">www.narfe.org/site/ia</a></td>
<td>Tom Homan, <a href="mailto:ebiz2271@msn.com">ebiz2271@msn.com</a>, Jeanne Eble, <a href="mailto:eblejm@hotmail.com">eblejm@hotmail.com</a></td>
</tr>
<tr>
<td>Kansas Federation</td>
<td></td>
<td>Cindy Renee Blythe, <a href="mailto:mrsdocbusyb@yahoo.com">mrsdocbusyb@yahoo.com</a>, 785.589.2266</td>
</tr>
<tr>
<td></td>
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<td>Gwendolyn Ketter, <a href="mailto:gsgetter56@gmail.com">gsgetter56@gmail.com</a></td>
</tr>
<tr>
<td>Maryland Federation</td>
<td><a href="http://www.mdnarfe.org">www.mdnarfe.org</a></td>
<td>Patricia Farmer, <a href="mailto:buttonspaf@aol.com">buttonspaf@aol.com</a>, 301.776.4645</td>
</tr>
<tr>
<td>Mississippi Federation</td>
<td><a href="http://www.narfe.org/ms">www.narfe.org/ms</a></td>
<td>Rhett Hamiter, <a href="mailto:katrdh@cableone.net">katrdh@cableone.net</a>, 228.596.0386</td>
</tr>
<tr>
<td>New Hampshire Federation</td>
<td><a href="http://www.narfe.org/nh">www.narfe.org/nh</a></td>
<td>Augie Stratoti, <a href="mailto:augrs@juno.com">augrs@juno.com</a>, 603.889.1073</td>
</tr>
<tr>
<td>New Jersey Federation</td>
<td><a href="http://www.narfe.org/site/nj">www.narfe.org/site/nj</a></td>
<td>John Szpyhulsky, <a href="mailto:ukijs@aol.com">ukijs@aol.com</a>, 732.283.3911</td>
</tr>
<tr>
<td>New Mexico Federation</td>
<td><a href="http://www.narfe-nm.net">www.narfe-nm.net</a></td>
<td>Lorna Howerton, <a href="mailto:hhowerton9379@msn.com">hhowerton9379@msn.com</a>, 505.715.7895</td>
</tr>
<tr>
<td>New York Federation</td>
<td><a href="http://www.narfeny.net/annual-meeting">www.narfeny.net/annual-meeting</a></td>
<td>Chuck Newkirk, <a href="mailto:info@narfeny.net">info@narfeny.net</a>, 914.402.1776</td>
</tr>
<tr>
<td>North Carolina Federation</td>
<td><a href="http://www.ncnarfe.org">www.ncnarfe.org</a></td>
<td>Theron Rumsey, <a href="mailto:theronrumsey@gmail.com">theronrumsey@gmail.com</a>, 828.337.5134</td>
</tr>
<tr>
<td>Pennsylvania Federation</td>
<td><a href="http://www.narfepa.org">www.narfepa.org</a></td>
<td>Virginia Giordano, <a href="mailto:virginia.giordano@comcast.net">virginia.giordano@comcast.net</a></td>
</tr>
<tr>
<td>Texas Federation</td>
<td><a href="http://www.narfe.org/site/tx">www.narfe.org/site/tx</a></td>
<td>Frances Hiner, <a href="mailto:fran.hiner@att.net">fran.hiner@att.net</a>, 210.380.8743</td>
</tr>
<tr>
<td>Washington Federation</td>
<td><a href="http://www.narfewa.net">www.narfewa.net</a></td>
<td>Nancy Crosby, <a href="mailto:ncrosby2b@charter.net">ncrosby2b@charter.net</a>, 509.735.3288</td>
</tr>
</tbody>
</table>
The Designed For Seniors® Shower provides a lifetime of comfort and relief… safely and affordably.

As we age, the occasional aches and pains of everyday life become less and less occasional. Most of us are bothered by sore muscles, creaky joints and general fatigue as we go through the day—and it’s made worse by everything from exertion and stress to arthritis and a number of other ailments. Sure, there are pills and creams that claim to provide comfort, but there is only one 100% natural way to feel better… hydrotherapy. Now, there’s a better way. It’s called the Designed For Seniors® Shower, and it can truly change your life.

Innovative engineers created a system that can fit in the space of your existing bathtub or shower and give you a lifetime of safety, comfort and pain-relief. They’ve thought of everything. From the high-gloss acrylic surface, slip-resistant flooring, a hand-held shower wand, a comfortable and adjustable seat, to strategically-placed grab bars and lots of storage, this shower has it all.

Why wait to experience the Designed For Seniors® Shower? Call now… it’s the first step in getting relief from those aches and pains.

“I’ve even had people at work comment on my personality changing. They said ever since you got that shower, you are happier now. Well… probably because there’s less stress now and less pain. I really enjoy it because it puts me more in a comfort zone.”

– Chuck Clemons

Four gentle massaging jets focus on the neck, back, hips, knees and may help ease the pain and discomfort of:

- Arthritis
- Circulation Issues
- Aches and Pains
- Neuropathy
- Sciatica
- Inflammation

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1-888-560-3301

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Active and Retired Federal Employees ... Join NARFE Today!
The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join the National Active and Retired Federal Employees Association?
If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

NARFE MEMBER BENEFITS
• Get monthly issues of narfe magazine with news and insights for the federal community.
• Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
• Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
• Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
• The opportunity to get involved at the local level by joining a chapter in your area.

NARFE MEMBERSHIP APPLICATION

☐ YES. I want to join NARFE for the low annual dues of $40.

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

____________________________________________________
Full Name

____________________________________________________
Street Address

_________ / ___________  
Expiration Date mm yyyy

____________________________________________________
Apt./Unit

____________________________________________________
City  State  ZIP

____________________________________________________
Phone

____________________________________________________
Email

I am a (check all that apply)
☐ Active Federal Employee  ☐ Active Federal Employee Spouse  
☐ Annuitant  ☐ Annuitant Spouse  ☐ Survivor Annuitant

☐ Please enroll my spouse

____________________________________________________
Spouse's Full Name

____________________________________________________
Spouse's Email

PAYMENT OPTIONS
☐ Check, Money Order or Bill Pay (Payable to NARFE)
☐ Bill me (NARFE membership will start when payment is received.)
☐ Charge my:

☐ MasterCard  ☐ VISA  ☐ Discover  ☐ AMEX

____________________________________________________
Card No.

____________________________________________________
Name on Card

____________________________________________________
Signature

____________________________________________________
Date

TOTAL DUES
$40 Annual Dues X ___________ = ___________
Per Person  # Enrolling  Total Dues

Dues payments are not deductible as charitable contributions for federal income tax purposes.

Looking to meet others in the federal community and participate in NARFE at a local level? Call 800-456-8410 to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now ________________

MAY WE THANK SOMEONE? If applicable, please provide the name, membership and chapter number of the member who introduced you to NARFE:

____________________________________________________
Recruiter's Name

____________________________________________________
Recruiter's Membership ID

____________________________________________________
Recruiter's Chapter Number

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission.
What is dues withholding?
It is a dues-payment method that gives NARFE members (retirees) the option of having their annual NARFE membership dues deducted from their annuities on a monthly basis.

Advantages
- Save 15% off your annual NARFE dues!
- Sign up your spouse and double your savings!
- You’ll never get another dues reminder from us!
- Your monthly payment is affordable and convenient!
- You may cancel your dues withholding at any time!

How does it work?
One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:

\[
\text{Total Monthly Deduction} = \left( \frac{\text{NARFE dues}}{12} \right) + \left( \frac{\text{Chapter dues - if applicable}}{12} \right)
\]

How do I sign up?
It takes 60-90 days to process your application. Once the process is complete, you will receive a special membership card distinguishing you as a NARFE dues-withholding member.

To learn more about dues withholding, call 800-456-8410.
Retirees, spouses of retirees and annuitant survivors are eligible for dues withholding.

NARFE Dues Withholding Application for Retirees

☐ YES. I want to enroll in NARFE’s Dues Withholding Program
(Annual NARFE dues of $34 and, if applicable, Chapter dues of record to be withheld annually.)

Social Security Number (9-digit number)

☐ Mr.  ☐ Mrs.  ☐ Miss  ☐ Ms.

Full Name _______________________________________
Street Address ____________________________________
Apt./Unit _______________________________________
City _________________________ State _____ ZIP _____
Phone (__________) ______________________________
Email __________________________________________
Date of Birth _________ /_________/ ____________________
                dd                mm                            yyyy

Civil Service Annuity Number

C  S _______________________
   (Include prefix, CSA or CSF)
   (Include any applicable suffix)

NARFE MEMBERSHIP INFORMATION

NARFE Membership ID __________________________________
NARFE Chapter # (if applicable) _______________________

☐ YES. I Also Authorize My (NARFE Member) Spouse’s Dues To Be
   Withheld From My Annuity. (Additional annual dues of $34 and, if applicable, chapter dues to be withheld annually.)

If YES, enter spouse’s information below.

Spouse’s Name _______________________________________
________________________________________________________
Spouse’s Membership ID ___________________________________

AUTHORIZATION (Withholding will begin in 60-90 days). No payment should be forwarded with application.

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. Please allow 60-90 days for processing.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

_________________________________________  __________________________
Signature of Annuitant or Survivor-Annuitant Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

MAIL THIS FORM TO: NARFE, ATTN: Member Records, 606 N. Washington St., Alexandria, VA 22314-1914
www.narfe.org  800-456-8410  rr@narfe.org

Do not send money with this form

DW-2 (10/17)
SAVE MONEY WITH NARFE PERKS

NARFE appreciates your service, and so do businesses across the country. Whether you are planning your next vacation or planning for retirement, members can save money on everyday purchases, thanks to our Affinity Partners. It’s just one more way we’re able to say “thank you” for being a NARFE member.

INSURANCE

MERCER

NARFE Insurance Services
800-233-5764
www.narfeinsurance.com

Designed exclusively for NARFE members, plans administered by Mercer Health & Benefits Administration LLC: Group Term Life Insurance, Senior Age Whole Life Insurance, Senior Term Life Insurance, Group Hospital Income Insurance, Hospital Income and Short-Term Recovery Insurance, and Pet Insurance.

MINIMOVES

MiniMoves
800-300-6683

MiniMoves is America’s only national mover exclusively focused on small shipments; a piece, a room or a full condo. There’s no minimum weight charge. Our binding quote helps you plan your move with confidence. Member discount - $25 off 500 pounds; $50 off larger moves. Use code 1292.

Wheaton

Wheaton World Wide Moving
800-248-7960
narfe@wvlcorp.com

At Wheaton, we know interstate relocating is much more than trucks and boxes. Moving is not simply an address change. It’s a life change. With a network of top-quality agents throughout the United States, Wheaton provides peace of mind with every relocation. We offer you, as a NARFE member, benefits to help you have a positive interstate relocation experience. Call today and mention you are a NARFE member to start the moving process.

MOVING SERVICES

BEKINS

Bekins Van Lines
800-456-6832
narfe@bekins.com

All NARFE members will receive contracted pricing for all interstate shipments. This will apply to packing, transportation and full-value coverage against damages. Please mention you are a NARFE member.

Purchasing Power

866-670-3479
purchasingpower.com/NARFE

With Purchasing Power, thousands of brand-name products are within reach. As members of NARFE, you can buy today and pay over time through payroll or annuity allotment. Choose from the latest computers, appliances, vacation packages and more. Never worry about hidden fees, credit checks or interest. Pay over 6 or 12 months, and you’re done. Save 5% with code NARFEVIP.

TELECOMMUNICATIONS

Verizon FiOS

www.narfe.org/memberperks

NARFE members can save up to $10 a month on a new qualifying Triple Play bundle with Verizon Fios Internet, TV and home phone service – savings of up to $120 per year. This exclusive online-only savings is only available to new Verizon customers or those upgrading to the Triple Play Package.

TRAVEL

Alamo

800-462-5266
www.alamo.com

Drive Happy® with Alamo where

PRODUCTS

OFFICE DEPOT

Office Depot and OfficeMax
855-337-6811, extension 2897
www.officediscounts.org/narfe

Office Depot and OfficeMax are one company! NARFE Members can save up to 80% on over 93,000 products. Great for your printing, cleaning and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy FREE next-day delivery on online orders over $50! Visit www.officediscounts.org/narfe to shop online or print off a FREE Store Purchasing Card or call 855.337.6811 x 2897 to place your order over the phone.

Member Perks

NARFE appreciates your service, and so do businesses across the country. Whether you are planning your next vacation or planning for retirement, members can save money on everyday purchases, thanks to our Affinity Partners. It’s just one more way we’re able to say “thank you” for being a NARFE member.

Office Depot and OfficeMax
855-337-6811, extension 2897
www.officediscounts.org/narfe

Office Depot and OfficeMax are one company! NARFE Members can save up to 80% on over 93,000 products. Great for your printing, cleaning and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy FREE next-day delivery on online orders over $50! Visit www.officediscounts.org/narfe to shop online or print off a FREE Store Purchasing Card or call 855.337.6811 x 2897 to place your order over the phone.

Purchasing Power
866-670-3479
purchasingpower.com/NARFE

With Purchasing Power, thousands of brand-name products are within reach. As members of NARFE, you can buy today and pay over time through payroll or annuity allotment. Choose from the latest computers, appliances, vacation packages and more. Never worry about hidden fees, credit checks or interest. Pay over 6 or 12 months, and you’re done. Save 5% with code NARFEVIP.

Verizon FiOS
www.narfe.org/memberperks

NARFE members can save up to $10 a month on a new qualifying Triple Play bundle with Verizon Fios Internet, TV and home phone service – savings of up to $120 per year. This exclusive online-only savings is only available to new Verizon customers or those upgrading to the Triple Play Package.

Alamo
800-462-5266
www.alamo.com

Drive Happy® with Alamo where
NARFE members receive year-round discounts. Call or visit our website today and reference Contract ID 262544.

Avis Car Rental
800-633-3469
www.avis.com

Avis Car Rental is one of the world’s best-known car rental brands with approximately 5,500 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world’s top brands for customer loyalty. Call or book your reservation now at Avis.com using the NARFE AWD number A701900.

Budget Car Rental
800-218-7992
www.budget.com

Budget Car rental was founded in 1958 for the “budget-minded” renter. Today, with approximately 3,500 locations around the world, Budget is a leading rental car supplier now offering discounts to members of NARFE. Call or book your reservation now at Budget.com using the NARFE BCD number D871500.

Choice Hotels International
800-258-2847
www.choicehotels.com

With 6,400 hotels in the United States and throughout the world, Choice Hotels offers something for everyone. As a NARFE member, receive 20% off your next stay at participating hotels when you use Special Rate ID 0801967. This offer is subject to availability and cannot be combined with any other offer. Advance reservations required through phone number or website above; cannot be redeemed at individual hotels. Choice Hotels brands are: Comfort Inn, Comfort Suites, Sleep Inn, MainStay Suites and more.

National
800-CAR-RENT
www.nationalcarrental.com

You Drive A Hard Bargain. Receive up to 20% off rentals at National Car Rental. To make a reservation, call National Car Rental at 1-800-CAR-RENT and reference Contract ID 5282909. For complete terms and conditions, visit www.narfe.org/memberperks.

Wyndham Hotel Group
877-670-7088

NARFE members receive up to 20% off the “Best Available Rate” at participating locations. Call and give the agent your special discount ID number, 8000002694, at time of booking to receive discount. Call to reserve your room today at one of these fine hotels: Wyndham Hotels and Resorts, Days Inn, Ramada Inn, Microtel Inns and Suites and more. Advance reservations required through phone number above; cannot be redeemed at individual hotels.

Wyndham Extra Holidays
800-428-1932
www.extraholidays.com

Excellent service and the finest comforts are standards you can always rely on with Wyndham Extra Holidays. With more spacious floor plans than a regular hotel, you can enjoy a One-, Two- or Three-Bedroom suite with separate living areas and partial or fully equipped kitchens. Please use promo code 8000002694 when calling or booking online.

HearUSA
www.hearusa.com/narfe


Life Line Screening
800-324-9906
www.lifelinescreening.com/NARFE

Life Line Screening, America’s leading provider of community-based preventive health screenings, will conduct health screenings using state-of-the-art ultrasound technology in your neighborhood. To schedule an appointment, please call the number above and give the operator code number BKHN075 or visit the website.

Sunrise Senior Living
www.SunriseSeniorLiving.com

Sunrise Senior Living, a leading provider of high-quality, individualized, senior living services, offers NARFE members a special, discounted rate. Mention code: NARFE-discount during your visit and receive a one-time 5% off of suite/room rates at any of Sunrise’s U.S. communities for one year. For a complete list of Sunrise locations, visit www.SunriseSeniorLiving.com. For a complete list of any restrictions, visit www.narfe.org/memberperks. For new move-ins only.

Check out these additional Member Perks on the NARFE website for more details!
WEIGHING AND ADJUSTING

In this undated photo, the Adjuster of Weights for the U.S. Mint in San Francisco, California, does just what his title suggests – he is weighing coins and adjusting them to their correct weight by filing them down. The Mint used this manual process since their very early days. The Mint’s coin production process has advanced greatly since 1792. The manual process required heating metals in a blacksmith-like furnace and flattening them into sheets with repeated trips through rollers. Coin shapes were then punched out of the metal sheets that were hand-fed into machines that stamped them with coin faces. Today, the Mint uses automated machines to ensure all pennies, nickels, dimes, and quarters are the appropriate weight.

PHOTO from the Records of U.S. Department of the Treasury, National Archives, courtesy of the 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 http://shfg.org.

DID YOU KNOW?

The U.S. Mint was created in 1792 to manufacture and distribute national coinage. The 1792 law establishing a national mint directed American money to be made of gold, silver, and copper in denominations of $10, $5, and $2.50 pieces. The dollar, half-dollar, quarter, dime, and half-dime were composed of silver. The cent and half-cent were made of copper. In 1933, during the Great Depression, the Mint ceased producing gold coins. Visit www.usmint.gov.
“My friends all hate their cell phones... I love mine!”

Here’s why.

Say good-bye to everything you hate about cell phones. Say hello to the Jitterbug Flip.

“Cell phones have gotten so small, I can barely dial mine.” Not the Jitterbug® Flip. It features a large keypad for easier dialing. It even has a larger display and a powerful, hearing aid compatible speaker, so it’s easy to see and conversations are clear.

“I had to get my son to program it.” Your Jitterbug Flip setup process is simple. We’ll even program it with your favorite numbers.

“What if I don’t remember a number?” Friendly, helpful Personal Operators are available 24 hours a day and will even greet you by name when you call.

“I’d like a cell phone to use in an emergency.” Now you can turn your phone into a personal safety device with 5Star® Service. In any uncertain or unsafe situation, simply press the 5Star button to speak immediately with a highly-trained Urgent Response Agent who will confirm your location, evaluate your situation and get you the help you need, 24/7.

“My cell phone company wants to lock me in a two-year contract!” Not with the Jitterbug Flip. There are no contracts to sign and no cancellation fees.

“My phone’s battery only lasts a short time.” Unlike most cell phones that need to be recharged every day, the Jitterbug Flip was designed with a long-lasting battery, so you won’t have to worry about running out of power.

“Many phones have features that are rarely needed and hard to use!” The Jitterbug Flip contains easy-to-use features that are meaningful to you. A built-in camera makes it easy and fun for you to capture and share your favorite memories. And a flashlight with a built-in magnifier helps you see in dimly lit areas. The Jitterbug Flip has all the features you need.

“Enough talk. Isn’t it time you found out more about the cell phone that’s changing all the rules? Call now!” Jitterbug product experts are standing by.

Order now and receive a FREE Car Charger – a $25 value for your Jitterbug Flip. Call now!

<table>
<thead>
<tr>
<th>Monthly Plan</th>
<th>$14.99/mo¹</th>
<th>$19.99/mo¹</th>
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</thead>
<tbody>
<tr>
<td>Monthly Minutes</td>
<td>200</td>
<td>600</td>
</tr>
<tr>
<td>Personal Operator Assistance</td>
<td>24/7</td>
<td>24/7</td>
</tr>
<tr>
<td>Long Distance Calls</td>
<td>No add’l charge</td>
<td>No add’l charge</td>
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<tr>
<td>Voice Dial</td>
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<td>FREE</td>
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<tr>
<td>Nationwide Coverage</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>30-Day Return Policy²</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

More minute plans and Health & Safety Packages available. Ask your Jitterbug expert for details.

“Many phones have features that are rarely needed and hard to use!”

The Jitterbug Flip contains easy-to-use features that are meaningful to you. A built-in camera makes it easy and fun for you to capture and share your favorite memories. And a flashlight with a built-in magnifier helps you see in dimly lit areas. The Jitterbug Flip has all the features you need.

Enough talk. Isn’t it time you found out more about the cell phone that’s changing all the rules? Call now! Jitterbug product experts are standing by.

Call toll-free to get your Jitterbug Flip Cell Phone

Please mention promotional code 108306.

1-888-836-0644

www.JitterbugDirect.com

We proudly accept the following credit cards:

[Credit Card Logos]

IMPORTANT CONSUMER INFORMATION: Jitterbug is owned by GreatCall, Inc. Your invoices will come from GreatCall. ¹Monthly fees do not include government taxes or assessment surcharges and are subject to change. Plans and services may require purchase of a Jitterbug Flip and a one-time setup fee of $35. Coverage is not available everywhere. ²5Star Service will be able to track an approximate location when your device is turned on, but we cannot guarantee an exact location. ³We will refund the full price of the Jitterbug phone and the activation fee (or setup fee) if it is returned within 30 days of purchase in like-new condition. We will also refund your first monthly service charge if you have less than 30 minutes of usage. If you have more than 30 minutes of usage, a per minute charge of 35 cents will be deducted from your refund for each minute over 30 minutes. You will be charged a $10 restocking fee. The shipping charges are not refundable. There are no fees to call GreatCall’s U.S.-based customer service. However, for calls to a Personal Operator in which a service is completed, you will be charged 99 cents per call, and minutes will be deducted from your monthly rate plan balance equal to the length of the call and any call connected by the Personal Operator. Jitterbug, GreatCall and 5Star are registered trademarks of GreatCall, Inc. Copyright ©2018 GreatCall, Inc. ©2018 firstSTREET for Boomers and Beyond, Inc.
When you pay by check, you authorize us to use information from your check to clear it electronically. Funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Imported

Regular Sizes: S(34-36) M(38-40) L(42-44) XL(46-48)

*Big Men (just $5 more each): 2XL(50-52) 3XL(54-56) 4XL(58-60)

I enclose $________ purchase price, and only $5.99 shipping & handling for my entire order. Please add applicable state & local sales tax for the following states: AZ, CO, FL, GA, MA, MN, NE, NJ, PA, WI, & WV.

FREE SHIPPING!

Haband® PO Box 8, Warren, PA 16366-0008

Credit cards accepted:

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- Discover®
- AmEx
- Check

Check here for Protection Plus! (X96)

Expedites replacement of items lost in transit. Add $2.95 to protect your entire order.

Phone/Email ____________________________________

Better Hurry! It’s a THREE-FOR-ALL!

Get a season’s supply for less than the cost of ONE shirt elsewhere!

only 99¢ each when you buy 3 or more!

Yes, you get 3 shirts for 29.97. In stock & ready to ship. Hurry!

4 shirts for 39.47
5 shirts for 48.45

FREE SHIPPING!