



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE
Protecting Our Future**

Chapter 1956 Newsletter

July 2015

Notes from last meeting

The June meeting was a record, but not in the right way, we had the smallest attendance for our last meeting that we have ever had. Many of our regulars were out this past month. Thanks to those of you who did make it the June meeting and I hope very much that future meetings are well attended.

We had as our speaker, Randy Porter who is the newly elected Putnam County Executive, or as some would call the County Mayor. Before becoming mayor, he worked with the Putnam County Emergency Management Department.

Randy Porter began his talk by passing out copies of a handout that he brought. In that, there was information on property tax relief for seniors. It also contained a summary of programs available by the Upper Cumberland Development District and the Upper Cumberland Human Resource Agency. I can furnish copies of this to anyone interested as there are many programs aimed at those of us in our age bracket. Both of these programs are for people in all the Upper Cumberland Counties.

He told us about some of the recent growth in the county. He mentioned 3 businesses that have moved in, planning to move in or have decided to expand that could mean about 2000 new jobs. He said that this will help the local government in many ways including allowing them to keep property taxes lower. Mr. Porter went on to say that more growth is expected including the soon to begin construction project of the 5th exchange off Interstate I-40.

He took a few questions from those at the last meeting and said that he was available at any time to assist anyone with county matters.

In other news from last months meeting, we covered the normal reports, (my report as President, Treasurer's report, Membership report, Legislative and Sunshine reports.

I mentioned the recent news about the security breach of the Office of Personnel Management (OPM). According to reports that I have heard, this could affect all federal workers, former federal workers and retired federal workers. Not a lot was known about this at the time of our last meeting. Look elsewhere in this newsletter for the latest that we know about how this could affect us.

Next meeting

Our next chapter meeting will be on July 21st. Keep in mind that it falls on the 3rd Tuesday of the month and the location is Shoney's Restaurant in Cookeville. Start time is 6:00pm. Our scheduled speaker this month will be Calvin Dickinson, history professor and author of several books. He was a very interesting speaker when he was with us several years ago. I believe that he has a new book out.

It is always encouraging to have good attendance for our speakers. I would ask that you make plans to come. We will have lots more information to share.

Membership news

For an membership based organization, it is an ongoing battle that we face trying to retain the members that we have and at the same time try to gain new members. NARFE is no exception from this. All of us as leaders in NARFE face this battle.

That is why we spend a great deal of time on this subject. We ask that when you get the renewal notice sent to you by our national office, that you send that back with your renewal payment. It is so important that this happen.

At the last chapter meeting, I made available, cards that we could fill out with those that we know who are potential NARFE members. Several took those cards to fill out and bring back. All of us know someone who we previously worked with or otherwise know that works for a federal agency or retired from one. When I receive those cards filled out, I can send them to our national office and they will mail those individuals a membership packet of information. And just maybe some might decide to join.

So be thinking of those who you can list and let's do what we can to reach potential members and keep our numbers up as much as possible.

Chapter Officers

President	Ronnie Collins
Vice-President	Larry Harkleroad
Secretary	Reba Collins
Treasurer	Myrna Estes

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Legislative news

Fiduciary Rule: NARFE has been working in support of a proposed Department of Labor (DOL) rule that would amend the definition of “fiduciary investment advice” under the Employee Retirement Income Security Act (ERISA) to ensure individuals saving for retirement are protected by a “best interest standard” when receiving investment advice. Under the current rule, the best interest standard does not apply to advice given on a one-time basis, advice regarding rollovers, or any advice on investing in an Individual Retirement Account (IRA).

In real terms, this means that a financial advisor could advise a federal retiree to move his/her Thrift Savings Plan (TSP) funds out of the TSP and into a similar fund with much higher fees, including commissions, which is not in the best interest of the investor.

TSP Bill: As part of the effort to pass trade-related legislation, the Senate attached policy language known as “fast-track authority” to H.R. 2146, a bipartisan bill to allow employees with mandatory retirement age such as federal law enforcement officers, federal firefighters, border protection officers, customs officers and air traffic controllers, to take money out of their Thrift Savings Plan (TSP) accounts without a penalty when they retire.

The House and Senate eventually passed the legislation and sent it to the President’s desk.

GPO/WEP Repeal: Sen. Sherrod Brown, D-OH, introduced the Social Security Fairness Act of 2015, S. 1651, which would repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).

Similar legislation, H.R. 973, was introduced in the House by Rep. Rodney Davis, R-IL.

NARFE supports both pieces of legislation and has been working on the repeal of the GPO and WEP. NARFE members are encouraged to send their legislators a letter urging their support or thanking them for their support of the repeal.

New list of senior discounts

I recently ran across a website that listed a whole range of discounts that are available to seniors; restaurants, retail and apparel stores, grocery, travel companies and more. Age and discount amounts vary by location. Many of these locations are local to us and many are in other cities and states, but can be useful to you as you travel.

I found this list on a website by a [Dr. Alexis Bramson](#). To find this list on her website, [CLICK HERE](#). Come to the meeting this month and I will make printed copies available to all. So come and get it.

Thanks to those have recently renewed

Update on OPM data breach

On Thursday, June 4, the Office of Personnel Management (OPM) announced that a data breach left 4.2 million active, former and retired federal employees’ employment data vulnerable. If your data was compromised, you should have received a postal letter or email from OPM explaining what happened and what steps you can take to protect your information.

On June 12, OPM reported that a second breach occurred, but the number of individuals affected has not been substantiated by OPM. Media reports claim anywhere from 14-30 million people could be affected. No one affected by this breach has been notified yet. If you received a letter from CSID stating your data was exposed, it was in relation to the first breach. OPM is now reporting 22 million affected.

NARFE continues to be in communication with staff and leadership at OPM, including participation on conference calls and emails. On Monday, June 29, NARFE President Richard G. Thissen met with OPM and Office of Budget and Management leaders to discuss the breach and lack of information.

NARFE has setup a [website](#) page dedicated to updating members with information and resources on the breach. As they receive updates, it is posted on this webpage. If NARFE members have additional questions, they should contact NARFE’s Federal Benefits Service Department. That email address is fedbenefits@narfe.org and the phone number to reach them is 202-606-1800.

The Office of Personnel Management has also set up a [webpage](#) on information and answers to questions that you might have.

On June 17, NARFE sent a letter to OPM Director Katherine Archuleta expressing frustration at the lack of information being released. And on July 8, David Snell who is the NARFE director of the Federal Benefits Service Department testified before the House of Representatives regarding the data breaches and their implications for current and former federal employees.

I am sure that much more will be revealed about this in the days and weeks ahead. And it seems at this point in time, that this affects mostly current and former federal employees that had security clearances. But it is advised that federal employees, past and present, and all federal retirees monitor their financial accounts and report any activity that is not correct. Hopefully we will be limited impacted in all of this. I will pass along more news if needed.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org