

Monthly Notes

This issue of the newsletter brings us to July. We had several very hot days in June, maybe that will not repeat in the rest of the summer months. Stay cool and drink lots of water during the hot days.

The July issue of the Tennessee Federation Newsletter is in the process of being sent out to all members in Tennessee, so be on the lookout for it to arrive. Those who receive it by email, it is noted that future issues must be assessed on the Federation website according to the Federation Newsletter Editor.

I hope all of you were able to make the switch to the new OPM login procedure to assess the Retirement Services page.

The Latest Chapter Financial Report .

May beginning balance—\$1527.96

Dues received in May—\$30.00

Disbursements—none

May ending balance—\$1557,.96

National Voting

Voting for NARFE officers and Bylaws and Standing Rules changes goes live online July 15, 2022. The ballot will be in the NARFE August magazine (as far as I know) which you should receive by August 1, 2022. Voting ends on August 31, 2022.

To read information on candidates seeking office and/or the proposed changes to the National Bylaws, refer to previous magazines or go only to the NARFE website, Log in as a member, then look at the top of the page for **Member Quick Links**. Click on that and you should find where they list **2022 Election Information**. Since there are 4 candidates for President, you must indicate your preference by choosing your 1st, 2nd, 3rd and 4th choice.

Make you own decision on who to vote for, my recommendations are: Bill Austin for National President, Kathryn Hensley (unopposed) for National Secretary/Treasurer, Robert Allen for Region X Vice President.

All NARFE members can vote for National Officers, NARFE members can only vote for the Regional Vice President of the region they live in. Tennessee is Region X along with Kentucky, North Carolina, Virginia and West Virginia.

I am sure the voting process will be explained in the magazine or ballot. Be sure to read carefully to understand the process.

COLA Watch

The June Consumer Price Index report has not been released at the time of this newsletter. It will be out just after I publish this, but it is expected to show a continued increase in prices.

The remaining monthly reports will finish out this year: June, July, August, and September. We will know what the 2023 COLA will be in October

Month	Month % Change	% Toward 2023
October 2021	+0.92	+1.17
November 2021	+0.55	+1.72
December 2021	+0.32	+2.05
January 2022	+0.87	+2.93
February 2022	+0.96	+3.92
March 2022	+1.52	+5.50
April 2022	+0.49	+6.02
May 2022	+1.21	+7.30

NARFE Webinars

Here is the list of the latest webinars offered by the Federal Benefits Institute. You can determine which, if any are of interest to you. Remember there are more available besides these.

- **Managing Your TSP in Retirement.**
- **Understanding FERS Deferred/Postponed Retirement Options.** Live on June.8th.
- **Understanding Military and Civilian Federal Service Credit.**
- **The TSP's New Mutual Fund Window.** Live September 14th.
- **To B or Not to B: Is Medicare Part B Right for You.** Live September 29th.

These are free to members on the NARFE website, but registration is required to view them live. They will be recorded and can be watched later.

Chapter Officers

President & Newsletter Editor	Ronnie Collins
Vice President	Vacant
Secretary	Reba Collins
Treasurer	Myrna Estes

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When you get your renewal notice, be sure to renew both your National and Chapter Dues.

Legislation News

WEP and GPO: On June 7, NARFE National President Ken Thomas sent letters urging targeted House lawmakers to cosponsor a bill to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), as NARFE's lobbying team pressed for meetings to discuss the issue. The letters arrived as nearly 1,100 NARFE members across the country contacted the remaining House holdouts, and as local NARFE leaders across the country made requests for meetings, as part of a full court press to secure the additional cosponsors needed to ensure a House floor vote.

Specifically, the letters pressed for co-sponsorship of the Social Security Fairness Act, H.R. 82. The bill, introduced January 4, 2021, by Rep. Rodney Davis, R-IL, would fully repeal both the WEP and the GPO. These unfair penalties significantly reduce Social Security benefits for more than 2 million beneficiaries, drastically affecting retirees living on fixed income.

Currently, H.R. 82 has 277 bipartisan cosponsors, 13 shy of the 290 needed to force a House vote. Per recent House rules, any bill that obtains 290 cosponsors may be placed on the House Consensus Calendar, allowing the bill to be considered so long as it maintains those cosponsors (or more) for 25 legislative days. If you have not yet contacted your member of Congress on this issue, please do so now. Use this number to call them, 866-220-0044.

Retirement Savings: In a unanimous, bipartisan vote, 28-0, the Senate Committee on Finance favorably reported the Enhancing American Retirement Now (EARN) Act on Wednesday, June 22. Mirroring its House counterpart, H.R. 2954, the EARN Act includes several provisions designed to aid Americans in the looming retirement crisis. Notably, the bill would increase both the current required minimum distribution (RMD) age and the catch-up contribution limit for employer-sponsored retirement plans, such as the Thrift Savings Plan (TSP).

The EARN Act is designed to expand access to retirement resources and provide Americans with more efficient retirement savings options for the future. Provisions include increasing the RMD age from 72 to 75 (effective after 2031), allowing withdrawals for selective emergency expenses, increasing the catch-up limit for employer-sponsored retirement plans from \$6,500 to \$10,000 annually for those age 60 to 63 (effective after 2023) and allowing employers to provide matching contributions for student loan payments as if they were elective deferrals. It would also allow individuals to distribute up to \$2,500 per year from their retirement accounts for payment of long-term care premiums without an early withdrawal penalty.

More news is in the magazine.

Preferential Voting (Instant-runoff voting) Explained

The NARFE Bylaws state that national officers elected, must be by majority vote. Where there are only 2 candidates for an office, then this is pretty simple as one candidate will receive more than 50 percent of the votes cast. I have not seen the voting rules yet for this upcoming NARFE election, but it is my understanding it will go as follows.

When there are more than 2 candidates as there is this year for the national president, it is possible that neither of the 4 will receive more than 50 percent of the votes cast. If none of the candidates receive a majority then the candidate with the fewest votes is eliminated and their votes are split between the remaining candidates. This process is repeated until there is a majority winner. So when you fill out the ballot, indicate your 1st, 2nd, 3rd, 4th choice for President.

Monthly Membership Report

The chapter activity report for June shows that we had 4 members renewed, by the dues withholding. There was no other activity reported this past month.

If you have changes in your address, email, phone, etc. notify NARFE and hopefully it will show up on the reports that I get.

Good Use of the Magazine

I have mentioned this a few times, but it is worth repeating. After you have finished with the NARFE magazine, rather than toss it away, use it as a recruiting tool. Take it with you the next time you go to a doctor's office, repair shop, or anywhere that has a waiting room and leave it there for others to read. Who knows, maybe someone will find it interesting and fill out and send in the membership form.

Before doing so, you should mark out your name and address that appears on the magazine cover just as a precaution.

For the Light Side

1. *Why should you never trust stairs?*

They're always up to something.

2. *What do dentists call their x-rays?*

Tooth pics!

3. *Did you hear about the first restaurant to open on the moon?*

It had great food, but no atmosphere.

4. *What did one ocean say to the other ocean?*

Nothing, it just waved.

5. *Do you want to hear a construction joke?*

Sorry, I'm still working on it.

6. *Why did the bullet end up losing his job?*

He got fired.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org