



# National Active & Retired Federal Employees Lebanon Valley Chapter 458

Meetings 3rd Monday 1:30 pm, except February (the 4th Monday)  
Lebanon Senior Center • 7th & Maple Streets, Lebanon, PA  
*In case of inclement weather, if the Senior Center closes, there will be no meeting.*

Volume 8, Issue 2

APRIL-MAY 2017

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## Contact your Legislators

Senator Robert F. Casey Jr.  
Harrisburg, PA 17101, 717-231-7540  
Washington, DC: 202-224-6324

Senator Patrick J. Toomey  
Harrisburg, PA 17101, 717-782-3951  
Washington, DC: 202-224-4254

Congressman Charles W. Dent  
Lebanon County  
342 F West Main Street  
Annville, PA 17003  
Ph: 717-867-1026  
Fax: 717-867-1540

Congressman Ryan Costello  
PO Box 3154  
West Chester, PA 19381  
Ph: 484-402-4024

## President's Message NARFE's Legislative Conference – March 12–15, 2017 (Sunday thru Wednesday)

I had the opportunity to attend this conference as a representative of the Pennsylvania NARFE Federation as their Alzheimer's Chairperson. I knew of this conference, but in the past 12 years of being an officer of the Lebanon County NARFE chapter, I chose to stay home. I'd read about the outcome in the NARFE magazine or pull up the articles on my computer. Hindsight, I wish I would have gone in previous years. There were 303 active and retired federal employees in attendance, of which 180 were there for the first time. This indicates how important it is to know exactly what our National NARFE staff is doing to help us to preserve the benefits we were promised when we started working for the government and when we retired.

All federal employees and retirees face a number of threats to their earned pay and benefits in the 115th Congress. Listed here are just a few that are of much concern.

1. Federal Retiree and Employee Health Benefits Cuts.
2. Effective Pay Cuts for Current Employees Through Benefit Reductions
3. Elimination or Reduction of Retirement Security for New Hires.

Wednesday was known as "NARFE's DAY ON THE HILL" 8:00 AM. We got on the bus in 20 degree weather and

were taken from Alexandria, VA to Washington, D.C. Everyone was from all over the United States and we bombarded our senators and members of congress with our concerns. Of course, appointments were made ahead of time and they were prepared for NARFE members' visits. Four of us had a meeting with Senator Toomey's Legislative Aide at 10:00 am, and Senator Casey's Aide at 2:00 pm. In between we were walking the halls and tunnels of their buildings. The above topics were discussed and we let them know our concerns. Both senators were in hearings or meetings, but we hope our concerns were forwarded. At 4:00 pm our appointment was with my congressman, Ryan Costello, Legislative District 6. He was waiting for us and spent about 45 minutes listening. I previously did listen to two of his Town Hall meetings over the phone and thanked him for doing them. He told us he will be setting up another one in the near future when they come back home. At 5–7 pm there was a reception in the lobby of the Rayburn Building with members from our NARFE office, members of congress and senators, plus some of their aides.

What an honor it was for me to have had the opportunity to attend such an event and represent our chapter and the Pennsylvania NARFE Federation.

*Dixie Gasper,*  
President

## Legislative Report

Postal Service Reform Act of 2017 (H.R. 756) took another small step forward. The House Committee on Oversight and Government Reform approved the bill as amended. The legislation attempts to address unfunded liabilities of the United States Postal Service (USPS), makes reforms to keep mailing costs affordable for consumers, and encourages innovation. This bill's sponsors also say it does so without any extra cost to taxpayers. The bill's co-sponsors released the following statement after approving the bill.

The Postal Service is in dire need of real reforms, and this bill puts it on the course toward financial stability. These desperately needed policy changes prevent a taxpayer bailout of the Postal Service and will save billions of dollars over the next decade. We are pleased to see this bill pass through committee and urge the House to follow suit as soon as possible.

There are many solutions to the financial problems facing the U. S. Postal Service, all of which the Committee unfortunately has rejected in favor of balancing the books off the backs of its retirees. In doing so, this legislation forces 76,000 current postal retirees who are satisfied with their current health insurance coverage to pay an additional \$1,600 per year, or more, to receive coverage through Medicare.

*John Bordlemay,, Legislative Chairman*

## FEHB Untouched So Far in Health Care Reform Effort

The FEHB program would not be directly affected by the first version of a bill unveiled by House leaders to repeal and replace the Affordable Care Act ("Obamacare"), although many changes could lie ahead.

Republican leaders are hoping to move the measure through Congress by mid-April using the process known as reconciliation, which requires only a simple majority vote in the Senate rather than the 60 vote hurdle that normally applies if opponents of a bill insist on it. However, Senate passage under even that process is far from guaranteed, as the bill is currently written – the same applies even to the House. The FEHB law long predates the ACA and already barred plans from denying coverage due to an enrollee's pre-existing health condition. The major direct impact was extending coverage of children up to age 26 rather than the prior age 22 cutoff and removing restrictions such as requirement that they be unmarried.

The draft bill would leave that policy change in place and even if it were to be repealed generally, it is now part of the FEHB's own rules that operate independently. The other main impact of the ACA on the FEHB applied to only a tiny part of the FEHB population: it made members of Congress and certain of their staff members ineligible for the FEHB, although OPM later decided they could continue receiving an employer contribution comparable to what the government pays in the FEHB if they enrolled in a specific ACA plan.

Any substantial changes to the FEHB enacted this year most likely would occur in the annual budget process that is just about to begin.

*John Bordlemay, Legislative Chairman*

## CHAPTER BUS TRIPS

### Cincinnati, Ohio Area

**Monday, June 5 to Friday, June 9, 2017**

**The Ark Encounter & Creation Museum**

**5 days/4 nights**

**Cincinnati Zoo and Newport Aquarium**

**\$539 per person double occupancy**

**8 meals: 4 breakfasts and 4 dinners**

**Admission to the New, Stunning –**

**ARK ENCOUNTER**

**Admission to the Famous CREATION MUSEUM**

**Exclusive Diamond Tours Dinner Party with entertainment**

**Admission to the NEWPORT AQUARIUM**

**Admission to the CINCINNATI ZOO & BOTANICAL GARDENS**

### Branson Holiday Show Extravaganza

**9 days – 4 nights**

**Sat., Nov. 11 to Sun., Nov. 19, 2017**

**\$789 per person double occupancy**

**14 meals: 8 breakfasts & 6 dinners**

**Admission to 7 shows! Including:**

**Three morning shows: PUTTIN' ON THE RITZ**

**SHOW, BRETT FAMILY SHOW, & DUBLIN'S IRISH**

**TENORS with special guests THE CELTIC LADIES**

**Three evening shows: LIVERPOOL LEGENDS SHOW**

**"The Complete Beatles Experience", "MILLION**

**DOLLAR QUARTET" SHOW & THE DUTTON SHOW**

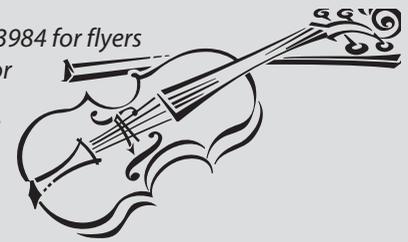
**SHOWBOAT BRANSON BELLE**

Call Jean at (717) 865-3984 for flyers

Jean Kindt, Coordinator

**These trips are not for NARFE members only.**

**They are for anybody.**



## Are you aware of the new 211 System?

At the March 20th meeting of NARFE, we had Brook Smith from the United Way speak on the new 211 Phone System. Many members, including myself, never heard of this system. The 211 system works like the 911 system, but is a help line instead. It is free, you can call it 24/7 for non-emergency, health and human services. It is a statewide program and went into effect in Lebanon, Berks, Schuylkill and Lehigh counties on January 1 of this year.

This system makes it easy to call one number and removes the need to call around for services. Included in these services are housing, employment, food, health clinics, vets and military information, substance abuse and treatment, mental health, transportation, disaster questions and re-entry after prison and many more things.

The operators will listen to your need and then connect you to the right party that can help you. The call centers

are staffed by highly-trained call specialists who assess the caller's full needs. This system reserves the 911 system for emergencies, saving this vital community resources for life and death situations.

The 211 system functions as a community wide planning tool to anticipate the demands for service and mobilize resources to meet changing needs.

In addition, this 211 system has human resources staff that can access all knowledge which will assist them in effective case management work.

I thought this information would be benefit to all members whether young or old and I thought it was worthwhile passing it on to you.

*Doris Edris,  
Secretary/Treasurer*

## Consumer Price Index for the Elderly Bill

As a NARFE member of Chapter #458, you may remember hearing or reading about the CPI-E, especially toward the end of 2016.

Currently, the amount of our COLA is determined using the CPT-W (Urban Wage Earners and Clerical Workers). Retirees are no longer Wage Earners or Workers and consequently the bulk of their living expenses are not the same as when they were active employees.

Shockingly, the CPI for the Elderly has been in existence since 1982, however it has only been used for statistical purposes, not for computation of COLAs. In the last two years, using the CPT-W, retirees have received No COLA in 2016 and just 0.3% in 2017. Yet, over these two years, the actual cost of living increase incurred by seniors was 2.7%. Over the years, a difference adds up to thousands of dollars.

So there is an index that accounts for price effects on seniors that would give seniors a fair COLA – yet Congress has failed to adopt it.

On February 28, 2017, Democratic Congressman (CA) John Garamendi, introduced H.R. 1251. As of the date of this article, it had 31 co-sponsors.

NARFE President Richard G. Thissen has urged the rest of Congress to follow Congressman Garamendi's lead and pass this bill.

*Anita Simon, Membership Chair*

## Your Credit Report

### *How Important is your credit score?*

Someone with just a few coins in his pocket could be living large in a mansion, while a high roller with wads of cash could be turned down for a mortgage, auto loan, credit cards and even a job because of a bad credit report.

Your credit report contains the details of your credit history with the following questions.

1. Have you paid your bills on time?
2. Have you paid back loans as agreed?
3. How much of your credit cards are you paying off, and how big are your balances?

Surveys show that millions of Americans have never checked their credit reports. Why bother? Because you might discover a mistake that was made that could be costing you hundreds of dollars in interest fees. Your credit report might show that an old bill that you paid off is still marked "unpaid," or that someone else's delinquent account was attributed to you. This could cost you to have to pay a greater interest rate when applying for another loan. Why should you pay for someone else's mistake.

In addition more financial accounts are having hacked by criminals around the world. Left unchecked, it could ruin your credit for years. By seeing your credit report and score, you could learn how to take action to improve your finances.

The website [AnnualCreditReport.com](http://AnnualCreditReport.com) is authorized by federal law to allow you to see your credit report for **FREE**.

*Robert E. Fidler, Service Officer*

## NARFE TOLL FREE NUMBERS

(NARFE Dues pay the cost)

### U.S. CAPITOL SWITCHBOARD:

866-220-0044 – Ask to be connected to your senator or representative by name.

### WHITE HOUSE COMMENT LINE:

888-225-8418

### NOT TOLL FREE:

### U.S. CAPITOL SWITCHBOARD:

202-225-3121



## COMMUNITY NIGHT FUNDRAISER

Present This Card On **APRIL 17, 2017** (DATE)  
At Hoss's In **Anville, PA** (LOCATION)  
Hoss's Will Then Donate 20%+ Of Your Total Check  
Paid To **NARFE, Chapter #458**  
(ORGANIZATION NAME)  
Group# **54850**  
Please Present Ticket When Ordering. No Photo Copies Accepted.



# CASH COW CARD

## Upcoming Meetings – Mark Your Calendars

April 17, 2017: Attorney Kenneth Sandoe • May & June: Not confirmed as of now



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Jonestown, PA 17038  
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## VISITING CONGRESS

My husband Art and I attended the 2017 NARFE Legislative Training Conference along with our Chapter President Gasper.

We visited the office of Congressman Charles Dent (R) who represents the 15th District in PA.

Before the trip to the Rayburn Bldg on March 15, we attended two days of planned meetings and break-out sessions to prepare us for our meetings with our representatives.

There was a session of "role playing" which was very helpful for "1st-timers" to get an idea what they will encounter when they walk through those office doors to meet the Staff /Senators/Representatives.

We did not have the pleasure of meeting with Con. Dent in person, but with his Senior Legislative Assistant, Catlin E.

Wilson. Ms. Wilson was very accommodating and asked good questions using the information that NARFE staff had given us with the numbers of Federal employees and retirees in D-15 and the facilities where they work or reside.

I always enjoy the surprise on the Congressional staff members' faces when we remind them that they, too, are federal employees.

We had to chuckle when we saw the boxes of Hershey candies placed around the office for the visitors to enjoy.

Of the many conferences I have had the opportunity to attend, this was one of the best planned, interesting and informative of all.

The Legislative Staff is to be congratulated on a job "very well done!"

*Maria Ritzman, Past PA Federation President*