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**OCTOBER 2019** issue

# FEDERAL RETIREE or FEDERAL WORKER?

## Chapter Officers and Committee Chairs

President	Tom Buggie	722-4691	Chaplain	Gloria Cortez	529-0751
1 <sup>st</sup> V.P.	Sara Baldwin	724-1859	Membership	Carol Amano	967-8600
2 <sup>nd</sup> V.P.	Gloria Cortez	529-0751	Editor Newsletter	Tom Buggie	722-4691
Secretary	Marcy Rose/Carol Amano	722-5309	Sunshine	Gloria Cortez	529-0751
Treasurer	Joe Beyer	758-5633			
Ways & Means			Publicity	Carol Amano	967-8600
			Hospitality	Sara Baldwin	724-1859
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Carol Amano	967-8600
			Alzheimer Coord.	Carol Amano	967-8600
Service Officer	Marcy Rose	722-5309			
Service at Senior Center		435-5250	District 1 V.P. Bob (Old Bob) Davidson		566-5980
By Appointment Only (call Marcy Rose)			Chapter phone: (leave messages only)		760-722-4691
Old Oceanside Senior Center			CHAPTER WEBSITE:		<a href="http://www.NARFChapter706.org">www.NARFChapter706.org</a>
455 Country Club Lane					
Oceanside CA 92054			Senator Kamala D. Harris		619-239-3884
			600 B Street Ste 2240		202-224-3553
			San Diego CA 92101		
Congressman Levin's Oceanside Office		760-599-5000	Senator Dianne Feinstein		619-231-9712
2204 El Camino Real Ste 314		202-225-3906	880 Front Street Ste 4236		202-224-3841
Oceanside CA 92054			San Diego CA 92101		

Chapter Meeting  
**October 17, 2019**  
3<sup>rd</sup> Thursday of Each  
Month at 1:30PM  
Except July, August & December  
**Country Club Ln  
Senior Center**  
Board Meetings @  
Country Club Ln Senior Cntr  
1<sup>st</sup> Wednesday each  
Month at 9:30AM

## Treasurer's Report as of September 30, 2019

(By Joe Beyer)

Balance Forward (Checking)	\$10,527.11
Receipts	218.16
Dividend	1.16
Total Checking Receipts	\$10,746.43
Total Disbursement	(7,703.78)
Less: Outstanding checks	0.00
Net Disbursements	(\$7,703.78)
Balance (Checking)	\$3,042.65
Balance on Hand for Use:	
Checking	\$3,042.65
CD Savings (opened 9-16-19)	7508.62
Total on Hand	\$10,551.27



## SPEAKER

Contributed by Sara Baldwin, 1st VP

### October Speakers

Our speakers will be from the U.S. Census Bureau. Dr. Arcela Nunez-Alvarez and Mr. Roberto Garcia will speak on Thursday, October 17<sup>th</sup> about the 2020 Census. Come and find out why this census is so very important and why every person needs to be counted! The U.S. Census Bureau is hiring census takers so you can also find out about temporary part-time work if you are interested. Since we expect a larger crowd, please arrive a little early in order to find out what room we will be in.

### November Speaker

Since Congressman Levin is unavailable for our November 21<sup>st</sup> meeting, his office is sending a representative to discuss a wide range of topics, including those affecting the federal community. Please provide YOUR questions in advance to Tom Buggie by October 31<sup>st</sup> as the congressman's office has requested list of questions prior to the meeting. Since we expect a larger crowd, please arrive a little early in order to find out what room we will be in.



## LEGISLATIVE INFO

### NARFE's Top Four Legislative Priorities

- Budget Threats to Federal Employees and Retirees in the 116<sup>th</sup> Congress
- More Accurate COLAs for Seniors
- Federal Employee Pay Raise for 2020
- U.S. Postal Reform in the 116<sup>th</sup> Congress

Source: NARFE's Grassroots Message – August e-blast

### Fiscal Year Continuing Resolution

Just before Congress broke for the first two weeks of October, a Continuing Resolution was passed to allow the Government to operate for 7 weeks. That means another vote is required by Congress before the Thanksgiving break to fund the Government further or there could be a Government shutdown.

### 2020 FEHB & FEDVIP Rates

OPM announced that we will pay on average 5.6% more toward health care premiums next year. The exact amount federal employees end up paying will depend on the plan you sign up for. But, some plans actually reduced the premiums! The new rates are on our website at [narfe.org/chapter706](http://narfe.org/chapter706) or on the OPM site at [opm.gov](http://opm.gov) and select Insurance.

Enrollees in the Federal Employees Dental/Vision Program will pay 5.6% more on average for their dental plans, and 1.5% more on average for vision. As OPM posts new FEDVIP rates for 2020, we will add the rates to our website.

### Letter Carriers Sue Postal Service

A union representing 200,000 U.S. Postal Service employees is suing the agency over an initiative to change the structure of their jobs, saying it is causing workers physical harm and is in violation of a

negotiated contract. The National Association of Letter Carriers is seeking an injunction in the U.S. District Court for the District of Columbia against a pilot program known as the Consolidated Casing Initiative. The Postal Service is looking to divide letter carrier tasks into two distinct positions, which the union alleged is forcing some employees to do more physical labor and may cause them to quit. NALC asked the court to immediately pause the initiative while it mounts a challenge through the collective bargaining process. *Source: GovExec e-article dtd 9/3/19*

## **A Way to Shed Federal Employees?!**

White House chief of staff and Office of Management and Budget director, Mike Mulvaney, shared in early August the administration's real objective in moving agencies outside of Washington. Mulvaney said the relocations would help the administration attain another goal: draining the swamp, specifically by shedding federal employees. He stated the outcome of employees leaving in large numbers was a great victory for the administration.

*Source: GovExec e-article dtd 8/5/19*

## **TSP Changes**

This month's NARFE magazine covers the new TSP changes in extensive detail. Check it out! The intent of the *TSP Modernization Act of 2017* is to make it easier for TSP participants to manage their TSP accounts. Participants enrolled in the Thrift Savings Plan (TSP) are now able to make multiple post-separation partial withdrawals, while active federal employees (ages 59 ½ and older) will be able to make up to four in-service withdrawals per calendar year. TSP participants are also able to choose whether withdrawals come from Roth accounts, traditional accounts, or a combination of the two.

## **New WEP Reform Bill Introduced**

The House Committee on Ways and Means Chairman Richard Neal, D-MA, introduced a new Windfall Elimination Provision (WEP) reform bill - the Public Servants Protection and Fairness Act, H.R. 4540 - on September 27<sup>th</sup>. The bill would provide current Social Security beneficiaries affected by WEP (and future beneficiaries turning age 62 before 2022) with a \$150 per month increase in their Social Security benefits. NARFE supports the bill, as it would provide some relief to current retirees affected by WEP. Contact your members of Congress today and urge them to support the Public Servants Protection and Fairness Act. This bill currently has no (zero) cosponsors. *Source: NARFE Newsline dtd 10/1/19*

## **Social Security and WEP**

Rep. Kevin Brady, R-TX, introduced the Equal Treatment of Public Servants Act of 2019, H.R.3934, which would reform the unfair Windfall Elimination Provision (WEP). NARFE supports the bill. Additionally, the Ways and Means Committee debated the future of the Social Security program in a hearing, and NARFE sent a letter to the committee regarding the Social Security 2100 Act, H.R. 860, urging that the legislation be adjusted to treat federal retirees fairly with regard to cost-of-living increases.

The WEP reduces the Social Security benefits of federal retirees who receive benefits from having worked in both the private and public sectors. The Equal Treatment of Public Servants Act would reform the WEP by changing the Social Security benefit calculation for WEP-affected beneficiaries moving forward. The bill also would provide WEP-affected individuals who are currently age 60 and older with a monthly rebate of \$100, adjusted annually by the COLA. Individuals receiving a WEP-reduced Social Security benefit based on their spouses' employment would receive a \$50 per month rebate.

Although H.R. 3934 does not fully repeal the WEP, it represents a significant improvement over the status quo, which unfairly punishes CSRS retirees for their public service -- for that reason, NARFE supports the bill.

This bill currently has 33 cosponsors

*Source: NARFE NewsWatch of July 31, 2019*



## CHAPTER BYLAWS

NARFE National has requested that all chapters review and update the existing chapter bylaws. Our proposed chapter bylaws are your review. These bylaws will be put to the membership for voting at the chapter meeting on November

21<sup>st</sup>.

Publishing these proposed chapter bylaws in the October newsletter provides the required notice to the chapter membership in accordance with the provisions of the current bylaws.



## FREE NARFE WEBINARS

NARFE Webinars cover topics of interest specifically for the federal community. Members have access to wealth knowledge and expertise to help them make the best decisions about their benefits, finances, and careers before, during and after retirement.

Register for the live webinar at [narfe.org/institute](http://narfe.org/institute) at least one day before the scheduled date:

October 24<sup>th</sup> @ 11 AM (PT) - FEHB and Medicare: What's Your Best Choice?

November 7<sup>th</sup> @ 11 AM (PT) – The Pros & Cons of Consumer Driven Health Plans

November 21<sup>st</sup> @ 11 AM (PT) – Health Plans – What's Your Best Option?



## CHAPTER MEETINGS

Our chapter meetings are on the 3<sup>rd</sup> Thursday of the month: October 17<sup>th</sup> and November 21<sup>st</sup>.

Our holiday party is Friday, December 7<sup>th</sup> at the Oceanside Elks Club. NOTE: The registration form is attached.



## CHAPTER ELECTIONS

PLEASE VOLUNTEER FOR A CHAPTER POSITION FOR CY 2020. Current chapter officers would like to see volunteers come forward and ALL officer positions are available. Training and mentoring are available to new officers to make the transition smooth. Our current chapter officers will like to move on.

PLEASE consider a volunteer position in YOUR chapter – CONTACT Tom Buggie (or any board member) by phone or email NLT November 1<sup>st</sup>. Elections will be held at the November chapter meeting on Thursday, November 21<sup>st</sup>.



## CHAPTER BOARD MEETING

The Board meeting on Wednesday, October 2<sup>nd</sup>, was attended by Sara Baldwin, Gloria Cortez, Carol Amano, and Joe Beyer. Topics discussed:

- Proposed Chapter bylaws were updated in accordance with National's format in order to be published in the October newsletter and allow for membership voting at the November meeting.
- Speaker status update (October through February).
- Holiday Gathering – Fri 12/6 @ 11AM-2PM Oceanside Elks Club – 15 have paid to date (continue registration form in October newsletter).
- Chapter Elections in November (continue **4** announcing in the newsletter).

- A review of chapter finances since National is not sending our correct dues amount.



## MEETING MINUTES for June 20, 2019

Contributed by Carol Amano, Secretary

Call to Order - Tom Buggie (President) called the meeting to order.

Invocation and Pledge of Allegiance – Marcy Rose (Service Officer)

Introduction of new member **Charles Elkins** and guests.

Tom Buggie (President) called for Officer and Committee Reports:

- *Treasurer's Report* – Joe Beyer provided the report. He mentioned that national reports have not been received since April. Dues are being received from national based upon “guesstimates”.
- *Secretary Report* – Carol Amano stated the June Meeting Minutes were in the newsletter. Carol mentioned the upcoming Chapter Elections and urged members to review the duties of the positions and please volunteer to take on a role.
- *Service Report* – Marcy Rose had nothing to report.
- *National Legislation Report* – Tom Buggie
  - Fair COLA for Seniors Act (H.R.1553) changes COLA from CPI-W to CPI-E. Long-term effect is minimal (.2% over 29 years). Increase emphasis on housing and medical. This is not enough – COLA should be increased in Medicare Part B plus COLA. 32 co-sponsors (30-D, 2-R) but this is still not enough. (Representative Mike Levin is currently not a sponsor.)
  - Social Security Fairness Act of 2019 (H.R.141) WEP/GPO Repeal was reintroduced 1/3/19; 201 co-sponsors (153-D, 48-R). Still in Ways and Means. (Representative Mike Levin is a sponsor.)
  - USPS Fairness Act (H.R. 2382) Repeals requirement that USPS prefund future Postal Service Retirement Benefits; reintroduced 4/29/19; 246 co-sponsors (209-D, 37-R). Assigned only to Oversight Committee. (Representative Mike Levin is a sponsor.)
  - Check out the 2019 plans available for FEHBP with Medicare. You might be able to save money!
- *Ways and Means* – Info on the chapter's recycling program is in the newsletter.
- *NARFE-PAC* – Sara Baldwin directed members to the NARFE-PAC form in the magazine.
- *Publicity* – Carol Amano reported that our advertisement appears in a new paper (Tidbits® of Tri-City) with the new NARFE brand logo that was implemented over the summer by National. Several papers were available at the meeting. This new paper is distributing in Oceanside, Carlsbad, and Vista.
- *Alzheimer's* – Carol Amano reported there was \$20 in donations from members at our June meeting. She also mentioned that this month is Alzheimer's month and asked members to consider giving to the NARFE-Alzheimer's Fund which has a fundraising goal of \$14M from NARFE members by the end of 2020.
- *Membership* – Tom Buggie reported the chapter is down to 160 members. Since the chapter has received no reports, we are unable to determine the member statistics, but he knows we have three (3) new members.

*Unfinished and New Business:*

- Sara Baldwin mentioned that the 2 speakers in October are not from the League of Women Voters but are representing the U.S. Census Bureau. We will make the correction in the newsletter and our publicity outreach. We will be expecting a larger crowd and we might be in a different room for the October meeting.

- Tom Buggie reported that Representative Mike Levin will be sending 1-2 people from his office to speak at our November meeting.

*Speakers:* (1) NARFE's Proposed Bylaw and Amendments were presented by Tom Buggie. Tom provided a copy of some of the pros and cons. All members were urged to cast their vote online or by paper ballot (in the September issue of the magazine).

(2) Chapter Website - Harold Nicholls (our chapter member and new webmaster) previewed the new chapter website and asked for ideas and suggestions for improvement. Our chapter members will have a one-stop website that connects the chapter and national websites together to provide up-to-date information. You will be able to read everything on either a laptop, tablet, or mobile device.

Meeting adjourned. Refreshments were available. The meeting was attended by 16 members and 4 guests.

Joe Beyer won the drawing - congratulations!



## Veterans Day Event

*Contributed by Gloria Cortez, 2<sup>nd</sup> V.P.*

The Veterans Association of North County (VANC) will hold their annual Veterans Day event on Monday, November 11<sup>th</sup> from 10AM-noon at the VANC location on 1617 Mission Ave, Oceanside. The event is open to the public and very well attended every year. Parking is always a premium so get there early!

## MEMBERSHIP



## NARFE is YOUR Voice in Congress!

*Contributed by Carol Amano & Marcy Rose, Membership Co-Chairs*

### New Dues Withholding Incentive

The Chapter Board has voted to increase the dues withholding incentive for any of our members that switch over to dues withholding until the end of this calendar year! The Board has often reported that about half of our chapter members are on dues withholding but we continue to lose members out of our chapter that are not on dues withholding because of the confusing renewal forms.

**By switching to dues withholding there is continuing savings of \$6 annually PLUS two one-time bonuses totaling \$45.**

**ONLY THE ENCLOSED DUES WITHHOLDING FORM CAN BE USED FOR THIS SPECIAL INCENTIVE OFFER. Please complete the form and mail it back to the chapter today to initiate payment of your monetary incentive.**

Catch 22 – Since we are not receiving our monthly reports, there may be a delay in receiving the bonus money.

### Half-Price First-Year Membership Drive Continues

The Half Price First Year Membership Drive will be for the first year. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member living in California.

This offer is ONLY available for NEW members (that includes postal carriers) that join our chapter and live in our geographical area of service. Current and former members of NARFE are not eligible because the cost of the membership is being partially offset by rebates from NARFE Headquarters and the NARFE California Federation of Chapters (CSFC). Without the assistance of NARFE and the CSFC we would not be able to do this.

ONLY THE SPECIAL MEMBERSHIP FORM CAN BE USED FOR THIS OFFER. PLEASE APPROACH FORMER CO-WORKERS AND YOUR POSTAL CARRIER THIS MONTH AND TALK UP THE BENEFITS OF A NARFE MEMBERSHIP!

Our special membership form is also on our chapter website at [www.narfechapter706.org](http://www.narfechapter706.org).



## RECYCLE FOR CASH

If you have “CA CRV” aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. “CA CRV” does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for “CA CRV” – those are the only items we want.

*Recycling for January through September was \$226.12. Our thanks to Harold Nicholls, Duane Hill, Tom and Sandy Buggie, Joan Marchese, and Carol & Rich Amano.*



## ALZHEIMER'S INFORMATION

*Contributed by Carol Amano, Alzheimer's Chair*

September chapter donations: \$18 – thank you!

CY2019 chapter goal: \$200

CY2019 donations Jan-Sep: chapter collections \$112, stamps \$10.50, private donations \$150 = \$272.50

### 10 Tips to Love Your Brain (and reduce the risk of cognitive decline)

**Break a sweat.** Engage in regular cardiovascular exercise that elevates your heart rate and increases blood flow to the brain and body.

**Hit the books.** Formal education in any stage of life will help reduce your risk of cognitive decline and dementia. Take a class of any kind.

**Butt out.** Quitting smoking can reduce cognitive risk.

**Follow your heart.** Obesity, high blood pressure and diabetes negatively impact your cognitive health. Take care of your heart.

**Heads up!** Brain injury can raise your risk of cognitive decline and dementia. Wear a seat belt, use a helmet when playing contact sports or riding a bike, and take steps to prevent falls.

**Fuel up right.** Eat a healthy and balanced diet that is higher in vegetables and fruit to help reduce the risk of cognitive decline. Certain diets, including Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to risk reduction.

**Catch some Zzz's.** Not getting enough sleep due to conditions like insomnia or sleep apnea may result in problems with memory and thinking.

**Take care of your mental health.** Some studies link a history of depression with increased risk of cognitive decline, so seek medical treatment if you have symptoms of depression, anxiety or other mental health concerns. Also, try to manage stress.

**Buddy up.** Pursue social activities. Be a part of your community or share activities with friends and family.

**Stump yourself.** It is more effective to constantly challenge your mind with different games, learning new things, and trying new activities.

## DUES WITHHOLDING = LOWEST COST MEMBERSHIP

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC and a **\$30 check** from our chapter.

### MEMBERS RENEWING

(April, May, June, July, August and September reports are not available on 10-10-2019 – NARFE is changing their computer system and the old style reports are gone and nothing is available to replace them.)

## = Dues Withholding

### NEW MEMBERS

(Not available)

(April, May, June, July, August and September reports not available on 10-10-2019 – NARFE is changing their computer system and the old style reports are gone and nothing is available to replace them.)

### IN MEMORIAM

(Not available)

Note: additional information is available on the Obits page on our website ([www.narfechapter706.org](http://www.narfechapter706.org))

## CHAPTER POSITIONS OPEN

**President** – Presides at the chapter and executive board meetings and conducts business in an orderly, impartial manner. Ensures that a portion of chapter meetings focuses on NARFE's mission. Is familiar with NARFE's organizational structure, the National Bylaws, the respective chapter and federation constitutions and bylaws, and policies and procedures. In collaboration with the Treasurer, ensures the IRS form 990N is filed on the IRS website annually. Ensures that each officer and committee member is provided with the appropriate information to fulfill the duties of each position and follows up to ensure they are operating effectively. Ensures that required reports are sent in a timely manner.

**Vice President** – Presides at chapter and executive board meetings in the absence of the president. May be appointed or elected to oversee specific areas of responsibility. Performs other duties specified in the bylaws or as assigned by the President. Assists the President in promoting NARFE's mission.

**Secretary** – Records the minutes of chapter meetings. Maintains chapter files and preserves all permanent official documents. Maintains the roster of chapter members, officers and committee chairs. Reports changes in officers, committee chairs and chapter dues to National Headquarters' Federation & Chapter Services. Prepares the chapter's general correspondence (other than correspondence that is not a function of another officer). Reports member changes of address and deaths to National Headquarters.

**Treasurer** – Creates a budget and disburses funds as directed by the President, executive board or bylaws. Obtains IRS federal income tax exemption letter from the National Treasurer. Receives chapter dues. Deposits funds in a federally-insured financial institution and maintains an accurate, current account of all monies collected and disbursed. In collaboration with the President, files ePostcard 990N Form annually on the IRS website. Reports chapter finances at each regular meeting. Reconciles membership records and chapter dues with the chapter secretary and the membership chair.

**Membership Chair** – Responsible for membership recruitment, retention and reinstatement. Create, implement, monitor, document and manage membership development plans and materials for the chapter to recruit and retain members, and encourage former members to rejoin. Increases public awareness of NARFE. Engages chapter members in recruitment plans and foster greater involvement.

**Legislative Chair** - Serves as the liaison between chapter members, federation leadership, elected officials and NARFE's Legislative Department. Provides legislative updates to members at chapter meetings and through newsletters. Builds relationships with members of Congress and their staffs. Is familiar with NARFE's Legislative Program and positions on pending legislation.

**NARFE PAC Chair** – Leads chapter efforts to promote NARFE-PAC, the Association's political action committee. Educates chapter members on the importance of NARFE-PAC. Encourages and solicits members' contributions. Assists Federation NARFE-PAC Coordinators in providing state recommendations for contributing NARFE-PAC funds to candidates in their respective district. Shares contribution and disbursement information with chapter members.

**Public Relations (PR) Chair** – Sets and leads public relations agenda for the chapter. Provides the local press with factual information concerning NARFE positions on current issues.

**Service Officer** – Assists chapter members by providing information, answering questions and offering guidance in navigating issues relating to federal pay and benefits and assisting members to prepare documents associated with the above topics. Keeps up to date by reading benefits-related articles.

**Alzheimer's/FEEA Chair** - Receives contributions from chapter members and forwards donations to the Federation Coordinator. Reports on Alzheimer's news releases. Writes article for the chapter newsletter.

**Ways & Means Chair** – Receives recycling from members, takes to a recycling center, and turns monies over to Treasurer. Coordinates one service project a year. Coordinates Holiday Event (Treasurer will handle funds).

# RESERVATIONS FOR CHRISTMAS LUNCHEON and INSTALLATION OF CHAPTER OFFICERS

**When:** Friday, December 6, 2019

**Where:** Oceanside Elks Lodge  
444 Country Club Lane  
Oceanside CA 92054

**Time:** Social Hour -- 11: 30 AM

Lunch Served -- 12:00 PM

## **BUFFET MENU**

Turkey and Ham,  
Mashed Potatoes with Gravy,  
Vegetable,  
Salad,  
Hot Rolls with Butter,  
Beverage (Coffee, Tea, etc.)  
Apple Pie or Pumpkin Pie with Cool Whip,  
No Host Bar

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**Questions?** Call Joe Beyer at 760-758-5633.

Please enclose check for **\$10.00 per person** with this reservation form. The cost includes gratuity and tax. The cost is actually \$25 but the chapter is picking up \$15 of the cost. Because of the amount the chapter is paying, non-members can only attend as guests of a chapter member.

Make checks payable to **NARFE Chapter 706**.

Name(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

No. in party \_\_\_\_\_ Amount of check \$ \_\_\_\_\_

Send by mail to: **JOE BEYER, Treasurer Chapter 706**  
**5423 W LILAC RD**  
**BONSALL CA 92003-3726**

Tickets may be purchased at our monthly meetings on, September 19<sup>th</sup>, October 17<sup>th</sup> and November 21<sup>st</sup>.

Reservations and payment **must be made before the end of our November 21<sup>st</sup> meeting**. No tickets will be sold at the door. No cancellations after November 21<sup>st</sup>.

**PAYMENT MUST BE RECEIVED BY THE CLOSE OF OUR  
NOVEMBER MEETING ON 11-21-2019**

## CHAPTER 706 BYLAWS

Serving Active and Retired Federal Employees in North Coastal San Diego County

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### **Article I. NAME**

This chapter shall be known as Chapter 706 of the National Active and Retired Federal Employees Association (NARFE). The chapter may be affiliated with the NARFE California State Federation (CSF), subject to the bylaws of that body. The chapter's local servicing areas include the coastal cities of Oceanside, Carlsbad, Encinitas, Del Mar, and Solana Beach in North Coastal San Diego County.

### **Article II. PURPOSE AND OBJECTIVES**

Section 1. The purpose of this chapter shall be to support and work toward the objectives of the National Active and Retired Federal Employees Association, as set forth in the Articles of Incorporation and the National Bylaws. In furtherance of these objectives, this chapter shall operate in unity with policies established by the Association and National Executive Board, together with such other activities looking toward the preservation of American institutions and ideals as shall be espoused by the Association.

Section 2. The chapter shall not enter into activities, arrangements or agreements that conflict with programs or activities of the Association or its bylaws.

### **Article III. MEMBERS**

Section 1. Any person who is a dues-paying member of NARFE National shall be eligible to join the chapter. A member who pays chapter dues is in good standing.

Section 2. The chapter may provide for non-voting members as allowed in the National Bylaws defining associate, social members, and supporting members.

### **Article IV. DUES**

Section 1. Chapter dues are recommended by the Chapter Board or a majority of members attending a regular chapter meeting. The chapter dues are \$12.00 per year and shall be used to meet expenses of carrying out chapter business and functions.

Section 2. Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

Section 3. Changes in chapter dues may be recommended by the Chapter Board or a majority of the members attending a regular chapter meeting and published in the chapter newsletter. Any dues changes shall be approved by a majority of the regular members in good standing at a regular chapter meeting.

### **Article V. OFFICERS AND DUTIES**

Section 1. The chapter officers shall be a President, Vice President (First and/or Second), Secretary, and Treasurer (or Secretary/Treasurer if the positions are combined). These officers shall be voting members, elected at the annual meeting, and may be nominated by a nominating committee appointed by the President or from the floor. Officers may serve for a term of one (1) year. Officers shall assume their duties on January 1<sup>st</sup>.

As listed in the *Chapter and Federation Officers Manual*, F-10, the duties of the Chapter officers shall be:

**President** – Presides at the chapter and chapter board meetings and conducts business in an orderly, impartial manner. Ensures that a portion of chapter meetings focuses on NARFE's mission. Is familiar with NARFE's organizational structure, the National Bylaws, the respective chapter and federation constitutions and bylaws, and policies and procedures. In collaboration with the Treasurer, ensures the IRS form 990N is filed on the IRS website annually. Ensures that each officer and committee member is provided with the appropriate information to fulfill the duties of each position and follows up to ensure they are operating effectively. Ensures that required reports are sent in a timely manner.

**First Vice President** – Presides at chapter and chapter board meetings in the absence of the president. May be appointed or elected to oversee specific areas of responsibility. Performs other duties specified in the bylaws or as assigned by the President. Assists the President in promoting NARFE's mission.

**Second Vice President** – Presides at chapter and chapter board meetings in the absence of the president and/or First Vice President. May be appointed or elected to oversee specific areas of responsibility. Performs other duties specified in the bylaws or as assigned by the President.

**Secretary** – Records the minutes of chapter meetings. Maintains chapter files and preserves all permanent official documents. Maintains the roster of chapter members, officers and committee chairs. Reports changes in officers, committee chairs and chapter dues to National Headquarters' Federation & Chapter Services. Prepares the chapter's general correspondence (other than correspondence that is not a function of another officer). Reports member changes of address and deaths to National Headquarters.

**Treasurer** – Creates a budget and disburses funds as directed by the President, executive board or bylaws. Obtains IRS federal income tax exemption letter from the National Treasurer. Receives chapter dues. Deposits funds in a federally-insured financial institution and maintains an accurate, current account of all monies collected and disbursed. In collaboration with the President, files ePostcard 990N Form annually on the IRS website. Reports chapter finances at each regular meeting. Reconciles membership records and chapter dues with the chapter secretary and the membership chair.

Section 2. The Treasurer is not required to provide a personal surety bond.

Section 3. If there is a vacancy in the office of the President, the Vice President shall serve as President until the next election. If there is a vacancy in any other office, the Chapter Board shall fill such vacancy for the unexpired term.

## **Article VI. CHAPTER MEETINGS**

Section 1. Regular meetings of the chapter shall be held on the third Thursday of each month at the time and location stated in the newsletter. The meeting date, time and location may be changed, or cancelled, by previous chapter vote or by action of the chapter board, with due and reasonable notice to members.

Section 2. Special meetings shall be called by the chapter president, or at the written request of a minimum of six (6) regular members, stating the nature of the business for which the special meeting is being called. Written notice of special meetings shall be given to chapter voting members at least ten (10) days before the meeting.

Section 3. A quorum is necessary for conducting chapter business at chapter meetings. A quorum shall consist of six (6) chapter voting members. Less than a quorum may adjourn to meet on a future date with due notice given as stated in Section 2 above.

Section 4. The following shall be the usual order of business at regular meetings of the chapter. The president/vice president/chairperson may alter or eliminate any order of business to facilitate individual program presentations.

1. Call to order

2. Invocation
3. Pledge of Allegiance
4. Introduction of New Members & Guests
5. Reading of the Minutes (only at the request of a majority of attending members).
6. Officer and Committee Reports
7. Unfinished and New Business
8. Announcements
9. Program
10. Adjournment

## **Article VII. CHAPTER BOARD**

Section 1. The Chapter Board shall consist of the elected chapter officers (and/or other appointed officers, past officers and committee chairs as deemed appropriate). The Chapter Board conducts all routine chapter business and shall exercise such other duties as the chapter may prescribe.

Section 2. A quorum for a chapter board meeting shall consist of three (3) chapter voting members.

Section 3. If an elected officer also serves as the chairperson of one of the other committees, such officer shall be counted as one person for determination of a quorum and shall have only one vote. Proxy votes and absentee ballots are prohibited during Chapter Board meetings.

## **Article VIII. COMMITTEES**

Section 1. The Membership Committee shall be appointed by the President. It shall be the duty of the members of this committee to develop a Membership Plan that describes organized efforts to gain and keep members, encourage dues withholding, and contact lapsed members. All chapter members are ex-officio member of this committee.

Section 2. The Legislative Committee shall be appointed by the President to keep abreast of state and national legislative matters concerning federal civilian annuitants and prospective annuitants, and make recommendations for action to the chapter, the federation and the Association.

Section 3. The President may appoint a Service Officer, a Public Relations Chairperson, a Ways & Means Chairperson, and other committee chairs and committees as deemed desirable.

Section 4. The Audit Committee shall be appointed by the President to annually perform an audit of the financial records of the chapter.

Section 5. The President shall be an ex-officio member of all committees except the Audit Committee.

Section 6. Standing committees shall be those appointed to perform a continuing function. Special committees may be appointed, as the need arises, to carry out a specified task. These committees include:

**Membership Chair** – Responsible for membership recruitment, retention and reinstatement. Create, implement, monitor, document and manage membership development plans and materials for the chapter to recruit and retain members, and encourage former members to rejoin. Increases public awareness of NARFE. Engages chapter members in recruitment plans and foster greater involvement.

**Legislative Chair** - Serves as the liaison between chapter members, federation leadership, elected officials and NARFE's Legislative Department. Provides legislative updates to members at chapter meetings and through newsletters. Builds relationships with members of Congress and their staffs. Is familiar with NARFE's Legislative Program and positions on pending legislation.

**NARFE PAC Chair** – Leads chapter efforts to promote NARFE-PAC, the Association's political action committee. Educates chapter members on the importance of NARFE-PAC. Encourages and solicits members' contributions. Assists

Federation NARFE-PAC Coordinators in providing state recommendations for contributing NARFE-PAC funds to candidates in their respective district. Shares contribution and disbursement information with chapter members.

**Public Relations (PR) Chair** – Sets and leads public relations agenda for the chapter. Provides the local press with factual information concerning NARFE positions on current issues.

**Service Officer** – Assists chapter members by providing information, answering questions and offering guidance in navigating issues relating to federal pay and benefits and assisting members to prepare documents associated with the above topics. Keeps up to date by reading benefits-related articles.

**Alzheimer's/FEEA Chair** - Receives contributions from chapter members and forwards donations to the Federation Coordinator. Reports on Alzheimer's news releases. Writes article for the chapter newsletter.

**Ways & Means Chair** – Receives recycling from members, takes to a recycling center, and turns monies over to Treasurer. Coordinates one service project a year. Coordinates Holiday Event (Treasurer will handle funds).

## **Article IX. PARLIAMENTARY AUTHORITY**

The provisions found in Robert's Rules of Order Newly Revised shall govern chapter business in all matters not in conflict with the chapter bylaws, federation bylaws or the Association's Articles of Incorporation and National Bylaws.

## **Article X. AMENDMENTS**

Section 1. An amendment to these bylaws shall be made by concurrence of two-thirds of the voting members present and voting at any regular business meeting, provided written notice of the proposed amendment has been transmitted to all chapter voting members not less than ten (10) days before the meeting at which the vote is taken.

Section 2. The proposed resolution(s) to amend the chapter bylaws must be read at a regular chapter meeting and notice published in the chapter newsletter before the next chapter meeting where debate/discussion of the proposed resolution(s) and voting will take place. If approved by a majority of the quorum present, the amendment will become operative immediately. Final approval will take place after review by the NARFE national office for any conflict with the national bylaws.

APPROVED BY: Chapter 706 Members at Regular Meeting dated November 21, 2019.

RECORDED BY: Carol Amano, Chapter 706 Secretary \_\_\_\_\_

APPROVED at National Headquarters:

\_\_\_\_\_  
National Secretary/Treasurer

\_\_\_\_\_  
Date

\_\_\_\_\_  
IRS Employer ID



# Active and Retired Federal Employees ... Join NARFE Today!

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

## Who Should Join the National Active and Retired Federal Employees Association?

If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

### NARFE MEMBER BENEFITS

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

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## NARFE MEMBERSHIP APPLICATION

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

Mr.  Mrs.  Miss  Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

### I am a (check all that apply)

- Active Federal Employee    Active Federal Employee Spouse  
 Annuitant    Annuitant Spouse    Survivor Annuitant

**Please enroll my spouse**

Spouse's Full Name

Spouse's Email

### First year NARFE membership @ half price

1. Print this form and fill in the left column (name, address, etc.)
2. Write a check for \$20 payable to NARFE
3. Mail the check and the application form to:  
**C. Amano**  
**4517 Big Sur St**  
**Oceanside CA 92057-4217**

### PAYMENT OPTIONS

Check, Money Order or Bill Pay (Payable to NARFE)

Bill me (NARFE membership will start when payment is received.)

Charge my:

MasterCard    VISA    Discover    AMEX

Card No.

Expiration Date \_\_\_\_ / \_\_\_\_  
mm      yyyy

Name on Card

Signature

Date

### TOTAL DUES

\$40 Annual Dues X \_\_\_\_\_ = \_\_\_\_\_  
Per Person                      # Enrolling                      Total Dues

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

Looking to meet others in the federal community and participate in NARFE at a local level? Call **800-627-3394** to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now 0706

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

C. Amano

Recruiter's Name

10850166

Recruiter's Membership ID

0706

Recruiter's Chapter Number

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission.

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