



The Official Publication of the Missouri National Active and Retired Federal Employees

My, oh my, how things have changed!



LAURA COWART
Missouri Federation President

Warm greetings MO Federation NARFE National & Chapter members!

The first day of our State Conference in Springfield, Missouri, April 22nd was to take place and I was to hold my last face-to-face board meeting. But Springfield is not giving up. The Springfield Chapter has volunteered to host the event in 2021. Mark your calendars now for April 21 & 22, 2021. So, for all of those who wished to travel to Springfield and the southwest part of the state, you'll get another chance!

With the cancellation of our State Conference, the board meeting will happen. It will just be different than any of us have experienced in the past. We will conduct our meeting using a virtual meeting platform "Zoom". As part of this virtual meeting, NARFE will install its new officers for 2020-2022.

My oh my, how things changed. We are all staying home, using social distancing and hopefully staying healthy and strong!

By the time many of you read this message in our June publication of MO Federation NARFE news, you will have a new President, 1st Vice-President, 2nd Vice-President and Secretary. Please extend to them well wishes as they undertake their new positions on the Federation board.

NARFE headquarters, like all of us, are staying home until June 10th unless the governor of Virginia (location of NARFE headquarters) change his orders. Headquarters continues, however, to have a few staff working remotely to handle critical core business. If you made the decision not to share your email address, now would be a good time to make the change. The new AMS system makes it simple by logging on to narfe.org and go to your "My Profile" drop down and add your email address, that's it!

My tenure as your President has been a rewarding and eye-opening experience in many ways. I have had the opportunity to travel to our National Conference in Jack-

sonville, FL, attend the Presidents meeting in Scottsdale, AZ (the host of this year's National conference) and attend the CONK meeting held in Sioux City, NE. These meetings were very informative and allowed me the opportunity to meet many of the NARFE headquarters staff which I believe is an asset to Missouri NARFE. Unfortunately, however, I also closed three chapters in our State ~ Houston, Columbia and Kirksville. It is with great sadness these NARFE members lost their local connection to their NARFE chapter members and the valuable information they shared with each other including, social gathering.

The Federation board will continue to serve each of you as they have done for many years. As you continue your "social distancing" stay in touch with your Chapter Presidents and at any time a Federation board member can help, please contact them. The contact information is on the 2nd page of every publication of our newspaper.

I wish each of you a healthy and safe year as we travel through the unknown. We know it will be a better place on the other side.

Trying and Troubling Times



EMERSON KRETZER
2nd Vice President

To say we are living in trying and troubling times would be the understatement of the century. I don't think we have lived through a time when not only our country, but the whole world, is locked down. Restaurants and businesses closed with millions working from home, if they can, and only the essentials are open at this time. The government is throwing billions of dollars at this in an attempt to stabilize everything. My hope is that by the time you read this, we will be on the downside of the pandemic and will be starting to return to normal or as close to normal as we can get.

There are two reasons I started my article this way. The first reason is we all know how hard it has been to reach these federal employees where they work or at health fairs and now with all this social distancing and quarantine, it has become that much more difficult. Even as difficult as this is, I am still challenging each and every one of you to reach out and recruit one new member this year. With approximately 200,000 members nationwide, if just 25 percent of our members would recruit just one

new member it would give us an additional 50,000 new members. NARFE really sells itself and all we really need to do is find the prospective federal employees and present it to them. Imagine for 40 dollars a year what all

With approximately 200,000 members nationwide, if just 25 percent of our members would recruit just one new member it would give us an additional 50,000 new members.

you get: the magazine with all its information, the webinars from the national office, and a strong voice in Washington DC.

Now for my second reason You know with all the money the government is spending on this pandemic, there is definitely going to be a day when they will have to figure out how to pay for all the free fall spending. You

know Congress always comes after the federal employees' pay and benefits first, and this time will be no exception. We all need to stand together and have our voices heard in Congress that we have already given enough. This is why we need to gain new members to continue to be a strong, viable and resourceful organization now and for the years ahead. Another thing we need to do is to voice our concern with Congress about the US Postal Service. We cannot allow Congress to privatize this venerable institution. While many are staying home, the Postal Service is continuing to deliver medications and supplies to help with the social distancing to help slow the pandemic. Remember the Postal Service delivers to every household and business every day, at a very reasonable price, which wouldn't be the case if it were privatized. The US Postal Service is something we really need at a time like this. Please take the time to contact your representatives to let them know how we feel about all these issues as they all affect each and every one of us in some way or another. Thank you for your help on these matters.

I hope this finds you all safe and healthy, and may we be able to get back together soon. Many thanks and blessing to all the essential and front-line workers who have done their best to keep us safe and healthy during this crisis, May God bless you all.

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 - Taxes: Annuitant Express, Change Tax Withholding: 1-800-409-6738
 - Federal Long Term Care: 1-800-582-3337 • www.LTCFEDS.com
 - Thrift Savings Plan: 1-877-968-3778 • www.tsp.gov
 - Social Security: 1-800-772-1213 • www.ssa.gov
- Members Records (Email or Address Change): 1-800-456-8410 • memberrecords@narfe.org
 - National NARFE website: www.narfe.org
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 - NARFE Legislative Hotline: 1-877-217-8324
 - Fed. Legislation - White House: 1-888-225-8418 • Direct Line to Congress: 1-866-220-0044
 - Congressional Voting Records: www.votesmart.org • www.issues2000.org

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GUIDELINES FOR PUBLICATION

Change of address: You will receive the *Missouri NARFE News* at the address on your current *NARFE* magazine from National Headquarters. If you change your address, please notify Member Records toll-free at 1-800-456-8410, send an email message to memberrecords@narfe.org, or mail the notification to NARFE National Headquarters, 606 N. Washington Street, Alexandria, VA 22314, Attention: Member Records. Neither the editor of this publication, nor the Missouri Federation of Chapters, nor the publisher can handle such requests.

Contributor's Instructions: *The Missouri NARFE News*, The Official Publication of the Missouri National Active and Retired Federal Employees will be in print every third month (tri-monthly). To ensure a quality product we need help and support from you, the members. Material may be edited for grammar, clarity and length. Because of the volume, they will not be acknowledged. Please use the following instructions as a guide for your article submissions. If you have questions please feel free to contact the Editor.

It is incumbent on all federation officers to submit appropriate articles and pictures of events occurring in their area of responsibility. Chapter officers and members are encouraged to submit brief articles and pictures of general interest about Chapter happenings.

Please identify the event and the individuals in the picture and mark the Chapter number on the back of each photo. Photos cannot be returned, so you should not send originals. Articles related to legislative matters and recruiting techniques are especially encouraged. All materials should be submitted to the Editor, Mary Lamping, 117 N. Van Buren Ave, Kirkwood, MO 63122, or MLMary47@gmail.com. You are encouraged to use email as much as possible to submit your articles. Articles should be submitted in MS WORD or WORKS (either by mail or email attachment) to the Editor. If you cannot submit in Word or Works, copy and paste the article in the text of an email. Typed, single-spaced material is also acceptable. In order to meet the publisher's deadline, the editor must receive material no later than the date published in the Editor's box on the next page.

Privacy: The Federation respects your privacy and will do everything to protect it in the *Missouri NARFE News*. The Federation Executive Board has adopted a policy to only print individual names and phone numbers, but not mail or email address (except the Federation Executive Board). Contributors should be aware and comply with this policy when submitting your articles.

Federal Income Tax: Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes. Membership dues include subscription to this newspaper.



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Thin red line of ‘eroes”

ROBERT HAGEDORN
1st Vice President (Interim)

A British poet and author, Rudyard Kipling, wrote the poem “Tommy” about the treatment of British soldiers. Tommy was the slang term for the soldiers. It portrays an attitude of limited forbearance for the soldiers in peacetime, “But it’s Thin red line of ‘eroes when the guns begin to roll”. I would encourage everyone to read it. The message is applicable today to society’s continued lack of respect for service, military and civilian.

Tommy
By Rudyard Kipling

I went into a public-’ouse to get a pint o’ beer,
The publican ‘e up an’ sez, “We serve no red-coats here.”
The girls be’ind the bar they laughed an’ giggled fit to die,
I outs into the street again an’ to myself sez I:
O it’s Tommy this, an’ Tommy that, an’ “Tommy, go away”;
But it’s “Thank you, Mister Atkins”, when the band begins to play,
The band begins to play, my boys, the band begins to play,
O it’s “Thank you, Mister Atkins”, when the band begins to play.

I went into a theatre as sober as could be,
They gave a drunk civilian room, but ‘adn’t none for me;
They sent me to the gallery or round the music-’alls,
But when it comes to fightin’, Lord! they’ll shove me in the stalls!
For it’s Tommy this, an’ Tommy that, an’ “Tommy, wait outside”;
But it’s “Special train for Atkins” when the trooper’s on the tide,
The troopship’s on the tide, my boys, the troopship’s on the tide,
O it’s “Special train for Atkins” when the trooper’s on the tide.

Yes, makin’ mock o’ uniforms that guard you while you sleep
Is cheaper than them uniforms, an’ they’re starvation cheap;
An’ hustlin’ drunken soldiers when they’re goin’ large a bit
Is five times better business than paradin’ in full kit.

The COVID-19 pandemic is a modern-day equivalent to the time “when guns begin to roll”. We see several agencies, whose budgets have been cut in recent years being called upon to provide front line services with diminished resources, sometimes at personal risk to their health and safety. They are responding magnificently and are receiving justified praise for their work.

The most recent budget request from the administration calls for additional cuts to be borne by the federal workers and retirees. I refer you to the NARFE magazine for details. The call for cuts is not new and the burst of appreciation for the good work, on multiple fronts, in addressing the pandemic and its residual impacts, will not last. It will be up to us, NARFE members, to stay in-

formed and to communicate our concerns to our legislators.

As this is being written legislation is under consideration providing as much as two TRILLION dollars to ameliorate the economic damage caused by the pandemic. This in a time when we have been told the government could not afford to maintain the expenses necessary to sustain the federal workforce. The massive spending bill exposes the myth of limited resources which has been used to challenge the funding requests of federal agencies, their employees and retirees.

The closing line of the poem: “An Tommy ain’t a bloomin fool – you bet that Tommy sees.”

Then it’s Tommy this, an’ Tommy that, an’ “Tommy, ‘ow’s yer soul?”
But it’s “Thin red line of ‘eroes” when the drums begin to roll,
The drums begin to roll, my boys, the drums begin to roll,
O it’s “Thin red line of ‘eroes” when the drums begin to roll.

We aren’t no thin red ‘eroes, nor we aren’t no blackguards too,
But single men in barracks, most remarkable like you;
An’ if sometimes our conduct isn’t all your fancy paints,
Why, single men in barracks don’t grow into plaster saints;
While it’s Tommy this, an’ Tommy that, an’ “Tommy, fall be’ind”,
But it’s “Please to walk in front, sir”, when there’s trouble in the wind,
There’s trouble in the wind, my boys, there’s trouble in the wind,
O it’s “Please to walk in front, sir”, when there’s trouble in the wind.

You talk o’ better food for us, an’ schools, an’ fires, an’ all:
We’ll wait for extry rations if you treat us rational.
Don’t mess about the cook-room slops, but prove it to our face
The Widow’s Uniform is not the soldier-man’s disgrace.
For it’s Tommy this, an’ Tommy that, an’ “Chuck him out, the brute!”
But it’s “Saviour of ‘is country” when the guns begin to shoot;
An’ it’s Tommy this, an’ Tommy that, an’ anything you please;
An’ Tommy ain’t a bloomin’ fool -- you bet that Tommy sees!



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Use draft action letters on NARFE's Legislation Action Center to write to Congress



CRAIG PETTIBONE
District 1 CDL

Legislative Advocacy

During the winter quarter, I urged St. Louis area NARFE members to keep calling/writing their Senators and House Members. I asked them to object to Administration's proposed 2021 budget cuts to benefits for federal employees and retirees and the proposed reorganization of OPM without further study. NARFE also asks that NARFE members support enactment of a more accurate COLA for seniors, HR 1553, replacing the CPI-W (for Urban Wage Earners and Clerical Workers) with the CPI-E (for the Elderly), and to support HR 3934 to reform the Windfall Elimination Provision (WEP) by changing the Social Security benefit calculation for WEP-affected beneficiaries. On Postal Reform, NARFE asks its members to oppose requiring current postal retirees to enroll in Medicare Part B to keep their FEHB coverage, and to support repeal of the requirement that Postal Service fully prefund its future retiree health care liabilities. NARFE has posted draft action letters concerning these proposals on its Legislation Action Center at www.NARFE.org. Be sure to check them out and put them to good use.

Current Advocacy Efforts

On April 1, I participated in a telephone conference call with MO-2 Congressional candidate Jill Schupp. The call was arranged by our MO-2 CDL Linda Kurz. Elbert Williams of Chapter 112 and MONARFE PAC Chair, and Bill Otto, 1st Vice President of Chapter 1240, also participated. Jill Schupp is a Democratic member of the Missouri Senate, representing the 24th district consisting of the western suburbs of St. Louis. Previously, Schupp represented the 88th district in the Missouri House of Representatives. We gave Ms. Schupp an overview of NARFE legislative accomplishments in 2019 and of NARFE legislative priorities in 2020. Also, I explained the OPM merger issue and Elbert explained the NARFE PAC pro-

cess. She was very receptive to our views and commented that federal employee and retiree issues were similar to Missouri employee and retiree issues. Following the conference call, Linda emailed Ross Apter, NARFE Political Associate, urging him and NARFE to support Schupp and her supportive voice with NARFE PAC funds.

I recently emailed our contact staff in St. Louis area Senate offices (Roy Blunt and Josh Hawley) and Congressional office (William Clay) to let them know that NARFE was still operating at both National and local levels during the pandemic. I highlighted key legislative issues of concern to NARFE and its members, particularly the Administration's proposed 2021 budget cuts to benefits for federal employees and retirees and the proposed reorganization of OPM without further study. I also cited COLA, WEP and Postal issues. In addition, I asked for an opportunity, if possible, to have a Zoom video or similar conference for leaders of our St. Louis area chapters with each office that might include the Senator or Representative. The contact staff from Blunt's office and Clay's office thanked me for reaching out and expressed willingness to arrange a conference call or meeting in a few weeks once pandemic shutdown opens a bit and Congressional schedule is able to move on to other issues.

Chapter 112 Activities

I chaired January, February, and March monthly Executive Board meetings via telephone for my home Chapter 112, Greater St. Louis Area. To conduct our April Board meeting during the COVID-19 pandemic, I downloaded Zoom Communications software and invited Chapter 112's nine other Board members to participate. Six of the nine were able to get online with me. We had a good discussion for about 30 minutes about how to reach out to our chapter members during the pandemic and in the absence of monthly chapter meetings. We discussed possible use of telephone calls or a letter addressed to members for whom we have no email. We want to wish them good health, to assure our members that NARFE is still operating, urge them to continue to use the NARFE Legislation Action Page, and to please give us their email addresses as NARFE's Political Associate Ross Apter has asked us to do to help us keep in touch about legislative develop-

ments. I plan to use Zoom software for future meetings.

Our speaker for the January 14 chapter meeting was Mr. Art Schuermann. Mr. Schuermann is the co-author of a book about Jefferson Barracks. Art Schuermann told about the history of Jefferson Barracks as it relates to the history of the Civil War in Missouri. Mr. Schuermann had several copies of his book available for purchase to members at a discounted price. The full title of the book is "Images of America: Jefferson Barracks" written by Sandie Grassino and Maj. (Ret.) Art Schuermann. The book was published by Arcadia Publishing.

Our speaker for February 11 was Dea Hoover, owner of "Are We There Yet Tours." Dea gave a presentation about suitcase packing, including---how to pack; what to pack; using packing cubes and which brands are the best; tips on buying a good suitcase; how to put luggage tags on and inside your suitcase. Dea answered questions from the chapter members including how to and when to exchange foreign currency and whether there were any more local travel/luggage stores. Dea handed out two tip sheets on packing and also an updated "Are We There Yet" tour calendar for 2020-2021. Her presentation was well received. Her handout materials included the following: "Need a speaker? Dea loves to come give travel presentations to groups that meet and need programs. She will wheel in her suitcase, give her travel tips and hand out packing list sheets. In addition, there are several classes she's created for St. Louis Community College such as "How to Avoid Travel Scams," "Tips for the Solo Traveler," and more.

Our speaker for March 10 featured Mr. Elad Gross speaking about getting dark money out of politics. He is campaigning as a Democrat for Missouri Attorney General on a platform focused on banning "dark money" from Missouri political campaigns. His website is www.EladGross.org.

Following CDC guidelines for dealing with the coronavirus epidemic, the Chapter 112 Executive Board cancelled the April 14 chapter meeting. The Board will evaluate the safety of resuming monthly chapter meetings in May and June as the May 12 and June 9 monthly meeting dates draw closer.

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LINDA KURZ

District 2 CDL



FEBRUARY 6, 2020:

Chapter 2071 heard from Elad Gross, who is running for Attorney General of Missouri this year. Elad Gross, formerly Assistant Attorney General of Missouri, was the lead anti-corruption investigator in the State's case of former Governor Eric Greitens. Because that case involved dark money, Elad, primarily an educator and civil rights attorney, researched to learn all he could about dark money. He told us that dark money is everywhere in politics; i.e. anonymous and big donations from American and foreign corporations to influence outcomes in their favor. He gave a very spirited presentation which captivated everyone's attention.

He wrote a bill called the "End Dark Money Act" to ban big anonymous campaign contributions in Missouri politics. The bill never made it to the floor for debate last year. It has been reintroduced this session by Rep. Peter Meredith (D-St. Louis) as House Bill 1981. Considering the end of the session is near, the bill is not going anywhere this session either.

If you want to stop anonymous contributions from buying our government, please go to www.EladGross.org, inform yourself on the subject and consider signing a petition in support of this bill. Maybe it can be continually introduced until it succeeds. If you don't have computer access, send him a message that you want to learn more and want to sign the petition, email the campaign: elad@elad4mo.org. And try to elect politicians who are less likely to be bribed by dark money.

MARCH 5, 2020:

Bryan Harris, CPA, updated our Chapter 2071 members on filing 2019 tax returns. It is noteworthy that married couples, if both are over age 65, can claim a \$27,000 standard deduction OR, if only one is over 65, a standard deduction of \$24,000 plus \$1,300 for the partner over 65. Singles over 65 can deduct \$12,200 plus \$1,600. For under age 65, the standard deduction is still \$12,200 for singles and \$24,400 per married couple. The personal exemption remains eliminated. A limit of \$10,000 in deductions remains for Real Estate and State and Local Taxes. Charitable deductions are limited to 60% of income (up 10%) but miscellaneous deductions are eliminated (i.e. investment fees, tax prep or bank fees). Only out-of-pocket medical expenses exceeding 10% of income may be deducted. Deduction of interest on a home equity loan

is eliminated. Child Tax Credit increased to \$2,000 each, for incomes up to \$400,000. The filing deadline, as you know, has been extended because of the pandemic.

APRIL:

On the first of April, I led a conference call with Jill Schupp, opposition candidate for Congressional District 2. Elbert Williams, Craig Pettibone (both of Chapter 112) and Bill Otto (of Chapter 1240) joined in this call. Jill thanked us for introducing her to NARFE issues and promised her support because she recognizes the importance of well-functioning government service. Craig explained the OPM merger issue and Elbert explained the NARFE PAC process.

Jill Schupp served in the Missouri State House with Bill Otto and is now running for Congress. We hope for NARFE's decision to support Jill's campaign. With an Executive Branch leadership that works against its own employees we need more supportive voices in the Congress.

Our chapter meeting was canceled this month because of the stay-at-home order. We must take the danger seriously and abide by local and State government recommendations as well as what is evolving from the CDC. It helps our psyche to keep to a schedule of activities which should include some exercise and some fun things too. Be careful because scammers are making hay of this time of need and offering many bogus services and products. Texting has also been added to the art of scamming. This is a time of prayer for everyone's safety and health and for us to trust in GOD.

FEDERATION EXECUTIVE BOARD:

On April 22 the Board will meet virtually. The Missouri Federation conference planned in Springfield had to be canceled. The conference call will also include swearing in of our new Federation Officers.

At the January Missouri Federation Board meeting, election votes received from the NARFE- MO membership were counted. Some 2.14% of members voted and therefore the threshold of 1% for a viable vote was met. Our new Federation Officers are Emerson Kretzer, President (Chapter 0307-St. Joseph); Sherry Haskins, First Vice President (Chapter 2071- West St. Louis County); Laura Cowart, 2nd Vice President (Chapter 011- Springfield); Gary Andrew, Secretary (Chapter 2071- West St. Louis County); Marcy Nelson, Treasurer (Chapter 2041- Blue Springs); CDL #1- Craig Pettibone (Chapter 112- Greater St. Louis); CDL #2- Linda Kurz (Chapter 2071- West St. Louis County); CDL #3- Mary Ann Stegeman (Chapter 313- Jefferson City); CDL #4- Maxine

Rodriguez (Chapter 1012- Cass County); CDL#5- Joann Collins (Chapter 020- Kansas City); CDL#6- Joe Manno (Chapter 1915- North Central Missouri); CDL#7- Paul Mosbaugh (Chapter 0019- Joplin) and CDL#8- Walter Cowart(Chapter 011- Springfield).

Updates to the Federation Policy Manual were approved at the January meeting. You will find the new version on www.monarfe.org. Aside from correcting errors and minor clarifications it mainly added a list of must do's and deadlines which the Federation Secretary must meet in order to keep the Executive Board on target with their duties. The Federation is now down to 25 chapters with the recent closing of Kirksville.

LEGISLATION:

In February, a bill was introduced in Congress to give federal employees a 3.5% raise in FY 21; but don't hold your breath because it has a long way to go before getting passed (especially since the coronavirus impact on the economy). Per Government Executive magazine of February 6, a group of House Republicans submitted a proposal to the current Congress to reform civil service which includes a proposal for easier firing, more merit-based bonuses and cuts to automatic step increases. The committee also suggested that Congress implement many of the proposals from President Trump's reorganization plan from 2018. You may recall that he proposed consolidating some agencies and eliminating others. Although the President halted the transfer of OPM to GSA in the FY20 budget, a closer look has a final decision awaiting results of an 18 months study of how such a move would benefit the efficiency of government.

In spite of recognizing difficulties in recruiting and retaining qualified federal employees, the President's FY 2021 budget calls for funding OPM in the GSA budget even though such a move was delayed by 180 days after results of a study of its impacts by the National Academy of Public Administration. His budget proposal repeats the same demands as those of prior years; i.e. no COLA for FERS and minus 0.5% for CSRS retirees; reduced pay for FERS because of a 1% increase per year in employee contributions to their annuity for 6 years; shifting to high 5 years of earnings; reducing the TSP G rate and combining sick and annual leave to reduce total leave. Add to that proposing again only a 1% pay raise.

On March 25, NARFE's concern about retirees depending on their TSP (401k) accounts were answered. Congress included the suspension of the Required Minimum Distribution (RMD) withdrawal for 2020 in the coronavirus stimulus bill, which would have been based

(See *Prayer*, page 7)

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Prayer

(Continued from page 6)

on the much, much higher value at the end of 2019, than the accounts are currently worth.

Meanwhile, the coronavirus has depressed most of the economy and sent the stock market to levels much below that of the 2008 Great Recession. The TSP savings have taken a dive as well, and this is what FERS retirees expect to live on, along with Social Security into which they pay at the same rate as private sector employees.

According to the Federal News Network of April 2, annuitants and social security recipients will continue to receive their regular annuitant or social security checks during this national quarantine period. There is no delay for those who use direct deposit since these checks are auto-programmed. This includes the CARES Act checks for all retirees, federal or private sector employees.

Consider writing or calling Congress in support of HR2382, the USPS Fairness Act which would repeal the

prefunding requirement for Postal retiree's health insurance for 10 years in advance. Add to that all the other letters we can send on the NARFE website which is being updated remotely while NARFE offices are closed.

Be vigilant because while we are distracted by COVID-19 updates, the Administration is implementing orders from the Executive Branch that may have negative impact on feds and retirees.

Congressman Emanuel Cleaver visits Chapter 20

JOANNE COLLINS

District 5 CDL



norm."

We have had many opportunities to communicate with all our federally elected officials. I can honestly state that Senators Blunt, Hawley and Congressman Cleaver's staff have been swift to respond and let us know how they voted and why in a timely manner.

Chapter 20 hosted Congressman Cleaver at our March meeting, and he shared his most recent congressional briefings on the proposed budget and regional issues. You know that he always has a story to tell. Our most favorite personal story was in response to the proposed changes to the Post Office. Congressman Cleaver conducted a robust question and answer period.

We will miss seeing all of you in Springfield this year, so be safe and kind to yourselves and others until we meet again.

Chapter 20 hosted our Annual Holiday Dinner Theatre in December with a capacity crowd and it was enjoyed by all. My, how times have changed since then to adjust to our worldwide "new



Left to right: **Joanne M. Collins**, 5th CDL; Fifth District Congressman **Emanuel Cleaver**; and **Patrick McGuire**, Treasurer of MO/NARFE Chapter 20 at their March 7th meeting.



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PAUL MOSBAUGH
District 7 CDL

JOPLIN CHAPTER 19

NARFE Chapter 19 meets at the First United Methodist Church, Fourth & Byers, Joplin, Missouri, on the second Tuesday of each month, 11:30 AM. We have around 10 people present at each meeting. We do not hold our regular business meetings in July and December; but this year we meet together at the church for entertainment, lunch, and fellowship. We agreed to hold our installation of officers at our January 2020 meeting.

A new Veterans Affairs clinic was opened in February in Joplin Located at 3015 Connecticut Avenue which offers primary care and mental health services for veterans. Blue Cross/Blue Shield held a Health Fair on November

18,2019, at the clinic from 1:00 to 3:00 PM so I made a visit to see what was going on. I met with a lady from Blue Cross /Blue shield, and she knew about NARFE. I left some NARFE items with her and asked that she contact me if any Federal employees attended the clinic.

ALZHEIMER’S Chair Anna Ruth Mosbaugh and I attended an Alzheimer’s Education Meeting in Joplin, Missouri. Over 30 people attended, and the Director from Springfield presented Alzheimer’s facts and a very informative program. I informed everyone at the meeting that NARFE Chapter 19 would like to be involved in any Alzheimer’s function in the future.

BRANSON CHAPTER 1437

Contacted Branson, Chapter 1437 President Mr. Marvin Fausett and set up a meeting for February 26,2020, at the White Fish House in Branson. I plan to discuss items from the Federation Executive Board meeting and to ask

him to try and send some of his members to the 2020 Conference in Springfield. I hope that several from Joplin Chapter will also attend. I understand that the Branson Chapter is having problems like all the other Chapters in getting members to attend meetings and getting new officers to take part.


As I was not feeling very well I asked Walter L Cowart CDL MO 8th if he would attend the meeting for me, and he agreed. Thank you, Walter and Laura.

On January 29,2020, I had to go to the hospital for an ultrasound examination of the heart and an EKG and ended up having heart surgery.

SPRINGFIELD CHAPTER 11

Will talk to Walter Cowart about this Chapter. Look forward to the Zoom or Go to meeting April 22,2020 Hope I will be able to get online.

Awaiting nomination of 4th OPM Director in 3 years



WALTER COWART
District 8 CDL

In anticipation of the “Zoom” meeting of the Missouri Federation Board at 9:30 AM on April 22nd, I zoomed in on March 26th to listen to Nicole Galloway speak to her friends and supporters. The one-hour meeting went well, including the questions and answers portion.

Congressman Jason Smith speaks to his constituents regularly with his “what’s great in the 8th”. As the leg-

islative chair of Springfield Chapter 11, his report helps keep me up to date on current legislation to pass on to our members. Of course, our wonderful *NARFE* magazine is a great resource also. Ironically the OPM Director, Dale Cabaniss, on the cover of the April issue, resigned on March 17th. It seems like an eternity ago during the NARFE national conference in Jacksonville, Florida, that OPM director Jeff Pon spoke to us. The support of the NARFE position that the merger of OPM with GSA is a bad idea, seems to be the why we are now awaiting the nomination of the fourth OPM Director of the current administration.

We all know that March is NARFE-PAC month. As the NARFE-PAC chair of chapter 11, I passed out forms

and information on our PAC and pointed out the advantages of becoming a sustainer.

I visited the Shepherd of the Hills/Branson, Chapter 1437, for their February meeting for Paul Mosbaugh, CDL MO7th. I was happy Paul called me to fill in as it gave me the opportunity to personally invite the members to join us in Springfield for the, as of then, upcoming state conference. I had been joining the conference committee in their meetings to give any assistance I could to them. We had some great plans for the conference. We will now wait for next spring to enjoy them.

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PUBLIC SERVICE RECOGNITION WEEK MAY 3-9

The following letter to the editor of the Springfield News Leader from Chapter 11 member Walter Cowart was published in the newspaper on May 3, 2020:

As a retired Federal Employee, after serving 38 years with the Small Business Administration, I am especially proud of my agency during this Covid-19 pandemic. As

a very small government agency the SBA is front and center as they work around the clock to process more loans in a week than they usually process in a year. Throughout the year, but especially during Public Service Recognition Week, May 3-9, we should gratefully acknowledge the service of all public servants. While we remain shuttered indoors to fight the invisible enemy among us, let's recognize and appreciate civil ser-

vants for what they truly are: the heartbeat of America. There are 5,528 retired Federal Employees living here in southwest Missouri and I applaud them all for their service.

Walter L. Cowart
2715 S. Kimbrough Ave, 115B
Springfield, MO 6507

NARFE Missouri Federation Executive Board (FEB)

Minutes of the 2019-2020 Fourth Quarter Meeting – April 22, 2020 - VIRTUAL*



SHERRY HASKINS
MO Federation Secretary

* (Due to the coronavirus pandemic, the meeting was held via the online platform Zoom.) President Laura Cowart called the meeting to order at 9:34 a.m. and asked for a moment of silent reflection.

The Pledge of Allegiance was recited, led by Immediate Past President Robert Hagedorn.

Secretary Sherry Haskins called the roll. No members were absent. Guests: Secretary-Elect Gary Andrew and 6th CDL-Elect Joseph Manno.

Robert Hagedorn moved that the January FEB minutes, which were previously distributed, be approved. Seconded. Carried.

Linda Kurz moved that Treasurer Marcy Nelson's report, which was previously distributed, be filed for audit. Seconded. Carried. Regarding treasurer-related business normally conducted at the annual Federation Conference, Marcy stated that she would meet with the Budget Committee members (virtually), and report results to the FEB. Audit Committee Chair Robert Hagedorn will similarly meet with his committee members to conduct the annual audit of the Treasurer's records.

Region V Field Vice President Cindy Renee' Blythe reported that early bird registration for FEDCon 2020 (bi-annual NARFE National Conference) has been extended to May 1. If the event is canceled, NARFE headquarters will communicate the refund policy.

President Laura Cowart's report was previously distributed. Laura thanked the Board for their support during her tenure as President, and conveyed best wishes to incoming President Emerson Kretzer.

1st VP/National Legislative Chair (interim) and Immediate Past President/FEEA Coordinator Robert Hagedorn's report was previously distributed.

2nd VP/Membership Coordinator Emerson Kretzer's report was previously distributed.

1st CDL Craig Pettibone's report was previously distributed. Craig asked President Cowart if it would be ok if CDLs contacted National Only members in their Congressional Districts. Laura said yes, and volunteered to download and send National Only member data to each CDL for their district.

2nd CDL Linda Kurz's report was previously distributed.

4th CDL Maxine Rodriguez reported that in-person 4th District chapter meetings have been suspended until the pandemic ends, however, chapter officers are reaching out to members via telephone and email. She continues to be concerned with decreasing membership, as well

as limited means to recruit current federal employees.

5th CDL Joanne Collins' report was previously distributed.

7th CDL (interim) Paul Mosbaugh's report was previously distributed. Paul reiterated his concerns regarding decreasing membership. As an incentive, Joseph Manno encouraged using chapter funds to sponsor members' attendance at NARFE conferences (state, regional, and national). Also, Paul and other Board members discussed the important dual role of the Missouri Federation CDLs, i.e., as a resource for chapters (the traditional "District Officer" role) and as a Congressional District liaison for NARFE.

8th CDL (interim) Walter Cowart's report was previously distributed.

Alzheimer's Coordinator Lois Nowlin's report was previously distributed.

State Legislative Chair Stephen Price reported that no Missouri legislation was pending that would specifically affect NARFE members.

NARFE-PAC Coordinator Elbert Williams' report was previously distributed. Elbert will follow-up with Ross Apter at NARFE headquarters regarding the distribution request for Jill Schupp (candidate for MO-2). Elbert asked Joanne Collins to encourage Congressman Cleaver (MO-5) to request PAC funds for the 2020-2021 congressional cycle.

(See FEB, page 10)

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FEB

(Continued from page 9)

Newspaper Editor Mary Lamping reported that she is concerned about the newspaper publisher’s willingness to continue publishing the quarterly Missouri NARFE News (due to probable lost advertising revenue during the pandemic). Mary will discuss her concerns with publisher Matthew Dooley.

Public Relations Officer/Webmaster Michele Brown’s report was previously distributed.

Service Officer (interim) Ronny Lenzy’s report was previously distributed.

UNFINISHED BUSINESS

1. Increase in CD **dollar amount**: Board members noted that the Federation Certificate of Deposit was currently valued at about \$11,000 while the checking account continues to stay at about \$21,000 (with roughly equal receipts and disbursements each month). In order to increase earnings on the accounts, *Linda Kurz moved that Treasurer Marcy Nelson be allowed to re-allocate Federation funds between the CD and checking accounts, not to exceed \$10,000. Seconded. Carried.* (Note: In January, Marcy noted that higher CD **rates** were available from the bank holding the Federation’s CD. Linda moved to allow Marcy to re-invest the CD, upon maturity, at the best rate possible, not to exceed an 18-month term. The motion was seconded and carried.)

NEW BUSINESS

1. Appointment of interim 3rd CDL: Following Mary Ann Stegeman’s recent resignation for health reasons, President Cowart asked Stephen Price to consider serving as interim 3rd CDL. *Linda Kurz moved that Stephen Price be appointed as interim 3rd CDL. Seconded. Carried.*

2. Installation of 2020-2022 Federation Officers: See #8 below.

3. State Conference Treasurer’s report: President Cowart, as a member of the Conference Host Chapter (Springfield/11), discussed the Conference Treasurer’s report

(previously distributed to Board members).

Chapter 11 canceled the Conference (following CDC and Greene County guidelines) and President Cowart notified FEB members and Chapter Presidents & Secretaries/Treasurers on March 16. Conference Treasurer Alice Duwe mailed refund checks (registration, banquet, 50/50, booster list, etc.) to NARFE members, and directed them to contact the host hotel to cancel room reservations.

In reviewing the report, the Board noted several monthly service fees charged to the conference account – i.e., \$14 per month if the balance was below \$3000 (for a business account at Bank of America, per Federation Treasurer Marcy Nelson). Also, the report included other planning expenses, leaving a current balance of \$156.23 in the conference account. In order to avoid future service fees, *Linda Kurz moved that the Federation add \$3000 to the Conference account. Seconded. Carried.*

4. FEB Booster Monies for Conference: President Cowart will refund FEB Booster contributions (a dollar or two, each) to Board members at the next in-person meeting (or via check by mail, if requested).

5. 2020-21 State Conference Update/Approval of Conference Host Chapter: The Board accepted Chapter 11/ Springfield’s offer to host next year’s conference (tentative scheduled for April 21-22, 2021).

6. Status of Refunds for State Conference: See #3 above.

7. Liability Insurance for State/Chapters (policy renewals): Treasurer Marcy Nelson and Secretary-Elect Gary Andrew (a former Supervisory Paralegal Specialist) recommended that the Federation and individual chapters carry liability insurance, noting that the insurance offered through NARFE headquarters is relatively inexpensive. (The deadline for policy renewal is June 5, per the March/April 2020 *NARFE Insider* (bi-monthly online publication for NARFE officers).)

8. Other:

- Renewal of Baymont Inn contract for FEB meetings:

Emerson Kretzer moved that the FEB continue to meet at the Baymont Inn & Suites in Jefferson City. Seconded. Carried. Marcy noted that the current Baymont management no longer issues a formal contract, however, she will contact them to extend our informal agreement (with cancellation provisions) to cover upcoming meetings.

- 2020 Conference Memorial Service: Secretary Sherry Haskins reported that she had requested from NARFE Headquarters a list of Federation members who had died in the past year. (The AMS-MX system does not yet provide access to this data.) The list has not yet been received. Sherry suggested that a two-year list be included in the 2021 Conference Memorial Service program.

- Sherry noted that a donation of \$100 had been made by the FEB to NARFE/Alzheimer’s Research in honor of out-going President Laura Cowart.

- Installation of 2020-2022 Federation Officers: Region V Field Vice President Cindy Renee’ Blythe administered the oath of office and installed the following officers -

President – Emerson Kretzer, 1st Vice President (VP) – Sherry Haskins, 2nd VP – Laura Cowart, Secretary – Gary Andrew, Treasurer – Marcy Nelson, 1st Congressional District Leader (CDL) – Craig Pettibone, 2nd CDL – Linda Kurz, 3rd CDL (interim) – Stephen Price, 4th CDL – Maxine Rodriguez, 5th CDL Joanne Collins, 6th CDL – Joseph Manno, 7th CDL – Paul Mosbaugh, 8th CDL – Walter Cowart, Alzheimer’s Coordinator – Lois Nowlin, State Legislative Chair – Stephen Price, NARFE-PAC Coordinator – Elbert Williams, Newspaper Editor – Mary Lamping, Public Relations Officer/Webmaster – Michele Brown, Service Officer – Ronny Lenzy.

Paul Mosbaugh moved to adjourn at 12:11 p.m. Seconded. Carried.

Next FEB meeting: Baymont Inn & Suites in Jefferson City (or online, if necessary), 9:30 a.m., on July 23, 2020.

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This year is a critical congressional election year for NARFE



ELBERT WILLIAMS
NARFE PAC Coordinator

The NARFE-PAC collection and disbursement numbers for the 5th quarter (Jan-Feb-Mar) of the 2-year 2019-2020 congressional cycle were made available a bit late, at the end of April, but still in plenty of time for this issue of Missouri NARFE News. At that time, NARFE headquarters plans were to follow the Virginia stay-at-home orders and remain closed until June 10. Throughout the closing, NARFE-PAC operations continued with teleworking via phone and internet, and with “virtual events” attended by the advocacy staff. PAC contributions, as always, were accepted by mail or online on the NARFE-PAC page at narfe.org. All contributions were tracked and reported – but there were delays at our national headquarters in sending out the pins and preparing the end-of quarter reports. This year, 2020, is a critical congressional election year for NARFE and for the entire country. In-person contact with legislators was temporarily halted in March, but NARFE has a strong presence in Washington, DC, and is able to interact electronically with the legislators. NARFE-PAC is poised to go full speed ahead as the coronavirus limitations are removed.

It is not possible to determine how the pandemic affected the March PAC-month collections. In March, fundraising letters were sent out, with a follow-up letter as well, so I say thank you to all who took that opportunity to contribute more to NARFE-PAC. For the entire Jan-Mar quarter, collections overall were up while the number of sustainers dropped by 19 to 779 nationwide. In Missouri, the number of sustainers held steady at 23.

During Jan-Feb-Mar 2020, \$5,690 was contributed by Missouri chapter members, and an additional \$3,035 by national-only members in Missouri. The seven Region V states contributed \$21,276 for the quarter. The cumulative contributions for the last fifteen months in Missouri total \$22,408 from 313 Missouri chapter members, and another \$10,573 from 203 national-only members residing in Missouri. The Region V totals to date are \$95,115 contributed by 1,372 chapter-members plus \$33,159 from 827 national-only members in the region.

Nationwide, Jan-Feb-Mar contributions of \$384,365 brought the cumulative total to \$1,427,546. This grand total amount includes \$502,666 from national-only mem-

bers, \$690 from nine international members, and \$51,343 from other sources, such as lapsed members, temporarily not placed in a chapter or federation.

The cumulative 2019-20 disbursements at the end of the fifth quarter, January through March, was \$916,500. Disbursements to date include \$454,000 to legislators, \$270,000 to non-candidate political committees, and \$192,500 to leadership PACs. The non-candidate disbursements are annual, up-front political committee membership fees and buy access to party leadership events throughout the year, allowing NARFE to participate with, and make sure our issues are known by, House and Senate leaders well before the voting process begins. It is my understanding that the leadership PAC disbursements are to funds or groups organized to support specific legislators’ agendas instead of a political party’s somewhat broader goals.

Nationwide candidate disbursements of \$118,000 this quarter went to 78 legislators, with 20 of them being first-time recipients of NARFE-PAC money.

Within Region V, two Iowa legislators received \$1000 each, one Minnesota legislator received \$1000, and one Missouri legislator (William Lacey Clay) received \$1000. To date, Nebraska, North Dakota, and South Dakota have not received any NARFE-PAC money.

Other Missouri PAC activity includes a request for PAC money by a candidate for the MO second district. Jill Schupp is challenging the incumbent Ann Wagner. She held a conference call in early April with Linda Kurz (CDL Dist. 2), Craig Pettibone (CDL Dist. 1), Elbert Williams (PAC Coordinator) and two West County Chapter members from her district.

2019-2020 SESSION OF CONGRESS	Contributions by Members		Disbursements	
	MISSOURI	REGION V	USA	USA
Qtr-1 Jan-Feb-Mar 2019	\$4,370	\$18,341	\$264,979	\$196,000
Qtr-2 Apr-May-Jun 2019	\$4,742	\$22,027	\$279,619	\$88,500
Qtr-3 Jul-Aug-Sep 2019	\$6,576	\$27,745	\$430,421	\$179,000
Qtr-4 Oct-Nov-Dec 2019	\$1,030	\$5,726	\$68,163	\$152,500
Qtr-5 Jan-Feb-Mar 2020	\$5,690	\$21,276	\$384,365	\$300,500
Chapter Mbrs Total:	\$22,408	\$95,115	\$1,427,546	
National-Only Total:	\$10,573	\$33,159	< \$502,666 >	
TOTAL TO DATE:	\$32,981	\$128,275	\$1,427,546	\$916,500
2019-20 NARFE Goals:			\$1,750,000	\$1,250,000

The NARFE-PAC goals for 2019-2020 are to raise \$1.75 million in member contributions, to disburse \$1.25 million for political purposes, and to increase the number of PAC sustainers by 20%. Additional goals are to send 110 NARFE members to local fundraisers (we are currently at 71) and to increase the monthly sustainer program by 20% (current increase is at 15%).

You may contribute to NARFE-PAC at any time – either online at narfe.org, or by phone, or by mail using the form in the Magazine, or at any chapter meeting. The records of PAC contributions and disbursements are available online to all members at narfe.org on the NARFE-PAC page.

If you have additional questions or need assistance, contact me at elbertw@charter.net, or you may contact the national PAC Coordinator Ross Apter at rapter@narfe.org.



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Alzheimer’s fundraising totals

LOIS NOWLIN
MO Alzheimer’s Coordinator

NARFE Alzheimer’s Research fundraising National totals:

- As of March 31, 2020, our members have raised \$13,528,383.39. This includes

\$802.72 raised by the States from the 2019 Longest Day and \$74,881.00 raised from the 2019 Walk to End Alzheimer’s contributions.

- During March 2020, our members raised a total of \$27,280.25 down \$10,291.53 from this time in March 2019.
- We have raised \$278,101.87 during the first 10 months of FY 2020 compared to \$300,461.49 in FY2019, a decrease of \$22,359.62.
- During the first 10 months of FY-20, Region V has raised a total of \$38,742.62. Region V is now in 3rd place following Region X and Region III.
- During the period April 1, 2019, to March 31, 2020, Missouri Federation has raised \$9,237.11. We rank in 4th place among the seven states in our region. Our top five chapters are listed below for Per Capita and Highest Total.

Chapter with Highest per Capita				Chapter with Highest Total			
		Per Capita	Total			Total	Per Capita
1915	N. Central	\$23.56	\$754.00	11	Springfield	\$1,235.00	\$6.57
683	Hannibal	\$17.37	\$1,077.00	683	Hannibal	\$1,077.00	\$17.37
1437	Shepherd of the Hill	\$16.39	\$459.00	20	Kansas City	\$806.00	\$7.61
991	Washington	\$11.00	\$385.00	1915	N. Central	\$754.00	\$23.56
1944	Excelsior Spring	\$10.12	\$425.00	112	St. Louis	\$719.00	\$2.29

- Thanks to all of our federation chapter members for their continuous support in our ongoing fundraising efforts for NARFE Alzheimer’s Research Fund.
 - NARFE Alzheimer’s Research fundraising goal is \$14 Million by December 31, 2020. We are \$471,616.36 away from accomplishing our goal. Please encourage chapter members to continue their support and participate in our fight for the first survivor of Alzheimer’s.
 - As a reminder the donations that NARFE member
- raise for the Walk to End Alzheimer’s and for the Longest Day are also be included in our \$14 Million goal.

2020 Alzheimer’s Association Walk to End Alzheimer’s

Your passion, dedication, and generosity in the fight to end Alzheimer’s is greatly appreciation. With the uncertainty of the Coronavirus Pandemic, we hope that there will be a Walk this year. If not in the actual Walk, perhaps a virtual Walk. Our support is needed now more than ever. Our team NARFE MO Federation has been
- started. You can join the team or make a donation on the website at alz.org/narfewalks. The schedule with dates and location for Greater Missouri Chapter Alzheimer’s Walk to End Alzheimer’s is shown below.

To all of our members, please practice safe measures safe measures – social distancing, handwashing, face mask - for you and your family. Reach out and help someone who may to have family around to assist them. Be safe and stay well. We are in this together.

10/3/20	Southwestern Illinois College	2500 Carlyle Ave	Belleville, IL
10/3/20	Branson Landing	100 Branson Landing Boulevard	Branson, MO
9/19/20	Cape County Park North	2400 County Park Drive	Cape Girardeau, MO
9/19/20	Kaskaskia College	27210 College Road	Centralia, IL
10/25/20	Cosmopolitan Park - Lamb Shelter	1615 Business Loop 70 West	Columbia, MO
9/12/20	Southern Illinois University Edwardsville	1 Hairpin Dr.	Edwardsville, IL
9/26/20	Downtown Farmington	111 East Liberty Street	Farmington, MO
10/10/20	Hannibal-LaGrange University	2800 Palmyra Road	Hannibal Area, MO
10/11/20	Ellis-Porter Riverside Park Pavilion	1425 Riverside Drive	Jefferson City, MO
10/17/20	Fox High School	751 Jeffco Blvd.	Arnold, MO
9/12/20	Mercy Park	3002 St. John’s Blvd.	Joplin Area, MO
10/10/20	Rotary Park	801 E. Mill Street	Kirksville, MO
9/26/20	Lake Regional Hospital	636 MO-42	Osage Beach, MO
10/10/20	Troy Middle School	713 W. College St.	Lincoln County, MO
9/19/20	Long Branch State Park	28615 Visitor Center Road	Macon, MO
10/3/20	McLane Park	2804 Highway W.	Poplar Bluff, MO
8/29/20	Lion’s Club Park Rolla	1061 South Bishop (US Hwy 63)	Rolla, MO
9/12/20	Centennial Park	1400 E. 16th St	Sedalia, MO
9/19/20	Jordan Valley Park	635 East Trafficway Street	Springfield Area, MO
9/26/20	St. Charles Community College	4601 Mid Rivers Mall Dr	St. Charles County, MO
TBD -10/2020	Enterprise Center	1401 Clark Avenue	St. Louis, MO
9/12/20	Washington City Pavillion	200 High St.	Washington, MO

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Caregivers must take care of themselves first



RONNY LENZY
Service Officer

Trials are, inevitably, a part of life. Without a doubt, care giving affects our hearts. At times we're wholehearted, applying all our love and energy to the tasks before us. At other times, we're broken-hearted and wonder if all our efforts make any difference. Our hearts can be divided by anger, sidetracked by fear, distracted by weariness, and torn by conflict. Also, there will be sleep loss, financial sacrifice, strained schedules, uncomfortable accommodations, and restlessness.

For caregivers, many of the things that they do each day are determined by the needs of the people they care

for. They often feel that they don't have much say as to how they spend their time. But when they get a much-deserved break, how do they spend it? Watching television? Obsessing over problems that are beyond their control? Complaining? These coping methods are draining and not helpful in refreshing your spirit.

Caregivers must first take care of themselves. How to recharge caregiver batteries? Some things - like taking a walk, meeting a friend for coffee, browsing in a bookstore, or spending time in a park - can be life-giving, energizing activities.

What can we as NARFE members do to help and encourage our NARFE members who are caring for loved ones? You can start by sending a card, making a phone call, or visiting and spending time so the caregiver can go shopping.

Remember Colossians 3:12-17: 12 Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. 13 Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you. 14 And over all these virtues put on love, which binds them all together in perfect unity. 15 Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. 16 Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts. 17 And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.

Reaching Fed employees, retirees, and the public requires creativity



MICHELE BROWN
Public Relations & Webmaster

During this time of social distancing, it might be difficult to get information about NARFE out to federal employees, retirees and the public. It requires all of us to be creative. This is a wonderful

time for phone calls to current and previous members to keep them engaged in the NARFE mission. If your chapter has a newsletter, make sure that you continue to send it out. Let your members know that NARFE continues advocate for the government employee and retiree. Let them know that when we are no longer staying home to fight the coronavirus, your NARFE chapter will be there. Remember, the NARFE websites, narfe.org and monarfe.org are valuable sources of information!

WEB ANALYTICS

	Apr-June 2019	July-Sep 2019	Oct-Dec 2019	Jan-Mar 2020
Total Users	181	191	135	200
New Users	164	180	126	181
Total Sessions	245	248	190	248

Congressional District 1 – Craig Pettibone

112 Greater St. Louis
1240 North St. Louis/Florissant

Congressional District 2 – Linda Kurz

2071 West St. Louis County

Congressional District 3 – Stephen Price

(interim)
313 Jefferson City
991 Corncob Pipe Capitol/Washington
1278 Jefferson County
1843 MO State Chapter

Congressional District 4 – Maxine Rodriguez

1012 Cass County
1463 Golden Valley/Clinton
1859 Mexico
1980 Pomme De Terre

Congressional District 5 – Joanne Collins

20 Greater Kansas City
1164 Independence
2041 Blue Springs

Congressional District 6 – Joseph Manno

307 St. Joseph
683 Hannibal

1915 North Central
1944 Northland Excelsior Springs
2256 Kansas City North

Congressional District 7 – Paul Mosbaugh

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19 Joplin
1437 Shepherd of the Hills/Branson

Congressional District 8 – Walter Cowart

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January 1 - March 31, 2020

Checking Balance:

Beginning Balance: 1-1, 2020.....	\$19,217.19
Receipts: January - March	\$4,676.85

Disbursements: January - March	\$4,168.01
Ending Balance: 3-31-2020.....	\$23,230.04

Alzheimer's longest day fundraising activity: BINGO on Zoom!

LOIS NOWLIN, Alzheimer's Coordinator
LAURA MOORE, Alzheimer's Chairperson

The Longest Day is the day with the most daylight — the summer solstice. On June 20, thousands of participants from across the world come together to fight the darkness of Alzheimer's through an activity of their choice. Together, they use their creativity and passion to raise funds and awareness for the care, support and research efforts of the Alzheimer's Association.

Chapter 112 hopes that you join us for our first Bingo via Zoom. Zoom is video communication used for on-line meetings and gatherings. Zoom can also be accessed by dialing in. Our bingo game is being held for the Alzheimer's Association Longest Day Fundraiser. Due to time constraints, we will not be able to do the game on or before the Longest Day. Our bingo game will be held on **July 14, 2020, at 12:00 p.m.** As our fundraiser for the Longest Day, we are asking for a \$15 donation per person participating in the bingo game. If you are unable to participate in our Zoom Bingo game, please consider making a donation for the Alzheimer's Association 2020 Longest Day. Funds raised by NARFE members from the Longest Day activities are included in NARFE Alzheimer's Research \$14 Million goal.

We ask that you let us know you if you will participate by email, text, or phone:

Lois Nowlin, 314-540-0195, Lono29@sbcglobal.net

Laura Moore, 314-399-1122, Lamwismar@gmail.com

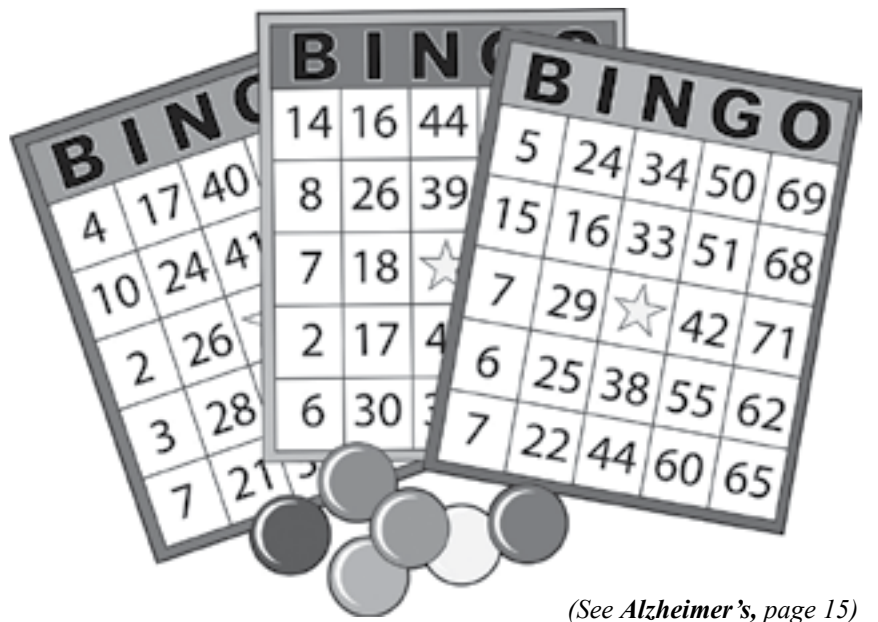
Please mail donations, checks, or money orders, to Laura Moore, 2619 Heger Ct. St. Louis, MO 63110, made payable to Alzheimer's Association no later than June 23, 2020. Please indicate in the memo section (bottom left corner) NARFE MO Federation and your **chapter #**. Please include and/or verify your email address.

We will send a bingo sheet by email. We will play 3 games. Each game is a continuing game, i.e. the last game is a regular bingo and continues to coverall. There will be prizes mailed to winners.

Additional details will be sent in the email with your bingo sheet. This is our first experience with Bingo via Zoom, so we are only using one bingo sheet for the three games. We suggest you copy your sheet or print extra

sheets, if you ink mark your Bingo cards. Or do the old-fashioned marking method, i.e. corn kernels, coins, etc. so you have a clean sheet at the beginning of each game.

Thank you for your support for the Alzheimer's Association's fight to end Alzheimer's disease.



(See *Alzheimer's*, page 15)



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Alzheimer's

(Continued from page 14)

Tips for Dementia Caregivers During the Coronavirus Pandemic from the Alzheimer's Association

Pandemic brings challenges for dementia caregivers. Caring for someone living with Alzheimer's or Dementia is stressful, and the COVID-19 crisis may bring unprecedented challenges – such as what to do if a caregiver becomes ill. The Alzheimer's Association has resources to help caregivers during the coronavirus pandemic. The Alzheimer's Association's new landing page, alz.org/mohelp, has a wide variety of information and resources to help with caregiving during COVID-19.

The articles listed below are posted in the April 1, 2020, Alzheimer's and Dementia e-news at alz.org. The e-news also provide links to various information and resources from the Alzheimer's Association. You can also subscribe to Alzheimer's and Dementia e-news at alz.org.

AIM (Alzheimer's Impact Movement) and the Alzheimer's Association are here to help. The Alzheimer's Association's free 24/7 Helpline is staffed by masters-level clinicians and offers translation services in more than 170 languages. This Helpline provides confidential care consultations to assist individuals with decision-making, crisis situations, and disease education information. We encourage caregivers to reach out to the Alzheimer's Association at 800-272-3900 or online at alz.org/COVID19 for support and to learn how they and their loved one with dementia can stay healthy during this time of uncertainty. Our COVID-19 caregiver tips are also available in Spanish.

Coronavirus (COVID-19): Tips for Dementia Caregivers

Most likely, dementia does not increase risk for COVID-19, the respiratory illness caused by the new coronavirus, just like dementia does not increase risk for flu. However, dementia-related behaviors, increased age, and common health conditions that often accompany dementia may increase risk.

For example, people with Alzheimer's disease and all other dementia may forget to wash their hands or take other recommended precautions to prevent illness. In addition, diseases like COVID-19 and the flu may worsen cognitive impairment due to dementia.

Tips for dementia caregivers at home

Caregivers of individuals living with Alzheimer's and all other dementia should follow guidelines from the Centers for Disease Control (CDC), and consider the following tips:

- For people living with dementia, increased confusion is often the first symptom of any illness. If a person living with dementia shows rapidly increased confusion, contact your health care provider for advice. Unless the person is having difficulty breathing or a very high fever, it is recommended that you call your health care provider instead of going directly to an emergency room. Your doctor may be able to treat the person without a visit to the hospital.

- People living with dementia may need extra and/or written reminders and support to remember important hygienic practices from one day to the next.

- o Consider placing signs in the bathroom and elsewhere to remind people with dementia to wash their hands with soap for 20 seconds.

- o Demonstrate thorough hand-washing.

- o Alcohol-based hand sanitizer with at least 60% alcohol can be a quick alternative to hand-washing if the person with dementia cannot get to a sink or wash his/her hands easily.

- Ask your pharmacist or doctor about filling prescriptions for a greater number of days to reduce trips to the pharmacy.

- Think ahead and make alternative plans for the person with dementia should adult day care, respite, etc. be modified or cancelled in response to COVID-19.

- Think ahead and make alternative plans for care management if the primary caregiver should become sick.

Tips for caregivers of individuals in assisted living

The CDC has provided guidance on infection control and prevention of COVID-19 in nursing homes. This guidance is for the health and safety of individuals living in long-term or community-based care settings. Precautions may vary based on local situations.

- Check with the care setting regarding their procedures for managing COVID-19 risk. Ensure they have your emergency contact information and the information of another family member or friend as a backup.

- Do not visit your family member if you have any signs or symptoms of illness.

- Depending on the situation in your local area, care settings may limit or not allow visitors. This is to protect the residents, but it can be difficult if you are unable to see your family member.

- If visitation is not allowed, ask the care setting how you can have contact with your family member. Options include telephone calls, video chats or even emails to check in.

- If your family member is unable to engage in calls or video chats, ask the care setting how you can keep in touch with facility staff in order to get updates.

Staying healthy

- Pay attention to flu or pneumonia-like symptoms in yourself and others and report them to a medical professional immediately.

- Follow current guidance and instruction from the CDC regarding COVID-19. Tips to keep yourself and your loved ones healthy include:

- o Avoid close contact with people who are sick.
 - o Avoid touching your eyes, nose and mouth.
 - o Stay home when you are sick; work from home.

- o If you or the person you are caring for have regular doctor's appointments to manage dementia or other health conditions, call your health care provider to inquire about a telehealth appointment. As a result of the COVID-19 pandemic, Medicare has recently expanded telehealth benefits to allow seniors to access health care from the safety of their homes.

- o Cover your cough or sneeze with a tissue, then throw the tissue in the trash.

- o Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

- o Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing or sneezing.

- o If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.

- o Always wash hands with soap and water if your hands are visibly dirty

(See *Alzheimer's*, page 16)



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Alzheimer's

(Continued from page 15)

Home Safety Checklist

Individuals living with Alzheimer's disease and other dementias are at increased risk for injury or harm in certain areas of the home. As the disease progresses, they may become unaware of the dangers that exist. Consider taking the following precautions to create a safe environment, which may prevent dangerous situations from occurring and help maximize the person's independence for as long as possible.

General Home Safety Tips

- Store potentially hazardous items, such as medication, alcohol, matches, sharp objects or small appliances and tools, in a securely locked cabinet.
- Keep all cleaning products, such as liquid laundry detergent pods and bleach, out of sight or secured to avoid possible ingestion of harmful chemicals.
- Keep the number for the local poison control center handy or saved in your phone in case of emergency.
- Make sure carbon monoxide and smoke detectors and fire extinguishers are available and inspected regularly. Replace batteries twice a year during daylight saving time.
- Remove tripping hazards, such as throw rugs, extension cords and excessive clutter.
- Keep walkways and rooms well lit.
- Secure large furniture, such as book shelves, cabinets or large TVs, to prevent tipping.
- Ensure chairs have arm rests to provide support when going from a sitting to standing position.
- Apply stickers to glass doors at eye-level to ensure doors are visible.
- Install a latch or deadbolt either above or below eye-level on all doors.
- Remove locks on interior doors to prevent the person living with dementia from locking him- or herself in.

- Consider removing firearms from the home or storing them in a locked cabinet.

- Consider enrolling in a wandering response service. Contact the Project Lifesaver International online at ProjectLifesaver.org or by phone at **877-580-LIFE**

Kitchen

- Use appliances that have an auto shut-off feature.
- Prevent unsafe stove usage by applying stove knob covers, removing knobs or turning off the gas when the stove is not in use.
- Disconnect the garbage disposal.
- Mark food with purchase date; regularly check for and throw away expired items.
- Discard toxic plants and decorative fruits that may be mistaken for real food.
- Remove vitamins, prescription drugs, sugar substitutes and seasonings from the kitchen table and counters.

Laundry Room

- Clean out lint screens and dryer ducts regularly to prevent fires.
- Consider installing safety locks on washing machines and dryers to prevent inappropriate items being put in or taken out too early.
- Install locks on laundry chutes to avoid temptation to climb into or drop inappropriate items down the chute.
- Keep all cleaning products, such as liquid laundry soap pods and bleach, out of sight or secured to avoid possible ingestion of harmful chemicals.

Bathroom

- Install grab bars for the shower, tub and toilet to provide additional support.
- Set the water temperature at 120 degrees Fahrenheit or below to prevent scalding.

- Apply textured stickers to slippery surfaces to prevent falls.

Bedroom

- Closely monitor the use of an electric blanket, heater or heating pad to prevent burns or other injuries.
- Provide seating near the bed to help with dressing.
- Ensure closet shelves are at an accessible height so that items are easy to reach, which may prevent the person from climbing shelves or objects falling from overhead.

Garage and Basement

- Limit access to large equipment, such as lawn mowers, weed trimmers, chain saws, or snow blowers.
- Keep poisonous chemicals, such as gasoline or paint thinner, out of reach.
- Lock and properly store ladders when not in use to prevent a tripping or climbing hazard.
- Remove access to car keys if the individual living with dementia is no longer driving.
- Install a motion sensor on the garage door.
- Mark stairs with bright tape and ensure railings are sturdy and secure to prevent tripping or falls.

Home Safety Checklist made possible through a collaboration with Procter & Gamble. © 2019 Alzheimer's Association®. All rights reserved. Rev.Oct19 800-272-3900 alz.org®

Home Safety

People with Alzheimer's can live in their homes, as long as safety measures are in place. As Alzheimer's progresses, a person's abilities change. But with some creativity and problem solving, you can adapt the home environment to support these changes.

(See *Alzheimer's*, page 17)



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Alzheimer's

(Continued from page 16)

How dementia affects safety

With creativity and flexibility, you can create a home that is both safe and supportive of the person's needs for social interaction and meaningful activity.

Alzheimer's disease causes a number of changes in the brain and body that may affect safety. Depending on the stage of the disease, these can include:

- Judgment: forgetting how to use household appliances
- Sense of time and place: getting lost on one's own street
- Behavior: becoming easily confused, suspicious or fearful
- Physical ability: having trouble with balance
- Senses: experiencing changes in vision, hearing, sensitivity to temperatures or depth perception

Evaluate your environment. A person with dementia may be at risk in certain areas of the home or outdoors. Pay special attention to garages, work rooms, basements, and outside areas where there are more likely to be tools, chemicals, cleaning supplies, and other items that may require supervision.

Avoid safety hazards in the kitchen

- Install a hidden gas valve or circuit breaker on the stove so a person with dementia cannot turn it on. Consider removing the knobs.
- Use appliances that have an auto shut-off feature. Keep them away from water sources such as sinks.
- Remove decorative fruits, sugar substitutes and seasonings from the table and counters.

Be prepared for emergencies

- Keep a list of emergency phone numbers and addresses for local police and fire departments, hospitals and poison control helplines.
- Make sure safety devices are in working order. Have working fire extinguishers, smoke detectors and carbon monoxide detectors.
- Install locks out of sight. Place deadbolts either high or low on exterior doors to make it difficult for the person to wander out of the house. Keep an extra set of keys hidden near the door for easy access. Remove locks in bathrooms or bedrooms so the person cannot get locked inside.
- Keep walkways well-lit. Add extra lights to entries, doorways, stairways, areas between rooms, and bathrooms. Use night lights in hallways, bedrooms and bathrooms to prevent accidents and reduce disorientation.
- Remove and disable guns or other weapons. The presence of a weapon in the home of a person with dementia may lead to unexpected danger. Dementia can cause a person to mistakenly believe that a familiar caregiver is an intruder.
- Place medications in a locked drawer or cabinet. To help ensure that medications are taken safely, use a pill box organizer or keep a daily list and check off each medication as it is taken.
- Remove tripping hazards. Keep floors and other surfaces clutter-free. Remove objects such as magazine racks, coffee tables and floor lamps.
- Watch the temperature of water and food. It may be difficult for the person with dementia to tell the difference

between hot and cold. Consider installing an automatic thermometer for water temperature.

Avoid injury in the bathroom

- Install walk-in showers.
- Add grab bars to the shower or tub and at the edge of the vanity to allow for independent, safe movement.
- Add textured stickers to slippery surfaces. Apply adhesives to keep throw rugs and carpeting in place, or remove rugs completely.

Improve laundry room safety

- Secure and lock all cleaning products such as detergent, liquid laundry detergent pods and bleach.
- Prevent access to the washer and dryer.
- Keep emergency number for poison control posted.
- If possible, keep the laundry area door locked.

Assess safety hazards in the garage and/or basement

- Secure hand and power tools including equipment such as lawn mowers and weed trimmers.
- Keep poisonous chemicals such as gasoline, spray paint and paint thinner out of reach.
- Install a garage door safety sensor.

Support the person's needs. Try not to create a home that feels too restrictive. The home should encourage independence and social interaction. Remove clutter and excessive decoration to keep the areas in the home clear for activities.



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Minutes of Missouri State NARFE Chapter 1843

June 3, 2020 • Electronic Zoom Meeting

Call to order at 1:30 p.m. Attending were Pres/Sec’y Patricia Barrett, Treasurer Foy Rudy Spann, 1st Vice President Norman Garton, Dean and Charlotte Larrick, Mary Hill, Associate Members Joe Manno and Emerson Kretzer.

The Pledge of Allegiance was led by Patricia Barrett. Agenda: Emerson Kretzer motioned to approve the agenda. Seconded by Dean Larrick, all ayes to accept the agenda as written.

Minutes of the 3/1/2020 were reviewed. Emerson motioned, Joe Manno seconded. All ayes to accept the minutes of the 3/1/2020 meeting.

Correspondence from Rep. Emanuel Cleaver was presented. Rep. Cleaver requested a NARFE PAC donation to his campaign. Joe Manno said that several Chapter Presidents have received the same letter. The request has been forwarded to the National office. They will contact us if a letter of recommendation is needed. No action taken at this time.

Rudy Spann gave the treasurer’s report. The treasury balance was \$6,791.02 as of June, 3, 2020. No bills were

outstanding. The treasurer’s report was accepted. No payments are outstanding as of the date of the meeting.

Old Business

The State Conference in Springfield April 22-23, 2020 was canceled. It will be held in Springfield next year at the same time. Tricia’s registration was refunded and the check for the full page ad was returned.

The FedCon has also been canceled for 2020. It will be held in Arizona again in 2022. Tricia had not registered yet, so the processing fee of \$35 was not a factor. It has been applied to folks who had registered.

Emerson Kretzer, State Federation President, reported the Federation has had a zoom meeting. The next meeting is scheduled for July. He encourages all members to keep in touch with Congress. He points out that because of the COVID disaster, they may come after Federal Employee Benefits. The post office is facing issues from the COVID and continues to defend their entity from budget cuts.

Joe Manno, CDL District 6, reported that he has con-

tacted all chapters and the Congressional office for his district. There is not much legislation at this time. Most Federal Workers in DC are still working from home, with no plan to bring them back.

There was discussion about the upcoming Bingo for Alzheimer’s event. Our chapter discussed ways to fund Alzheimer’s research. We have funds in the treasury, but they may not be used as they were funds from dues. We will look into other ways for our chapter to raise funds for Alzheimer’s, such as the Walk to end Alzheimer’s fundraiser.

Dean Larrick pointed out that in the last two years, NARFE has lost about 20,000 members per year. We need to find ways to recruit younger workers.

At 2:12 PM Joe Manno moved, and Norman Garton seconded to adjourn the meeting.

The treasurer’s report is available via email upon request to Chapter President Patricia Barrett at tricia-barrett@sbcglobal.net

U.S. Postal Reform in the 116th Congress

NARFE supports postal reform efforts aimed at improving the financial situation of the United States Postal Service (USPS) so it is able to provide universal, public service for the American people.

NARFE opposes provisions of previous postal reform legislation that would require current postal retirees to pay additional premiums for mostly duplicative health insurance coverage through Medicare or lose their earned retiree health benefits. We support modifications to those provisions. Without modifications, NARFE will oppose postal reform bills that include them.

Recent Legislative History (115th Congress)

Leading postal reform bills in the House and Senate during the 115th Congress, H.R. 756/H.R. 6076/S. 2629, did not gain the support necessary to win approval in

either chamber, much like their predecessors. However, these bills represent a starting point for postal reform efforts in the 116th Congress. NARFE’s views on additional postal issues are at the end of this brief.

Key Issue for NARFE – Mandatory Medicare Enrollment for Postal Retirees

NARFE opposes provisions contained in previous bills that would require current postal retirees to enroll in Medicare Part B or forfeit the Federal Employees Health Benefits (FEHB) program coverage they earned as a benefit of long years of employment.

NARFE objects to the mandatory Medicare provisions for current postal retirees on two basic grounds: 1) it changes the bargain regarding health benefits for postal retirees after they retired, setting a dangerous

precedent for all federal retirees; and 2) it imposes a deeply paternalistic government requirement by removing choice for postal retirees with regard to their health insurance coverage, at significant additional cost.

For postal retirees over age 65 who previously declined Part B coverage – about 76,000 individuals – the requirement would require an additional \$135.50 per month, or more, in premiums per enrollee, on top of their FEHB premiums. While FEHB premiums vary by plan, monthly premiums for the popular Blue Cross Blue Shield Standard plan in 2019 are \$243.17 for self-only coverage, \$555.83 for self-plus-one coverage, and \$581.13 for self-and-family coverage. For a postal retiree and spouse already paying \$6,670 per year for their federal health benefits, the mandatory Medicare require-

(See *Reform*, page 19)

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Reform

(Continued from page 18)

ment would add another \$3,240 in premiums per year, bringing their annual health insurance premium costs to nearly \$10,000 while living on a fixed income.

NARFE supports modifying the mandatory Medicare provisions that would do any or a combination of the following:

- Allow current postal retirees to opt-in to Medicare with a waiver of late enrollment penalties.
- Maintain automatic enrollment of current postal retirees into Medicare (with a waiver of late enrollment penalties), but provide them with a short opt-out window.
- Only apply the requirement to enroll in Medicare prospectively, to future retirees.

Without any of these modifications, the legislation sets the dangerous precedent of changing retiree benefits in retirement and replaces the individual postal retiree's choice of health insurance with a paternalistic government requirement.

Prefunding Requirement

To improve USPS finances in the near term, and to allow investments for the long term, NARFE supports eliminating or modifying the requirement to prefund at 100 percent its future retiree health care liabilities. Notably, NARFE supports the USPS Fairness Act, H.R.

2382/S. 2965, which would repeal the prefunding requirement.

The Postal Accountability and Enhancement Act (PAEA) of 2006 mandated annual prefunding payments by USPS into the Retiree Health Benefits Fund (RHBF) over a 10-year budget window from fiscal years 2007-2016, which ranged from \$5.4 to \$5.8 billion. No other federal agency or private-sector company fully prefunds its retiree health benefits.

USPS has not made a prefunding payment to the U.S. Treasury since 2010. At the end of the 10-year payment schedule in 2016, the Office of Personnel Management (OPM) revalued the RHBF unfunded liability to \$56.9 billion and assessed an annual amortization payment of \$955 million through fiscal year 2056 to cover the unfunded liability.¹ USPS continues to default on mandatory health payments even with the 10-year budget window closed.

Although USPS has not made these payments, the liability remains current on its balance sheet and is steering cost-cutting strategies, prohibiting investments and driving the conversation on Medicare coverage. The overly burdensome prefunding requirement must be reevaluated.

NARFE's Position on Additional Issues

Six-Day Delivery. NARFE supports maintaining six days of mail delivery throughout the United States. This modest delivery standard has existed since at least 1888. Toward that end, NARFE supports H.Res. 54 in support of six-day delivery, and continuing to mandate six-day delivery through the appropriations process.

To-the-door Delivery. NARFE supports maintaining curbside and to-the-door delivery, opposing a transition to cluster box delivery. This is of particular concern to NARFE members, as most are retired and some may not have the ability to walk several blocks to retrieve their mail, and they shouldn't have to. NARFE supports H.Res. 23 in support of to-the-door delivery.

Maintaining Service Standards. NARFE supports efforts to preserve high service and delivery standards. Lowering the quality of service is not the way to improve the USPS business model. Toward that end, NARFE supports H.Res. 60 in support of restoring service standards.

Privatizing the Postal Service. NARFE supports universal postal service provided independent of profit motivations. Toward that end, NARFE supports H.Res. 33 expressing the position that USPS remain an independent establishment of the federal government and not be subject to privatization.

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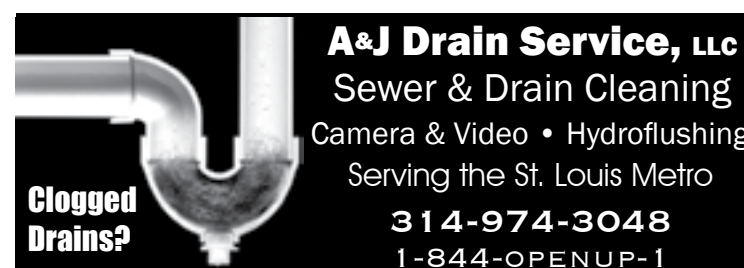
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Recruiter's Membership ID

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.

(0799)

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1. Complete this application and mail with your payment to NARFE Member Services / 606 N Washington St / Alexandria, VA 22314-1914.
2. Join online at www.NARFE.org.
3. Call 800-456-8410, Monday through Friday, 8 a.m. to 5 p.m. ET.

Please add your name, number, chapter and membership number as a recruiter on membership application and give a copy of the paper to potential members. Consider leaving a copy of it at your local post office, but again always add your membership number on the application before leaving the newspaper and ask permission before leaving it with any office.

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NARFE's Dues Withholding Program for NEW Members

What is dues withholding?
It is a dues-payment method available to retired NARFE members (retirees), their spouses and annuitant survivors giving them the option to have their annual NARFE membership dues deducted from their annuities each month.

- Advantages**
- After the first year, 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

To learn more about dues withholding, call **800-456-8410**.

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:

First year: (\$40 NARFE Dues ÷ 12) = Total monthly deduction
Subsequent years:
(\$34 NARFE dues ÷ 12) + (Chapter dues - if applicable ÷ 12) = total monthly deduction

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.



NARFE Dues Withholding Application for NEW NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

☐ **YES. I want to enroll in NARFE's Dues Withholding Program.**
I authorize first-year dues of \$40 to be deducted from my annuity. In subsequent years, \$34 (a 15% discount off NARFE dues for dues-withholding members) and chapter dues, if applicable, to be withheld annually.

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Recruiter Chapter (if applicable) _____

☐ **YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity.** (Additional first-year dues of \$40 to be withheld. In subsequent years, \$34 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.)
Spouse's Name _____
Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). Send **NO PAYMENT** with Dues Withholding 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
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Chapter 19, Joplin. Chapter 19, Joplin, Meets 2nd Tuesday, 11:30 am at First United Methodist Church, 501 West 4th St, (except July, August and December) (417) 642-5688.

Chapter 20, Greater Kansas City, MO. Meets 1st Saturday monthly (2nd Saturday in July & Sept), 1 pm at Metro Police Station Community Room, 7601 Prospect. (816) 761-0301.

Chapter 112, Greater St. Louis. Meets 2nd Tuesday monthly (except July & December). Lunch at 11 am; meeting at noon. Miss Sheri’s Cafeteria, 5406 Southfield Center, St. Louis. (314) 698-2890.

Chapter 307, St. Joseph. Meets 4th Saturday, 12 Noon (except December) at Bandana’s BBQ Restaurant. (816) 262-0043.

Chapter 313, Jefferson City. Meets 3rd Tuesday, 12 Noon at Perkins Restaurant, 1722 Jefferson St., Jefferson City. (573) 606-8363 or (573) 694-1850.

Chapter 683, Hannibal. Meets 2nd Thursday, 11:30 am at various locations. (573) 735-4713.

Chapter 694, Poplar Bluff. Meets 2nd Wednesday, 12 Noon at Twin Towers. (573) 785-0296.

Chapter 695, West Plains. Meets the 4th Tuesday (except December), 12 Noon at The Ranch House Bar & Grill, 1321 Preacher Roe Blvd., West Plains. (417) 938-4312.

Chapter 991, Corncob Pipe Capital/Washington. Corncob Pipe Capital/Washington, meets 2nd Wednesday of the month, 1 pm, at Ponderosa Steakhouse in Washington. (636) 239-7548.

Chapter 1012, Cass County. Meets 1st Friday, 11:00 am at Foxwood Springs in Raymore, MO (even months). (816) 322-6230.

Chapter 1164, Independence. Meets 3rd Thursday, 1:30 pm at St. Pauls’ Lutheran Church. (816) 478-0172.

Chapter 1240, N. St. Louis Co. / Florissant. Meets 3rd Tuesday, 12 Noon at Harmony United Methodist Church, (except July & December). (314) 837-7057.

Chapter 1278, Jefferson County. Meets 4th Tuesday, 12 Noon, at Ponderosa in Arnold, at the corner of Jeffco and Richardson. (636) 282-9637.

Chapter 1437, Shepherd of the Hills / Branson. Meets 4th, Wednesday, 11:30 am, at The White Fish House in Branson, January to October. The Joint Meeting time and place will be determined at the October meeting. (417) 739-3288.

Chapter 1463, Golden Valley, Clinton. Meets on the 2nd Wednesday at 12 Noon at the Clinton Senior Center. (660) 351-2790.

Chapter 1843, Missouri State NARFE Chapter. Meets on line and via telephone at 11:00 am on the 3rd Monday of May, September, and December, and in person at the annual Federation Conference in April. (573) 372-8101.

Chapter 1859, Mexico. Meets 4th Tuesday, 11:30 am January, March, May, July, September and November at Paris Senior Center, Paris, MO. (573) 672-3202.

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Chapter 1944, Northland, Excelsior Springs. Meets 2nd Saturday, 12 Noon at Excelsior Springs Hospital. (816) 781-7456.

Chapter 1980, Pomme De Terre. Meets 1st Wednesday, 11:30 Lunch, 12 Noon for meeting, at Smith Restaurant, Collins. (417) 998-9320.

Chapter 2041, Blue Springs. Meets 2nd Thursday, 11:00 am, at Club Room, HyVee Grocery, Hwy 7 and Hwy 40. (816) 229-1218.

Chapter 2071, West St. Louis County. Meets 1st Thursday, 11:00 am at Young’s Ice Cream Parlor and Grill, Valley Park, MO. (636) 629-3987.

Chapter 2256, Kansas City North. Meets 1st Friday of even months, 11:15 am, at various locations. (816) 384-1260.

Chapter 2283, Ava. Meets 3rd Wednesday of January, March, May, July, September, and November, 11:30 am, at Subway in Hartville, MO. (417) 736-2504.



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