

NARFE
National Active and Retired Federal Employees
Aberdeen Chapter 0584 Mercury Newsletter

Roger Youngman, Editor

July - September 2017

Volume 11 Issue 3

President's Comments -

Summer has passed into fall – leaves are changing color creating many beautiful landscapes. With many trees shedding leaves, it is time for me to get outdoors and pick them up.

Budgets talks – our President and the House are looking at options to balance the budget and reduce the massive national debt - \$20 trillion +!

Several proposals which affect federal workers and retirees are: **House** – higher employee contributions to the federal defined benefit pension plan (FERS); eliminate supplemental retirement payments before age 62; a switch to a defined contribution pension plan for new federal employees. The House wants to reduce mandatory spending by \$32 billion over 10 years via Civil Service pensions. **President** - an increase in employee contributions by 1 per cent each year for the next six years; elimination of the cost-of-living adjustment (COLA) for current and future Federal Employee Retirement System (FERS) participants and cutting the COLA by 0.5 percent for Civil Service Retirement System (CSRS) participants of what the typical formula currently allows; basing future retirement benefits on the average of an employee's highest five years of salary. (Currently, retirements benefits are based on an employee's length of service, salary and highest three-year average salary.); and elimination of supplemental payments to employees who retire before age 62. Proposals in the president's budget request would impact current and future federal employees and retirees.

Federal workers along with federal retirees must contact congress to prevent the attacks on federal pay, annuities and federal health benefits. To contact your congressional leaders, connect with the NARFE web. You will find email addresses, phone numbers and letters you can forward to senators and representatives. Just type in your name and address to start the process or you can call:

Senator John Thune 202 224 2321
866 850 3855

Senator Mike Rounds 202 224 2321
844 875 5268

Representative Kristi Noem 202 225 2801
855 225 2801

If you do not get involved with protecting your earned benefits, who will?

2% COLA Increase

NARFE President Richard Thissen announced that Federal annuitants will receive a 2% COLA increase beginning in January 2018. This is based on the Consumer Price Index for Urban Workers (CPI-W). This is the biggest increase since 2012 and up 0.3% from last year.

President Thissen (NARFE) is proposing switching to a Consumer Price Index for the elderly (CPI-E). Seniors spend more than twice as much money on medical care than the rest of the population measured by the current formula (CPI-W) to calculate COLA. Congress must act to implement a new formula that adequately measures costs incurred by seniors.

Elected Officers

President Roger Youngman	715 – 7773
Secretary Jan Bohling	226 – 3106
Treasurer Karen Youngman	725 - 1777

September Meeting

The meeting was called to order by President Roger Youngman at noon at Perkin's Restaurant. A Moment of Silence was observed followed by the Pledge of Allegiance.

Roll call of officers – all officers were present except Secretary, Jan Bohling. LaRheta Fulker is filling in as secretary.

Minutes of the July meeting were approved as written. No meeting was scheduled for August.

Karen Youngman, treasurer, reported a balance of \$669.26 in the checking account and \$878.10 in the savings account.

The annual Memorial program, conducted by Joyce Fluke and Patsy Weigel, recognized 12 members of the Aberdeen Chapter who had passed away in the past year.

Those recognized were: Ruth Anderson, Ervin Bader, Clark Binger, Arnie Goldie, Leo Huss, Carrie Lang, Neoma Luepke, Roy Palfrey, Debra Soled, Bernice Stevens, Simon Stevens, DeWayne Storley, and Harold Wood.

As Patsy Weigel read the names of the departed chapter members. Joyce Fluke placed a white rose in the basket and presented a certificate and flag to a family member who was present. If no family member was in attendance, the certificate will be mailed to the family of the deceased member.

Karen Youngman, Alzheimer's Research Chair, reminded members that she is selling Herberger's coupon books for \$5.00 each. She has already sold 58 books. The coupon books will be redeemable Nov 11 – 14.

Joyce Fluke was the Split-Pot winner. She donated her share back to Alzheimer's Research. Thank you, Joyce!!

CONK

The 13th Bi-annual College of NARFE Knowledge (CONK) was held in Sioux City, Nebraska, in late August. Jan Bohling, Jerald Buechler, Karen Youngman and Roger Youngman were delegates from Chapter 0584.

Key speakers from NARFE Headquarters were Barb Sido, CEO; Molly Checksfield, Grassroots Program Manager; Bridget Boel, Marketing Director and Al Reeves, Federal Benefits Specialist.

In addition, delegates were briefed on FEEA Scholarships, FEEA Loan Assistance, PAC, and Alzheimer's Research.

Vendors participating were Federal Blue Cross/Blue Shield, GEHA, Hearing USA and United Health Care Vision.

The 135 delegates were exposed to what is happening in NARFE and what we must do to assist in retaining our benefits. Time was available for many members to renew old acquaintances and make new friends.

Carol Ek, Region V Vice President, again did an outstanding job in coordinating and hosting the conference. This was her last CONK, as she is retiring from her Vice President position at the end of this term. Many thanks to Carol for another great CONK!

July Meeting

President Roger Youngman called the July 19th meeting to order at 12:05 at Perkin's Restaurant. A Moment of Silence was observed followed by the Pledge of Allegiance, led by Secretary Jan Bohling. Six members and one guest were present.

Officers were all present: Roger Youngman, President; Jan Bohling, Secretary and Treasurer Karen Youngman. Maeve King, resigned as President in June due to relocating to Delaware with her husband.

Doug Johnson was our Guest Speaker. Doug is in charge of Storybook Land, Lee Park, Senior Center, Riverside Cemetery, City Forestry, and AARC. He also oversees the mosquito spraying for the parks.

This weekend is the 41st Anniversary of Storybook Land Festival (expect 5000 people to attend). KSFY will do a live morning show on Friday from 7:00 am – 9:00 am. Over 300,000 people have visited Storybook Land so far, this summer. A total of 156,831 people road on the train rides, balloon rides, roller coaster rides and carousel rides.

A \$200,000 shade structure was added to the castle this year. Improvements planned for Storybook Land are: 1200 feet of new sidewalk at a cost of \$200,000, Emerald City in the Land of OZ which will be the size of the Castle. Long range planning is expanding the parking lot at \$300,000 and an irrigation project for \$300,000.

The campground is an enterprise fund. Three new cabins were added this year – VoTech students built one and three more later.

Thank you, Doug, for your informative and interesting presentation on Storybook Land and surrounding area!

Jan Bohling, secretary, distributed copies of the July 19th meeting. Arlene Elliott moved to approve, with Jerold Buechler seconding the motion. Motion carried.

Treasurer, Karen Youngman's report showed a balance of \$525.27 in the checking account as of July 10, 2017. The savings account earned interest of \$0.06 dividend for a balance of \$877.98. Wes Elliott seconded the report, motion carried.

Roger reported on membership – National membership is about 220,000 with 178 members in Chapter 0584. National is up about 1000 members from July 2016 while local membership decreased by about 10 members.

All NARFE members were encouraged to call SD Representative Kristi Noem on NARFE Call - In Day, July 18th, for her to vote **NO** on the House Budget Proposal.

Legislation: Roger encourage members to contact our congressional leaders. Additional legislation is being considered which will affect or earned benefits – our annuities, COLA and FEHBP. We cannot wait for someone else to contact Congress!

Old Business: Only 9 people attended our annual picnic at Storybook Land. It cost \$53 to rent the room. With our attendance declining, should we continue having this format of a picnic?

Karen and Jan are the Nominating Committee. Please contact them if you are available serve as an officer!

Karen's name was drawn for the Alzheimer's split-pot drawing. She donated her \$4.00 share to Alzheimer's. Thank you, Karen.

Change of Address

Please notify Jan Bohling or Roger Youngman if you have recently changed your address or will shortly have a new address. This will ensure that your NARFE magazine and Newsletter will be sent to your new address.

FEHB PLANS INCREASE 6.1%

Open Season will run from November 13 – December 11, 2017. It is important for you to review your current plan and compare it to the many plans available. Some plans charge more for Self + 1 than the family plan. BCBS is one plan where this is true. Also, compare the coverage each plan offers – cost is just one of the many variables to compare.

To assist you with your comparison, the October narfe magazine pages 42 – 44, has valuable information. There are two webinars, FEHBP & Medicare – What is Best for You October 26, 1 p.m. CT and Health Plans: Discover your best Option, November 30, 1 p.m. CT.

Six FENBP will terminate enrollment for 2018 affecting several thousand employees. None of the plans are in South Dakota. With the addition of one provider in 2018, Federal employees will have 262 health plans to choose from – 15 of which are nationwide.

New Member

Paul Ristow, Ocean Grove, NJ, is a new member. Welcome to Chapter 0584 Paul!

Thank you to all continuing members of Chapter 0584. Your continued support of our Chapter allows us to send delegates to the **South Dakota Federation Convention, Legislative Conference, College of NARFE Knowledge and NARFE's National Conventions.**

Your continuing membership in NARFE assists in providing leverage as we deal with Congress. The larger our membership, the more favorably Congress supports

legislation supporting federal workers and annuitants. We appreciate your support as NARFE continues the commitment to retain our earned benefits.

Alzheimer's Research

Karen Youngman, Coordinator

Some exciting news for Region V. From the Alzheimer's Association, research contributions for the period July 1, 2016 through June 30, 2017, Region V ranked #1 of the 10 Regions. The total for Region V was \$110,025.51. South Dakota alone raised \$30,944.14. Thank you NARFE members for your dedication to raising money for Alzheimer's.

Did you know that there are six ways music can benefit people with Alzheimer's disease? Music has been proven to have a beneficial effect on people living with dementia and Alzheimer's disease.

1. Music helps to bring back memories and emotions. Playing an Alzheimer's patient some of their favorite songs from their past, particularly their late teens and early 20's, can help them to recall some of their happier moments.
2. Ability to listen to and enjoy music is one of the last remaining cognitive skills in advanced Alzheimer's patients. It's been proven that even when other cognitive skills have declined, advanced Alzheimer's patients still have the aptitude to appreciate music.
3. Music can help Alzheimer's patents reconnect with their loved ones. Because music can evoke such positive emotions, it can help Alzheimer's patients share moments of joy with their loves ones.
4. Singing helps to engage the brain. The right side of the brain is used to listen to music, but to sing along requires the left side of the brain to become engaged. Alzheimer's patients who participate in sing-along sessions can exercise both sides of their brain while enjoying the moment.
5. Music can help manage stress. Music has the ability to lift a person's mood and make them feel less stressed and agitated. This is because listening to music or singing along to music releases happy chemicals from the brain such as serotonin, melatonin and prolactin.
6. Can be used to set the mood. A fast song can help to raise spirits and make people happy, where as a slower song can help people to relax and calm down any agitation an Alzheimer's patient may be experiencing.

Membership Drive

NARFE has a special membership drive from September 1 through December 31. For every new member you enroll, National will pay you \$10.00 and the Federation

will pay you \$5.00. You are also eligible for monthly drawings of a **\$25 Amazon gift card**. And for each new member, your name is placed in the drawing for an **Apple Wrist**

Watch. Make sure you include your membership ID number on each

NARFE
1235 Pinewood Lane
Aberdeen, SD 57401

enrollment application.

Nonprofit Org.
U.S. Postage Paid
Aberdeen Post Office
Permit NO. 54
Aberdeen, SD 57401

Condolences

Naomi Jones July 20, 1923 – July 24, 2017

Executive Board Meetings

Millstone Restaurant (9:00 a.m.)
Nov. 13, Dec. 11, Jan. 8

Chapter Luncheon Meetings

Perkin's Restaurant (11:30 a.m.)
Oct. 18, Nov. 15, Dec. 20

Thank you Sponsors

A big Thank You to our sponsors who have assisted us with the NARFE Newsletter. Without their support, this Newsletter would not be possible. Our sponsors are:

Aberdeen Federal Credit Union 225-2488

Travel Leaders 225-7555

Great Western Bank 229-2634

Schrivers Memorial Mortuary & Crematory 225-0691

Chapter Meeting Survey

Attendance at Chapter 0584 meetings has decreased considerably over the past four years. Membership in Chapter 0584 has decrease from 200 to 172. The majority of our members live beyond commuting distance of Aberdeen with 29 members living out of state.

Year	2013	2014	2015	2016	2017
Average	21.6	22.1	13.5	12.9	7.9
Range	14-29	11-30	8-18	9-15	7-13

The Executive Board has been reviewing some issues that need to be addressed. We are asking for your input.

1. Which of the following meeting times would be most advantageous to you?
a. Mid-morning b. noon c. midafternoon
d. 6:00-7:00 pm
2. Our Newsletter expenses are \$575 - \$600 per year. Our sponsors support is about \$125 per year. Would you be in favor of getting your Newsletter via email? This will be a savings of about \$300.
a. Yes b. no

With our membership decreasing, would you be interested in serving as a committee member or an officer. The Vice President position has been vacant since June. Your support will be greatly appreciated!

Please respond to Roger Youngman NLT December 1, 2017. ryoungman@ncvc.net or the return address on your Newsletter. Thank you for assisting in improving our Chapter.