



National Active and Retired Federal Employees APPLETON-FOX VALLEY CHAPTER 437 NEWSLETTER

Officers

President: Merlin Sanderfoot, W1419 Peters Rd, Kaukauna WI 54130 **920-766-5368** Email: mmfoot5@yahoo.com
Vice President: Boni Moericke, N9510 Cathy Court, Appleton, WI 54915 **Ph: 920-257-4664** Email: Bee.Jav163512@yahoo.com
Secretary: Bud Prentice, 1137 E. Nawada St, Appleton WI 54911-5217 **Ph: 920-733-4703**
Treasurer: Jerry Sanderfoot, 112 Edgewood Ln, Combined Locks WI 54113-1256 **Ph: 920-759-7447** Email: jsanderfoot@new.rr.com
Legislation: Tom Buss, 320 Bellin St Neenah, WI 54956-4116, **Ph: 920-729-9316** Email: tbuss100@yahoo.com
Sunshine Chairperson: Rona Rae Kietzmann, E9642 Kanamann Road, New London, WI 54961, **Ph. 920-779-4885**
Alzheimer Chairperson: Jerry Sanderfoot, 112 Edgewood Ln, Combined Locks WI 54113-1256 **Ph: 920-759-7447** Email: jsanderfoot@new.rr.com
Newsletter Editor: Lee Benner, N4277 County Road PP, Appleton WI 54913-8385 **Ph: 920-209-9978** Email: lhb0922@aol.com
Chaplain & Sergeant-at-Arms: Roy Rogers, 821 Arthur St, Menasha WI 54952-2527 **Ph: 920-722-2477** Email: darfive@new.rr.com
Membership Committee: Lee Benner, N4277 County Road PP, Appleton WI 54913-8385 **Ph: 920-209-9978** Email: lhb0922@aol.com
Service Officers: Lee Benner, N4277 County Road PP, Appleton, WI 54913-8385 **Ph: 920-209-9978** Email: lhb0922@aol.com
Jerry Sanderfoot, 112 Edgewood Lane, Combined Locks, WI 54113-1256 **Ph: 920-759-7447** Email: jsanderfoot@new.rr.com

AUGUST 2020

FROM PRESIDENT MERLIN SANDERFOOT

Want to start out by touching on just a few subjects that would be brought up at our chapter meetings if we had one. The Golden Corral is still shut down in Appleton, and it was decided not to have our annual picnic in August.

Starting out with voting, remember, the ballots must be received at Election Services Company by 11:59 p.m. on August 31st. If you vote online, go to www.esc-vote.com/narfe2020 to log in to vote.

If you do not read your NARFE magazine, I would like to highlight an article titled "Wondering how much FEGLI coverage you have?" The NARFE Federal Benefits Institute has been fielding more calls than usual on how to confirm your Federal Employees Group Life Insurance coverage. The Office of Personnel Management's (OPM) Retirement Services office is the only office with access to your FEGLI records. There are three ways to access your FEGLI coverage information.

1. Log on to Retirement Services Online, <http://www.servicesonline.com.gov/> to view and print your Verification of Life Insurance (VOLI). Your VOLI will show which types of coverage you have, your amount of coverage before reduction, your post-65 reductions and your amount of coverage after reductions are complete.

2. Email retire@opm.gov to request that your VOLI be mailed to you. Be sure to include your retirement claim number (CSA/CSF) in the email.

3. Call 1-888-767-6738 to request that your VOLI be mailed to you. The phone lines are open Monday through Friday, 7:40 a.m. to 5:00 p.m. ET. They recommended calling early in the morning or late in the evening. Have your CSA/CSF) or Social Security number handy.

Next, a few words about the Wisconsin Federation of Chapters Annual Meeting, which was held at Wintergreen Resort, Wisconsin Dells, WI on July 13, 2020. The meeting was called to order by President

Melanie Miller at 1:30 p.m. There were 20 people in attendance and 11 people via ZOOM, (which Jerry Sanderfoot and I were a part of.) Mary Pat Willis provided an update on the 2021 Conference to be held May 3-5, 2021, in Tomah, WI at the Best Western Motel. 2021 is the 100th

Anniversary of NARFE, and will be a focal point in the Conference. Tom Miller gave a legislative update on Assembly Bill 221, (exempting from taxation the pension benefits of certain retired federal employees). The bill did make it out of committee but has not been brought before the house. There was no hearing in the State Senate. The Bill will need to be reintroduced after the swearing in of the new legislation in January 2021. Tom also wants NARFE members to be proactive and contact our Federal Representatives about Fair COLA for Seniors Act, WEP, which currently has three bills in the House, and Postal Reform.

And last, an article in the Greater Milwaukee Chapter 94 newsletter about your 2021 FEHBP premiums. RECORD-HIGH, DOUBLE-DEGIT health premium increases to be announced this fall and effective January 2021. Some experts in health insurance have projected that premiums overall for all Americans could rise by 40% if not more. Many people could save money shopping during Open Season, only about 6% of the eligible change plans. Retirees and older workers tend to stay in the same plans year after year. (I forgot to mention one note about the Wisconsin Federation Meeting which I found important, and that is Robert Helfrich, Regional-VP, did not join the meeting via Skype.)

FROM TOM BUSS, LEGISLATIVE CHAIR

The first projections for 2021 cost-of-living adjustment, or Social Security/CSRS COLA, is not looking great amid a corona virus stalled U.S. economy. Next year's Social Security/ CSRS COLA won't be set in stone until October 2020. It is projected the adjustment will continue its downward trend of the past few years and land below 1% thanks to reduced consumer activity amid the novel corona virus pandemic. The Social Security COLA for 2020 was only 1.6% after a 2.8% increase in 2019. If inflation rises, the Social Security COLA will rise. If the country experiences deflation, then the COLA will be zero for the year. That happened in 2010, 2011 and 2016. Looking at the CPI-W, the inflation forecast for 2021 is only 1% right now. The adjustment for 2020 was only 1.6%, which was around \$24.00 extra per month for the average Social Security beneficiary. Medicare Part B premiums rose by \$9.10 in 2020, which knocked out a good chunk of Social Security's "raise" for any beneficiaries enrolled in both programs. If the numbers hold up from these early projections, you shouldn't expect much of a "raise" next year.

FROM THE DESK OF LEE BENNER

Well, another month has rolled around and we are still in the same boat. We are still asked to stay home and stay safe, only going out if necessary and to wear a mask if you go out. I know this has been very hard on all of us, especially if you live alone. I think the part that bothers me the most is there doesn't seem to be an end to any of this, which makes us feel defeated.

I found out yesterday just how easily this virus spreads. My niece and her husband

golf. They golfed with a lady who wasn't feeling well, but wasn't really sick, so she went golfing with the group. She rode in my niece's cart and the next day tested positive for the virus. She didn't inform my niece and her husband at first and they in turn helped move my brother and his wife. All of my brother's children helped in the move, which is 5 families. When my niece found out they went for the virus test to find out they were infected also. My brother, and another of his daughters have also now tested positive. All of this because one person didn't think she was sick enough to stay home. More could still come down with the virus because so many were exposed and the incubation period is not up yet. I have not been in touch physically with any of these people, but it shows you just how quickly it can spread. My brother also has Congestive Heart Failure, but so far they say he is doing good. What lesson am I trying to get across? If you don't feel 100% A-okay, please stay home and maybe we can whip Covid-19's butt. I don't like being in these shoes anymore than any of you, but let's all do our part to try to kill this virus so we can get back to life as we knew it.

Now on to the why we are not having our picnic. Of those who did respond, only two, a couple said they would attend, the rest that responded all said they would not attend. I really understand and I want to thank those of you who responded and understand why you said no. Just wanted to get your input before we decided yes or no on the picnic. I maybe next year will be better, at least I hope so.

As I mentioned last month, I had put all the Birthday and Anniversary lists in June's news letter so there are no new ones to report that I am aware of.

As Merlin said earlier, don't forget to get your ballot completed and mailed on time to meet the August 31st deadline for NARFE. Your Ballot is in your August 2020 NARFE Magazine. If you have an email address, I mailed you the information I had on explaining the issues. It is way too long to include in the newsletter.

We still don't know whether there will be a meeting in September or not, depends on whether or not the Golden Corral is back open and how the Covid-19 Pandemic is doing by then.

We have a couple of members who have been hospitalized in the past month. I ask that you keep Bud Prentice and Charlie Ziegler in your prayers. They are both improving but prayers never hurt. None of us are getting any younger and as we get older our health is bound to get more fragile. That is why, if our chapter is to survive, we must get more younger members in our chapter or we may have to close our chapter for lack of officers. Right now, we are in need of a President, Secretary, and Treasurer before the end of the year. Merlin is stepping down after eight years, and both Jerry and Bud have health issues which will not permit them to continue. If anyone is able to step up for us, please let one of the officers know. Thanks for any help we can get.

HAPPY LABOR DAY!



NARFE FOX VALLEY CHAPTER 437
1137 East Nawada St
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**OUR NEXT REGULAR MEETING WILL BE ON ?????? ,
AND WILL AT THE GOLDEN CORRAL ON WESTHILL
BOULEVARD OFF OF WISCONSIN AVENUE IN
APPLETON.
MEETING BEGINS AT 12:30 PM**

**IF YOU PLAN TO EAT PLEASE PLAN TO BE THERE IN
TIME TO FINISH BY THE TIME THE MEETING STARTS.
THE GOLDEN CORRAL OPENS AT 10:30 am
THANK YOU!**