

COLORADO

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CENTENNIAL STATE

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June thru
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NARFE
FEDERAL BENEFITS EXPERTS



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

President's Report



FRANK IMPINNA
Federation President pro tem

I've been busy these past three months with notifying everyone about the conference, and it has been time-consuming to organize and prepare items for this great event. I signed up for the upcoming LEGcon23, to be held virtually from June 20th to 22nd, and now we all are waiting for the agenda and assignments.

I attended the NEB Zoom meeting on Feb 8th and 9th, which was a 2-day meeting. It ran well and was very productive, and a lot was accomplished. I commend Bill for conducting such a constructive

the action and if there is a need for the board to meet to resolve a delayed action item. Most Chapters and Federations use this as a rule of thumb in communicating monthly, as do most organizations. We share and communicate with the membership monthly through the magazine but why not internally?

Communication is also essential in all other facets. Take recruiting. It starts with marketing and targeting the audiences that can fill our membership, such as former members, retirees, and actively employed federal employees. Of course, having access to all is difficult to acquire but not impossible. Yes, we can approach other associations like ours for recruitment, and headquarters is possibly doing that. We, as members, can do our part by approaching nonmembers and ASKING them to join!

The question that most potential members have on their minds is, "What's in it for me? Or why should I join? Well, they need to see that there is value in joining and, when approached, communicating the benefits, such as the support we give in advocacy, the help and assistance from our Federal Benefits staff, and support from our peers from online communities (FEDhub). Perhaps being good at innovation also helps when NARFE can renew or produce new products and strengthen the services that are provided. How do we get the message out to them? By direct mailing, digital marketing, and of course, through health fairs and events that are held. For retention, do we follow up with correspondence of sending them a greeting and possibly a membership card like AARP or other organizations, or do we hope they renew on the next go around?

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meeting. However, since the NEB is on a roll, the next meetings being spread apart by three months can delay the progress of action items being delayed. So, I suggested having a monthly board meeting, a virtual one or two hours, to review the previous month's financial results against the budget, action items that were appointed, and the progress of or impairment of committee assignments. Identify what actions are needed in the next period. If they meet monthly, there should be ample time to take care of the business in an hour or two and not wait two or three months to discuss, vote on, and implement board approval on action items. A monthly meeting will bring accountability for staying on target with timeline action items and committee assignments. One of the primary goals of executive board meetings is prioritizing the list of agenda items. Executive board members should identify the most important or critical matters to bring to the entire board. Another key component of executive board meetings is communicating necessary information between management and the board. A timeline is essential, and finding out if any obstacles are hampering meeting the timeline. Frequent communication (Monthly) would update the progress of

Region VII / NEB Report



SHARON REESE
Region VII VP

Greetings, Colorado NARFE Members:

This is a busy time of the year as Federations are hosting conferences/conventions. This means I need to prepare an informative briefing and welcome letters.

I will be attending the New Mexico Federation Conference on 28-29 April, the California Convention on 8-10 May, the Arizona Conference via Zoom on 18 May, and of course, the Colorado Conference on 25 May.

The National Executive Board (NEB) held Zoom meetings on 8-9 February. There are 5 new RVPs on the board, so a lot of time was spent bringing everyone up to speed in several areas. Your Federation President attended as a listener.

There are 14 National Committees, with only 7 being filled and working. I have been assigned to the Budget, Finance and Investment Committee, which has had several meetings. Kathryn Hensley is the chair, and other members include Robert Allen (RVP Region 10) and Robert Helfrich (RVP Region IV).

A plan for federation mergers is to be completed by 1 June. This will be very important to our region as well.

Headquarters presented updates on their functions, vacant positions, and proposed hiring for the remainder of the year.

The next NEB meeting is to be held on 13-14 June via Zoom. All members are invited to attend the meeting as a listener. You will receive a notification from headquarters on how to register. I am looking forward to the Colorado Federation Conference next month. Please annotate my email for all NARFE business is rvp7@narfe.org.

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Contributor's Instructions: *The Colorado NARFE News*, The Official Publication of the Colorado 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, Frank Impinna, 1031 Sparrow Hawk Dr., Highlands Ranch, CO 80129, or impinna@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 *Colorado 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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The Colorado NARFE News

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Articles must be submitted to the editor by: **August 10** for the **September 2023** issue.

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- Congressional Voting Records: www.votesmart.org • www.issues2000.org

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The Passing of Two Remarkable Members

Paula Moore and Eva Heller were two individuals that were inspiring and dedicated to NARFE. Paula Moore was the Pueblo Chapter Secretary and President, Colorado Federation Alzheimer's Chair, and Congressional Liaison for Colorado District 3. She spent two years developing and publishing the biography booklet "Profiles in Federal Civil Service."



A very close dear friend Eva Heller passed away in April 2023. Eva contributed significantly to the Colorado Federation over the many years she was a member. She served in several capacities, including past Denver Chapter 81 President, Federation Treasurer (served 13 years), Federation Vice President, and Federation President (2012-2013). She was instrumental in serving NARFE and the Colorado Federation throughout her life. Eva received several achievement awards, including the Distinguished Presidents Privilege Award, the Recruitment Award by Headquarters, and the Hall of Fame Award. Eva has shown her dedication by being more than a member. She could be counted on to help wherever she was needed, including coordinating Health fairs over several years. She volunteered to be the 2015 and 2017 Convention Coordinator. For a period of time, she was the Region VII Alzheimer's Coordinator and made over \$1000 a year from her sand art brownie sales for Alzheimer's Research. She then became and held the position of Federation NARFE/FEEA Coordinator, tirelessly promoting the need for funds to assist those NARFE members affected by natural disasters or those eligible for scholarship assistance. Over the years, Eva has been there to mentor and encourage me, as well as others, to take on leadership positions at both the National and Federation level. I have come to know how much she has given her life to NARFE by being there at all times.

Her active involvement and contributions stand as testimony to her strong belief and support for narfe. She and Paula will be long missed by everyone!



Denver-Capital City Chapter 81 News



JIM DODRILL
President, Chapter 81

Denver-Capital City Chapter 81 meets the third Friday of each month at El Gran Jardin Restaurant at Windsor Gardens, 597 S Clinton, Denver, CO. We had 19 members attend our January 20,

2023, meeting. Hortense Haney, our membership chairperson, reported that Chapter 81 had 264 chapter members. Gary Raisio with Mineral Mountain Tax Solutions gave a presentation on federal income tax changes and

trends. Hank Kaplan distributed the proposed budget for the year 2023, which was approved by chapter members.

Our February 17, 2023, meeting had 17 members in attendance for speaker Tom Clark, Community Engagement Manager, Denver Alzheimer's Association of Colorado. Tom highlighted the progress being made in the treatment of Alzheimer's. Frank Impinna stated that since 1985, NARFE has contributed \$15 million to Alzheimer's research and that there is an Alzheimer's presentation on the Colorado Federation website.

The March 17, 2023, meeting was attended by 15 members. Hortense Haney led a discussion of Denver

election issues for the April 2023 Denver election. Discussion included Referred Question 20, which would authorize the release of the conservation easement on the privately owned property known as the Park Hill Golf Course. The Denver voters subsequently defeated this proposal. March was NARFE-PAC month, Gary Roll reported that all Colorado candidates that received NARF-PAC grants won their election. Hortense Haney presided over our April 21, 2023, which included a presentation by Frank Impinna on the history of NARFE.

We have scheduled our Chapter 81 annual summer picnic at Windsor Gardens for July 14, 2023, this is the second Friday in July, mark your calendar.

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What's Happening in the Ft. Collins Chapter



HENRY SHANDS
President, Chapter 256

Spring has arrived with its colorful plants emerging and leaves breaking out on our trees. Your Chapter 256 continues to meet, and I hope you have been able to attend the meetings and interesting programs. Congratulations to the winners of the free luncheons from the drawings. Every lunch attendee is entered into a drawing for a free lunch at the next luncheon, but it's a surprise when and if you show up the next month (no extensions). Some folks have missed out by not showing up.

Our Annual Meeting in January had the Annual Report and a tax presentation by Legacy Tax members to get us ready for the tax season. Thanks to Larry Bowers, Cindy Ashford, and Bill Daknis for their insights and suggestions.

In February, Rene DeMattei from the UCHealth Sleep Lab presented a most interesting program on our sleep habits and how to get the most out of our sleep. She discussed why we need sleep, the effects of sleep deprivation, sleep and aging, and sleep disorders.

In March, Allen Benbow, a Financial and Cybercrimes Detective with the Fort Collins Police Department, gave us the common scams and how to protect ourselves from them. He brought to light how the public, especially seniors, are targeted by scams via fraudulent

means through texts, phone calls, phishing, and especially through dating apps. Many lonely seniors who use dating apps are targeted and conditioned over several months. They eventually end up giving money or providing the use of their checking account to launder money to and from the perpetrator's personal accounts.

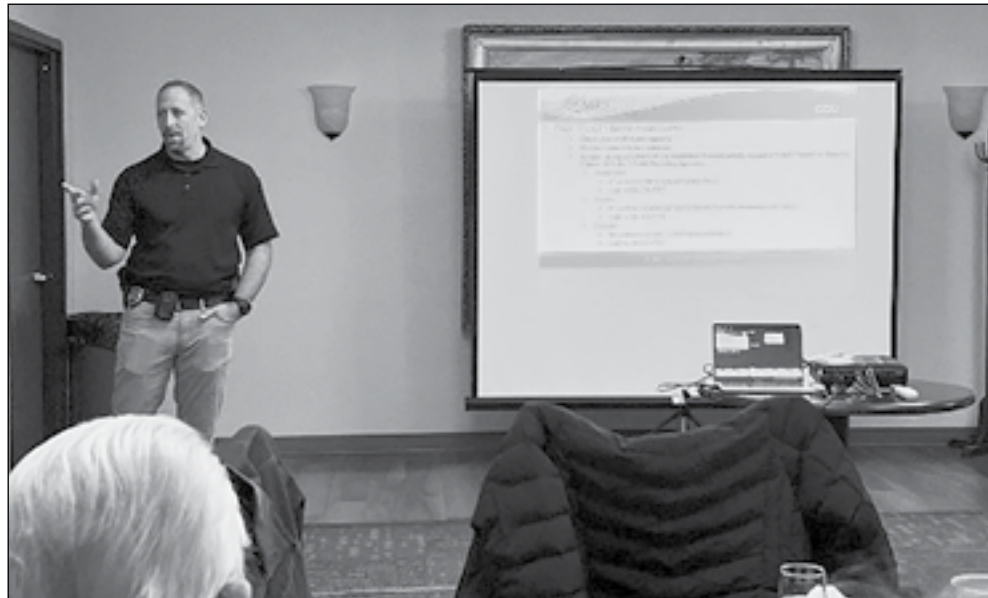
Allen Benbow, Fort Collins, Cybercrimes Detective. Photo by Cass Cairns.

In April, Ping Dou, MD, talked about Eastern Medicine and Health, contrasting the practices to our Western culture. Dr. Dou retired from Colorado State University after 26 years as a research neuroscientist in the Neuroscience Program.

In May, the Chapter will hear Frank McCormick, Senior Advisor to the Forest Service's Rocky Mountain Research Station, discussing a strategy for protecting communities and improving resilience in America's Forests.

We hope to see you on June 19th and at the Annual Picnic on July 17th at 5:00 PM at the Elks Club site where we meet monthly. Details for these lunches will

be posted on our website: www.narfe256.com. As always, for information, you can email info@narfe256.com. Your Chapter 256 is seeking everyone's participation in the luncheon meetings and for volunteers to join the Board of Directors.



Have a nice spring, and come see us.

NARFE 256 Website: www.narfe256.com; info@narfe256.com; RSVP (meals): rsvp@narfe256.com
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Arvada Chapter 1040 Legislative Info



BOB CARR
Ch. President, District Leader CO2

Legislative info for February 15, 2023 meeting updates since our last meeting:

1. Our NARFE Colorado Federation is holding its biennial conference on May 25, 2023. Everyone is cordially invited to

attend as a member of NARFE and the Colorado Federation. To be affordable for all, the registration fee is only \$20.00. All the meals (Lunch and Breaks) are included in the registration.

2. There is a Free Advocacy Webinar on February 15 at 12:00 p.m. MST titled NARFE Advocacy in the 118th Congress. The webinar will be presented by NARFE's advocacy staff – John Hatton, Staff Vice President, Policy and Programs; Ross Apter, Director, Legislative and Political Affairs; and Marsha Goad, Director, Grassroots.

3. Rep. Garret Graves, R-LA-06, along with Rep. Abigail Spanberger, D-VA-07, wasted no time addressing the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) by introducing the Social Security Fairness Act of 2023, H.R. 82 on January 9. The reintroduced bill is quickly gaining support, especially from the Representatives who supported it last Congress. Jason Crow, D-CO-6, and Joe Neguse D-CO-2 have already cosponsored this bill.

(See Arvada, page 6)

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Arvada

(Continued from page 5)

4. **NEARLY USELESS FACTOID:** When it comes to designer dogs, a daug is a dachshund-pug mix; a gollie is a golden retriever-collie mix; and a chug is a chihuahua-pug mix.

Legislative info for April 19, 2023 Meeting

Updates since our last meeting:

1. The first week in April, the Social Security Fairness Act, H.R. 82, achieved a significant milestone: It has the support of a majority of House lawmakers. This legislation would fully repeal both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These unfair penalties significantly reduce Social Security benefits for more than 2 million beneficiaries, drastically affecting retirees living on fixed income. To date, 223 lawmakers have cosponsored H.R. 82 in this session including all 5 Democratic representatives - DeGette, Neguse, Crow, Pettersen, and Caraveo. None of the Republican representatives (Boebert, Buck, or Lamborn) have cosponsored this bill. The Senate version of this bill, Social Security Fairness Act, S.597, was introduced to the Senate on March 1st. Both Senator Hickenlooper and Bennet have cosponsored this bill with a total of 37 Senators cosponsoring this bill.

2. Our Colorado Federation is holding its biennial conference on May 25, 2023. The registration fee is a very affordable \$20.00. All the meals (Lunch and Breaks) are included in the registration. It will be held at the Double-Tree by Hilton in Aurora. There are a number of in person and virtual presentations scheduled for the day to include Bill Shackelford, our new NARFE National President, John Hatton, Staff Vice President, Policy and Programs, and Sharon Reese, our new Region VII Vice President. I won't be able to attend as my wife and I have a trip to Palestine and Israel scheduled for the last half of May.

3. The NARFE Federal Benefits Institute presented the webinar Tax Planning for Federal Retirees: It's What You

Keep That Counts on Thursday, April 6, 2023, at 12:00 pm Mountain time. Mark Keen, CFP, presented the program. He provided an overview of the U.S. tax system, how retiree income sources are taxed, and examples of how income taxes and stealth taxes can erode spending power and the value of retirement accounts. The webinar also introduced participants to commonsense strategies they may use to maximize after-tax income. To view the webinar, go to the NARFE Webinar Archive at <https://www.narfe.org/federal-benefits-institute/narfe-webinars/webinar-archive/>

4. LEGcon23, NARFE's Virtual Legislative Training Conference, will be held June 20-22, 2023, with a pre-training "Know Before You Go" session on June 14 to familiarize registrants with the procedure and instructions for their successful participation in the conference and the virtual visits with lawmakers. After a day and a half of virtual trainings, the conference culminates with a virtual lobbying day, when you will talk directly to your lawmakers and/or their staff about NARFE issues. Register today if you would like to attend. I won't be able to attend as I will be taking a class in Colorado Springs during that week.

5. **NEARLY USELESS FACTOID:** The official state exercise of Missouri is the jumping jack, according to a bill signed into law by Gov. Jay Nixon. (Source: Kansas City Star)

Legislative info for May 10, 2023 Meeting

Updates since our last meeting:

1. Our Colorado Federation is holding its biennial conference on May 25, 2023. The registration fee is a very affordable \$20.00. All the meals (Lunch and Breaks) are included in the registration. It will be held at the Double-Tree by Hilton in Aurora. There are a number of in person and virtual presentations scheduled for the day to include Bill Shackelford, our new NARFE National President, John Hatton, Staff Vice President, Policy and Programs,

and Sharon Reese, our new Region VII Vice President. I won't be able to attend as my wife and I have a trip to Palestine and Israel May 15-28.

2. LEGcon23, NARFE's Virtual Legislative Training Conference, will be held June 20-22, 2023. After a day and a half of virtual trainings, the conference culminates with a virtual lobbying day, when you will talk directly to your lawmakers and/or their staff about NARFE issues. Register today if you would like to attend. I won't be able to attend as I will be taking a class in Colorado Springs during that week.

3. The NARFE Federal Benefits Institute presented the webinar Tax Planning for Federal Retirees: It's What You Keep That Counts on Thursday, April 6, 2023 at 12:00 pm mountain time. Mark Keen, CFP, presented the program. He provided an overview of the U.S. tax system, how retiree income sources are taxed, and examples of how income taxes and stealth taxes can erode spending power and the value of retirement accounts. The webinar also introduced participants to commonsense strategies they may use to maximize after-tax income. To view the webinar, go to the NARFE Webinar Archive at <https://www.narfe.org/federal-benefits-institute/narfe-webinars/webinar-archive/>

4. As a NARFE member, you receive every issue of *NARFE Magazine*. To see the May 2023 issue, please click on this link (<https://www.narfe.org/magazine-issues/>). In Honor of Public Service Recognition Week, NARFE shines a spotlight on Hollywood's portrayal of civil servants in the May issue of *NARFE Magazine*. You'll also find NARFE's Guide to Buying Hearing Aids, which highlights what to look for, where to buy them and what features you should consider.

5. 'Proof of Life' Notices to Federal Retirees Called Confusing, Offensive, FEDWeek, April 19. NARFE wrote a letter to OPM RS saying, "We have heard from multiple living federal annuitants that they have received letters

(See *Arvada*, page 7)

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Arvada

(Continued from page 6)

from OPM RS asking them to return a notarized form confirming their current information – in essence providing a notarized form to prove they are still alive.” NARFE said that such notices are increasing as an unintended consequence of “do not pay” initiatives in which the agency cross-matches records from a Treasury Department database of deaths against the federal retirement rolls. If the death has not been reported to OPM, its retirement services (RS) branch attempts to verify the death. If the death is verified, OPM stops the annuitants’ annuity payments and moves to recoup any payments made after the death. If OPM cannot verify the reported death, it sends the annuitant an address verification/proof of life letter—and if there is no response, it can suspend annuity payments

pending proof that the person is alive. Has anyone in our chapter received such a letter?

6. As I reported last month, the Social Security Fairness Act, H.R. 82, achieved the milestone of having the support of a majority of House lawmakers with 218 members cosponsoring the bill. This legislation would fully repeal both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These unfair penalties significantly reduce Social Security benefits for more than 2 million beneficiaries, drastically affecting retirees living on fixed income. Since then, we’ve gained even more cosponsors, with the official tally up to 250, the 2nd most cosponsored bill in the entire Congress, and just 40 shy of the 290 cosponsors needed to trigger the House Consensus

Calendar rule process that would require either committee advancement or a floor vote. To date, all 5 Democratic representatives - DeGette, Neguse, Crow, Pettersen, and Caraveo – have cosponsored H.R. 82 in this session. None of the Republican representatives (Boebert, Buck, or Lamborn) have cosponsored this bill. The Senate version of this bill, Social Security Fairness Act, S.597, was introduced to the Senate on March 1st. Both Senator Hickenlooper and Bennet have cosponsored this bill with a total of 37 Senators cosponsoring this bill.

7. NEARLY USELESS FACTOID: About a third of people will sneeze when suddenly exposed to bright sunlight. (Source: Today I Found Out)

Chapter 1085 - Summary of Activities for 2022

SUZANNE STEWART
Secretary, Chapter 1085

Nancy Richardson concluded her term as President of the chapter in December. Patricia Mather has taken on the role of President. Greg Kann has relocated, and Bill Douglas has taken his position as 1st VP Membership since June. The other officers (Suzanne Stewart and Elsie Lunsford) continue in their respective positions for another two-year term.

Our annual Christmas Party was on Tuesday, December 13, 2022, at the Elks Lodge in Lakewood. The party is always a highlight of the year, and we had 36 of our members/guests attend. Our outgoing President, Nancy Richardson, swore in our 2023 Executive Committee, which included: Patricia Mather, President and National Legislative Chair, Bill Douglas, 1st VP Membership, Elsie Lunsford, Treasurer, and Suzanne Stewart, Secretary. “Mama T” prepared a delicious buffet for everyone, and entertainment was provided by “Pam Hawkins and Ernie Martinez.” We collected \$97.00 for Alzheimer’s research,

and the Executive Committee presented a beautiful plaque to Nancy for her long service as President of our Chapter.

The 2022 year had a new schedule with fewer meetings; however, the Covid 19 pandemic continues to change our plans considerably. The Sunrise Sunset restaurant at 1424 S. Wadsworth Blvd, Lakewood, was the location of our Chapter meetings on Sept. 13 and Nov. 8, 2022. Covid restrictions were in place for most of the remainder of the year. On June 14 the chapter sponsored a picnic at Bear Creek Greenbelt Park (near the Stone House) in Lakewood with 26 attendees.

Health Fair participation increased in person this year. Bill Douglas organized coverage at several events and had the assistance of Jake Schild, Gil Leyba, Beverly Agy (Arvada Chapter member), and Suzanne Stewart.

FedCon22 was held in August in Scottsdale, AZ. Nancy Richardson was the only Chapter member to attend.

As of Jan. 4, 2023, the membership of Mory Lewis Chapter #1085 is 374, according to the NARFE national database. The total number of National Members in our

chapter area is 312.

In 2022, Chapter 1085 had 11 deaths, according to the NARFE national database. Our Sunshine Committee, Barbara Burgert, mailed out sympathy cards to the 4 families which Barbara knew about. Get-well cards were sent to members recovering from illness.

Our chapter continues to support Alzheimer’s Research, contributing \$1,250 in 2022.

The newsletter, Mory Lewis Chapter 1085 – Lakewood, CO, was published 3 times this year. Thanks to our news editor, Ruth Anna. Copies are sent via USPS to members without e-mail addresses as well as the usual email delivery.

Treasurer Elsie Lunsford continued to keep track of our bank account, submitting reports to the executive committee on a monthly basis. Since the activation of the AMS at National Headquarters, there has been delay in obtaining reports of monies sent to us by headquarters, as well as differences in amounts sent and received. The software program continues to change, and it is an ongoing process.

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Mory Lewis Chapter 1085 Happenings



PAT MATHER
President, Chapter 1085

Our Chapter has held two excellent meetings since January 2023 at the Sunrise Sunset Restaurant in Lakewood. Our first meeting was on January 10th, with 18 members and four guests in attendance. We were fortunate to have Frank Impinna attend our meeting. He urged our members to register for the upcoming Colorado Federation Conference on May 25th at

the Double Tree Hotel in Aurora. Our speaker was Matt Robbins from Jefferson County Open Space. He spoke about the 50-year history of conservation, funding, legislation, and volunteer opportunities. He left postcards and calendars for the attendees. Our second meeting was held on March 14th, with 21 members and seven guests in attendance. Frank was our speaker, and he presented a Motivational Awareness Session, complete with slides modified for our group, with insights into effective communication.

On May 9th, our speaker will be our Chapter Service Officer, Vince Galterio. He plans to present very im-

portant information on Being Prepared for Life's Events (What Survivors Should Know). This presentation goes along with the NARFE Booklet, F-100, and copies will be available for attendees. This booklet includes Your Personal Information; Retirement Assets; Other Assets; Liabilities; Insurance; List and Location of Documents; Death and Survivors' Benefits.

On July 11th, our Chapter will hold its annual picnic at the Pavilion by the Stone House, at 2900 South Estes Street. We will have a barbeque buffet and a guest speaker from GEHA, Megan Hileman. Megan will discuss nutrition and health and engage us in an outdoor game.

Colorado Federation Executive Committee Minutes from Meeting - January 24, 2023

BETTY LUCERO-TURNER
Secretary, CO Federation



CALL TO ORDER: President Frank Impinna called the meeting of the Executive Committee (EC) to order at 10:00 a.m. on January 24, 2023.

PRESENT: Ted Van Hintum, Frank Impinna, Betty Lucero-Turner, Larry Schluntz, Mary Bleacher, Gary Roll, Greg Kann, and Sharon Reese (Region VII VP)

AGENDA: Presented by Frank Impinna and accepted as presented.

SECRETARY: The November 22, 2022 meeting minutes were entered into the record with no objections.

REGION VII VICE PRESIDENT: Sharon Reese, Region VII Vice President. Newly elected National and Regional officers have less than three weeks in office. Everyone becoming acquainted with new official duties.

An NEB virtual meeting is scheduled for February 8th

and 9th, 2023.

Sharon reported that she has been appointed to the National Budget, Finance and Investment Committee. Kathryn Hensley, National Secretary/Treasurer, is chair of this committee.

Sharon has made the following Region VII appointments:

- Regional Alzheimer's Coordinator: Lorna Howerton, Chapter 80, Albuquerque, NM
hhowerton9379@msn.com, Phone: (505) 715-7895
- Configuration Advisory Board (CAB) Marlene Seaton, Chapter 1234, Scottsdale, AZ,
bugzie@aol.com Phone: (505) 350-1332

Lynette Green, National Office, left NARFE December 16, 2022. Her duties are currently being handled by Towanda Franklin, Manager, Executive Office and Governance Operations
tfranklin@narfe.org, Phone: (571) 483-1256

Sharon gave her e-mail for all NARFE business as rwp7@narfe.org

PRESIDENT – Frank Impinna

On January 2, 2023, sent out the 2022 Year End Report request to Chapter Presidents and appointees. Reports will be placed in the newspaper.

Board members have been notified to submit articles for the newspaper which is in the process of going to publication. Deadline is January 21, 2023. Submissions should go to Frank Impinna.

The call to the 2023 State Conference, registration form, hotel information, etc. will be going out February 1, 2023. Frank indicated we have seven supporters who have committed to a table at the conference and will also put an ad in the Conference booklet.

Also notified Chapter Presidents on January 2nd, 2023 of deadline for proposed changes in the Bylaws. All proposed changes should be submitted to Jack Powell, Bylaws Committee Chair, by March 25, 2023.

Frank sent e-mails to all Regional Vice Presidents congratulated them on their election. He also sent an e-mail to Bill Shackelford with his opinions regarding the future direction of NARFE.

Updated the Colorado Federation website to reflect Frank
(See Minutes, page 9)



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News from the Billie Love Chapter



GREG KANN
President, Chapter 2286

I have been a member of NARFE for over 20 years and have served as a Chapter President and VP for Membership as well as the CO Federation Membership VP. I also served on the National Office Membership Advisory Committee. I was the top recruiter or 2nd top recruiter for several years prior to Covid hit-

ting in 2020. During my many discussions with prospects or with new members that I recruited, the vast majority of them were more interested in how NARFE could help them understand and take full advantage of their federal benefits, not in NARFE's advocacy efforts, although they did appreciate that NARFE was working to protect their pay and benefits. NARFE continues to make advocacy efforts the top priority while we continue to lose members. We have improved at providing more resources to help members to better understand their benefits, and we need to be sure we have the staff and resources to continue to do that. I suggest that NARFE needs to put membership

recruitment and retention as a top priority over advocacy. Advocacy is important, but who will be advocating for us if we lose all of our members? We have LegCon for Advocacy, why not have MemCon to work on promoting Membership recruiting and retention? When I served on the National Office Membership Advisory Committee, the focus was driven by the National Office CEO and Membership staff to look at raising membership dues more so than on recruiting and retaining members. If that Committee still exists, what is its focus now? Have they focused on how to retain current members and how to recruit new members? These are just my thoughts.

Minutes

(Continued from page 8)

Impinna as President. The Vice-President for Membership is vacant since Frank assumed the Presidency.

Frank has delayed sending in the IRS ePostcards for chapters because the IRS is waiting for final approval on changes they are proposing. Deadline for ePostcard submittal is May 15, 2023.

Frank talked about the National Office Organizational Chart he sent to Executive Committee. He indicated headquarters staffing is dismal and, in many cases, one person is doing the work of two positions.

Frank indicated the Federation needed to update the Congressional District Representatives list. Gary Roll indicated he would update. Headquarters will be updating the number of annuitants in each congressional district.

PAST PRESIDENT REMARKS – Ted Van Hintum

Ted reported that H.R. 82 – WEP/GPO bill was introduced on January 9th in the House of Representatives. Ted used the Legislative Action Center to send Brittany Pettersen (Colorado Congressional District 7) a letter asking for support of the bill. Pettersen is located at 550 South Wadsworth, Suite 400 in Denver. Her Washington office is located in the Longworth Building.

MEMBERSHIP – Frank Impinna

The total membership on December 1, 2022, was 3,652. There were 1,401 chapter members and 2,251 national members in Colorado. There was a total loss of 320 members from January 1, 2022 to December 31, 2022 (8.11%). On January 1, 2023, the total membership was 3,624. There were 1,377 chapter members and 2,247 national members in Colorado.

Discussion on ways to increase membership. Frank indicated it might be better to give potential members a 20% discount. Sharon Reese indicated another possibility might be giving a "recruiter" pin.

VICE PRESIDENT FOR LEGISLATION AND NARFE/PAC – Gary Roll

Gary indicated Joe Neguse has moved his Washington D.C. office. He has moved to the Sam Rayburn Building considering he is the #5 Democrat. Representative Carveo has not yet established an office in her district.

A reminder that Congressional Districts 5 and 7 need to be filled.

The State Legislative Leadership position is vacant.

TREASURER – Larry Schluntz

Checking Account	
Beginning Balance – 1/1/23	\$37,676.02
Income	1,078.75
Disbursements	0.00
Ending Balance	\$38,754.77
Savings Account	
Beginning Balance	\$44,951.06
Interest Income	.36
Ending Balance	\$44,951.42
Grand Total	\$83,706.19
January 10% Funds	\$1,144.92

Larry reported that we had budgeted receiving \$14,000 on the 10% funds in 2022. We received \$13,762.77 (98.3% of what we had budgeted). The 2022 expenditures totaled \$14,806.41. Expenditures were budgeted at \$28,450 and the difference from the actual expenses was largely attributable to fewer members attending the National Convention than expected.

Frank indicated there was a membership decline of 7 to 8% in 2022.

(See Minutes, page 10)



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Minutes

(Continued from page 9)

Larry indicated he would contact Jack Powell to audit the 2022 Federation financial books.

NATIONAL MEMBER REPORT – Mary Bleecher

MEMBERSHIP AS OF 12/3/22:	2254
MEMBERSHIP AS OF 11/3/22:	2271
20 ADDITIONS; 37 DELETIONS	
NET LOSS:	17
DECEASED:	6

Cities represented in the past month's additions: Bailey, Highlands Ranch, Lakewood, Broomfield, Woodland Park, Littleton, Fort Collins, Arvada, Thornton, Longmont, Timnath, Loveland, Larkspur, Denver, and Boulder.

MEMBERSHIP AS OF 1/3/2023:	2247
MEMBERSHIP AS OF 12/3/2022:	2254
36 ADDITIONS; 43 DELETIONS	
NET LOSS:	7
DECEASED:	5

Cities represented in the past month's additions: Parker, Bellvue, Castle Rock, Erie, Colorado Springs, Highlands Ranch, Lakewood, Boulder, Littleton, Grand Junction, Golden, Durango, Fort Collins, Mancos, Denver, Wellington, Cedaredge, Northglenn, Idaho Springs, Pueblo West, Lafayette, Commerce City, Edwards, Sterling, La Junta, Evergreen, Conifer, and Centennial.

For a comparison, Mary showed the following:

136 Deaths = 20% Total Loss	
January 2020 – Membership:	2817
January 2021 – Membership:	2568
January 2022 – Membership:	2450
January 2023 - Membership:	2247
Member Loss:	249
Member Loss:	118
Member Loss:	203
REFLECTS A TOTAL LOSS OF 8%	

SERVICE OFFICER REPORT – Mary Bleecher

No report.

ALZHEIMER'S REPORT – Frank Impinna

A total of \$462 was given in December 2022. The Alzheimer's donations for 2022 totaled \$6,276.50. The Alzheimer's donations for 2021 totaled \$6,444.96. Frank indicated donations are dropping off. Frank will place an article in the newspaper about Alzheimer's.

NARFE/FEEA – Frank Impinna

No report.

UNFINISHED BUSINESS:

The conference will be held May 25, 2023, at the Doubletree Hotel, I-225 and Iliff.

Frank will include Federation Officer nominations in the next newspaper.

Nominations will also be taken from the floor on the day of the Conference. Sharon Reese will install new officers at the Conference.

Ballot and vote will be taken for any bylaws proposals and officers.

Greg Kann indicated the Colorado Center for the Aging might be able to give the Executive Committee some leads on a speaker for our May Conference.

NEW BUSINESS:

Frank discussed the layout of the Conference meeting. The cost for 50 people will be about \$4,400.

LegCon23 may be held virtually in June 2023. Headquarters will determine the registration fee.

Federation Presidents will hold a virtual meeting on January 26, 2023.

The NEB will hold a virtual meeting on February 8-9, 2023.

The meeting adjourned at 11:13 a.m.

NEXT SCHEDULED MEETING: Will be February 21, 2023, at 10:00 a.m. via zoom meeting.

Colorado Federation Executive Committee Minutes from Meeting - February 21, 2023

BETTY LUCERO-TURNER

Secretary, CO Federation

CALL TO ORDER: President Frank Impinna called the meeting of the Executive Committee to order at 10:00 a.m. on February 21, 2023.

PRESENT: Frank Impinna, Betty Lucero-Turner, Mary Bleecher, Gary Roll, Ted Van Hintum, Greg Kann and Jim Dodrill

AGENDA: Presented by Frank Impinna and accepted as presented.

SECRETARY: The January 24, 2023 meeting minutes

were entered into the record with no objections.

PRESIDENT – Frank Impinna

Frank covered his discussions with headquarters regarding recruitment potential.

Frank sent all Chapter Presidents the Call to Conference (See Meeting, page 11)

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Meeting

(Continued from page 10)

ence, Registration, and Reimbursement information on February 2nd, 2023. On February 8th, he sent the same information to all other members. He sent out 2400 e-mails and noted that 58% had not opened this e-mail. Approximately 1200 members do not have an e-mail, but they do get the newspaper.

Staffing at headquarters is down which makes it difficult for them to meet the needs of Federations and Chapters.

Frank filed all ePostcards on February 6, 2023, for all Colorado chapters and the Federation.

The upcoming newspaper has been sent to the publisher and was placed on the Colorado website on February 6, 2023.

The National Executive Board (NEB) meeting was held February 8th and 9th and it appeared that it be a more productive NEB. The meeting was run very well, and it was productive.

The Federation Presidents' Zoom meeting scheduled for January 26, 2023, was cancelled until February 16, 2023. Frank participated in this meeting.

Frank has sent out Award Criteria Letter to Chapter Presidents and Secretaries.

A request for certificates was sent to the Region VII Vice President. The following chapters will receive recognition at the upcoming State Conference for their charter status:

Chapter Name	Number	Charter Date
Fort Collins	256	8/1/1953
Boulder	293	6/1/1953
Grand Junction	351	9/1/1953
La Junta	1054	2/1/1968
Aurora	1072	2/1/1968
Mory Lewis	1085	5/1/1968

Frank attended the Advocacy webinar held on February 15th. John Hatton, headquarters, was the presenter.

Frank requested the webinar. When he receives it he

will send it out to the CDL's and the Executive Committee.

Frank attended Chapter 81's meeting on February 17, 2023.

Frank is awaiting a response from headquarters as to who will be available to address our Colorado Conference.

PAST PRESIDENT REMARKS – Ted Van Hintum

Attended the zoom meeting of the NEB on February 8-9, 2023. There were 3 motions passed. They included having Acting Chief of Staff, Johann De Castro, conduct a workforce and staffing analysis of headquarters. There are currently 9 vacancies. The second motion passed by the NEB was to set up an NEB committee to prepare a Federation Merger/Closing Plan. Those on the committee include Renee Blythe, RVP for Region V; Jeff Anliker, RVP, Region I; and Robert Ruskamp, Region VIII VP. The third motion was to explore the possibility of having a NARFE website application for smart phones and tablets.

Ted indicated Bill Shackelford shared the FedHub statistics: 8,218 unique users between November 2021 and December 2022. The three-year cost for FedHub is \$196,500 which figures out to \$24 per member using FedHub over 3 year contract. Ted also indicated only 8,218 members (5.7% of total membership) actually used FedHub.

The end of 2022 year reflected a total NARFE membership of 142,972. The 2021 total NARFE membership was 157,395. This constitutes a loss of 14,353 members in 2022.

MEMBERSHIP – Frank Impinna

The total membership on January 2, 2023, was 3,622. There were 1,377 chapter members and 2,245 national members in Colorado. On February 1, 2023, the total membership was 3,609. There were 1,373 chapter members and 2,236 national members in Colorado.

During the national recruiting period (September through

December 2022) a total of 264 members recruited 343 members.

VICE PRESIDENT FOR LEGISLATION AND NARFE/PAC – Gary Roll

Gary indicated that Chapter 81 has members from every Congressional District.

Gary covered each District with the following report:

CD 1 – Diana DeGette – He will be meeting with her and her staff throughout the year. Indicates she always supports NARFE's position on various issues.

CD 2 – Joe Neguse – He is now in a Democratic leadership position. He heads the Democrat Policy and Communication Committee.

CD 3 – Lauren Boebert – She survived a tight race. Adam Fritsch, her opponent, plans on running in 2024.

CD 4 – Ken Buck – not helpful to NARFE

CD 5 – Doug Lamborn – Same as Buck

CD 6 – Jason Crowe – He supports NARFE's position on various issues.

CD 7 – Brittany Petersen – No report

CD 8 - Yadira Caraveo – Won tight race. NARFE supported her.

The CDL list has been updated.

Bob Epstein will be covering Senator Michael Bennet and Pat Mather will cover Senator John Hickenlooper.

Gary indicated he will man a NARFE-PAC table at the State Conference.

TREASURER – Larry Schlutz (absent – handout sent)

Checking Account	
Beginning Balance – 2/1/23	\$38,754.77
Income	1,144.92
Disbursements	0.00
Ending Balance	\$39,899.69

(See Meeting, page 12)

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Meeting

(Continued from page 11)

Savings Account	
Beginning Balance	\$44,951.42
Interest Income	.39
Ending Balance	\$44,951.81
Grand Total	\$84,851.50
February 10% Funds	\$ 1,152.86

Larry indicated he and Jack Powell (Federation Chair – Audit Committee) have scheduled March 1, 2023, to audit the 2022 Federation financial books.

NATIONAL MEMBER REPORT – Mary Bleecher

MEMBERSHIP AS OF 2/3/2023:	2239
MEMBERSHIP AS OF 1/3/23:	2247
12 ADDITIONS; 20 DELETIONS	
NET LOSS:	8
DECEASED:	5

Cities represented in the past month's additions: Denver, Colorado Springs, Aurora, Larkspur, Brighton, Golden, Broomfield, East Lake, Fort Collins, Lakewood, Livermore, and Monument.

Half of our losses are from deceased members. Most of the other drop-offs were in their 90's.

SERVICE OFFICER REPORT – Mary Bleecher
No report.

ALZHEIMER'S REPORT – Frank Impinna
A total of \$344 was given in January 2023.

Region VII VP is looking for a Regional Alzheimers Chair and FEEA Chair.

NARFE/FEEA – Frank Impinna
No report.

UNFINISHED BUSINESS:

Colorado Federation Conference will be held at the DoubleTree Hotel on May 25, 2023.

Possible speakers for the Conference include:

- "Decluttering a Life Time Worth of Stuff and Housing Options"
Speaker: Blair Bryant, Certified Senior Advisor, The Stellar Group
- "Understanding the Role of the Ombudsman in Assisted living/Nursing Home Facilities"
Speaker: Shannon Gimbel, Ombudsman Manager, Area Agency on Aging

It is questionable as to whether we will have a speaker from headquarters to cover Marketing and the Federal Benefits since those positions are currently vacant. We are getting several vendors who are supportive and plan to have a table at our May Conference.

Frank indicated that since the LegCon23 will be done virtually, the Federation will save approximately \$15,000. He suggested maybe the Executive Committee may want to give thought to reimbursing any member who attends the Conference. Those members attending would have to hand in their expense receipts to Larry Schluntz. No decision. It will be discussed further.

The LEGcon23 zoom meeting will be held June 20-22, 2023. Frank will send out a letter to Colorado CDLs strongly suggesting they attend this session.

NEW BUSINESS: None

Meeting adjourned at 11:00 a.m.

NEXT SCHEDULED MEETING: Will be March 21, 2023, at 10:00 a.m. via zoom meeting.

Colorado Federation Executive Committee Minutes from Meeting - March 21, 2023

BETTY LUCERO-TURNER
Secretary, CO Federation

CALL TO ORDER: President Frank Impinna called the meeting of the Executive Committee to order at 10:00 a.m. on March 21, 2023.

PRESENT: Frank Impinna, Betty Lucero-Turner, Larry Schluntz, Mary Bleecher, Ted Van Hintum, Greg Kann, Susan Tabacheck, Jim Dodrill and Sharon Reese, Region VII VP

AGENDA: Presented by Frank Impinna and accepted as presented. One item approved and added to agenda – discussion on a Federation CD.

SECRETARY: The February 21, 2023 meeting minutes were entered into the record with no objections.

PRESIDENT – Frank Impinna

Frank sent the February 22, 2023, Advocacy Webinar to Chapter Presidents, CDLs, and all Chapter Legislative Chairs.

Frank signed up for LEGcon23 which will be held virtually on June 20-22, 2023. The National Executive Board meeting will be held prior to LEGcon23.

Frank attended Chapter 1085 meeting on March 14 and gave a presentation on "Motivational Awareness".

It was well received. Frank also attended Chapter 1972 meeting held March 6, 2023.

Followed up with an e-mail from Seth Ickes, Headquarters Political Associate, for feedback from Colorado's legislative chairs. Only three responses were received.

Signed up for NARFE-PAC leader webinar on March 30, 2023.


PAST PRESIDENT REMARKS – Ted Van Hintum
No report.

MEMBERSHIP – Frank Impinna

The total membership on March 1, 2023, was 3,572.
(See *Executive*, page 13)



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Executive

(Continued from page 12)

There were 1,355 chapter members and 2,217 national members in Colorado. On February 1, 2023, the total membership was 3,622. There were 1,377 chapter members and 2,245 national members in Colorado. From the end of February until March 21, 2023, we have lost a total of 55 members.

VICE PRESIDENT FOR LEGISLATION AND NARFE/PAC – Gary Roll
Not present. No report.

TREASURER – Larry Schlutz

Checking Account	
Beginning Balance – 2/1/23	\$39,899.69
Income (10% funds)	1,152.86
Disbursements	0.00
Ending Balance	\$41,052.55
Savings Account	
Beginning Balance	\$44,951.42
Interest Income	.34
Ending Balance	\$44,952.15
Grand Total	\$86,004.70
March 10% Funds Received	\$ 1,058.46

The audit on the 2022 Federation Treasury accounts was completed last week. Larry Schlutz and Hank Kaplan issued the formal audit report indicating the books were in order. Larry will send the Secretary a copy of the audit report to be filed with official minutes.

Larry Schlutz was directed by the Executive Committee to investigate CD rates, and, if approved by Executive Committee, to move forward in setting up a CD. A discussion was held on whether to invest \$10,000 from the Federation savings account into a Certificate of Deposit (CD). A motion was made by Frank Impinna to invest \$10,000 from Federation savings in a short term (approx-

mately 1 year) CD. Seconded by Betty Lucero-Turner. Vote taken. All in favor.

NATIONAL MEMBER REPORT – Mary Blecher

MEMBERSHIP AS OF 3/3/2023:	2217
MEMBERSHIP AS OF 2/3/2023:	2239
28 ADDITIONS; 50 DELETIONS	
NET LOSS:	22
DECEASED:	6 (including two life members)

Cities represented in the past month's additions: Colorado Springs, Grand Junction, Littleton, Eaton, Lakewood, Denver, Boulder, Wheat Ridge, Golden, Estes Park, Durango, Louisville, Edgewater, Cedaredge, Ovid, Evergreen, Conifer, Woodland Park, Pueblo. Four of the additions were from former members.

Mary indicated that headquarters continues to carry a deceased life member, even though she has notified headquarters. She believes headquarters communications continue to go to life members, but family members fail to notify headquarters of the passing.

SERVICE OFFICER REPORT – Mary Blecher
No report.

ALZHEIMER'S REPORT – Frank Impinna

An amount of \$344 was given in January 2023, as well as a \$250 direct deposit for a total of \$594. There was no report for February.

NARFE/FEEA – Frank Impinna
No report.

SHARON REESE – Region VII Vice President

Indicated the National Headquarters building has not been sold. More discussion will take place before a decision is made. Sharon indicated she will not be attending the Colorado Federation Conference in May.

UNFINISHED BUSINESS:

Frank indicated 25 have registered for the Colorado Federation Conference/Board Meeting.

Frank shared the final agenda for the Conference. Conference will begin at 9:00 a.m. Federation officers' election will take place and there will be nine speakers throughout the day.

Those interested can find the Registration Form on line at <https://narfe-colorado.com>. Six chapters will also be presented with longevity Certificates of Recognition.

Discussion on whether to increase the amount of hotel reimbursement to \$200 for those board members attending State Federation Conference. Frank Impinna made motion that board members be reimbursed a total amount not to exceed \$200. Mary Blecher seconded. Vote taken. All in favor.

LEGcon23 will be done virtually on June 20-22, 2023. The early bird cost is \$135 and rises to \$150 if you register later.

NEW BUSINESS:

Margot Warren selected to be on the National NARFE Compensation Committee.

Greg Kann indicated he had an interest in chairing the Federation Audit Committee in the future. For now, he asked to be added as an assistant. This was acceptable to the Federation Executive Committee. Greg indicated he attended Brittany Petersen's District 7 community event celebrating her election on March 16, 2023. Greg's contact in Brittany Petersen's office will be Justin Kirtz.

Meeting adjourned at 10:56 a.m.

NEXT SCHEDULED MEETING: Will be April 11, 2023, at 10:00 a.m. via zoom meeting



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Colorado Federation Executive Committee

Minutes from Meeting - April 11, 2023

BETTY LUCERO-TURNER
Secretary, CO Federation

CALL TO ORDER: President Frank Impinna called the meeting of the Executive Committee to order at 9:51 a.m. on April 11, 2023.

PRESENT: Frank Impinna, Betty Lucero-Turner, Larry Schluntz, Mary Bleecher, Ted Van Hintum, Greg Kann, Susan Tabacheck, and Sharon Reese, Region VII VP. Absent: Greg Roll

AGENDA: Presented by Frank Impinna and accepted as presented.

SECRETARY: The March 21, 2023 meeting minutes were discussed and one correction needs to be made. Minutes will entered into the record as amended.

PRESIDENT – Frank Impinna

Frank indicated Marsha Padilla-Goad, Headquarters Director for Grassroots Operation has left. Frank participated in the NARFE-PAC Webinar held on March 30, 2023. He indicated the webinar was well presented.

Frank sent a letter to Lynne Green, Headquarters Governance Coordinator/Assistant to the NEB, indicating there were actions the NEB had to complete by March 31, 2023. He was requesting status of those action items. No response has been received.

Frank is planning to attend the New Mexico State Conference being held April 28th, 2023. He indicated the New Mexico Federation President will be at our Colorado State Conference.

Frank attended Boulder Chapter 293 monthly meeting held on April 7, 2023. While there, he handed out five Conference registration forms with a return envelope.

Frank did an analysis of the 2,490 e-mails he sent out to Colorado members regarding the State Conference. Thirty-nine percent opened the e-mail and sixty-one percent did not open the e-mail. Overall analysis indicates that only twenty-eight percent of the total members read the information sent on the State Conference.

Frank will send the last National Executive Board (NEB) minutes out to the Executive Committee. The

NEB has until May 30, 2023, to address the workload they have.

Deadline for newspaper articles is April 23, 2023.

Cindy Blythe will be heading the National Strategic Planning Committee.

PAST PRESIDENT REMARKS – Ted Van Hintum

Ted asked if any of the vacancies at headquarters are being filled. Sharon Reese indicated Nora Mac Donald has been hired as Director, Member Engagement. Susan Tabacheck suggested Nora Mac Donald speak at our State Conference. Frank will check into that.

Sharon indicated the Data Base Administrator position will be filled in the future and Francine Garner has been hired as the Director for Business Development.

Ted indicated the revised National Bylaws hard copies (Pamphlet FH-4) can be ordered on the website. Sharon Reese mentioned the National Bylaws were put on the Headquarters website April 10, 2023. Ted indicated there are three major revisions in these Bylaws which include establishment of a Compensation Committee who would recommend the compensation for the two National Officers and the Regional Vice Presidents; a change requiring national elections be held after the National Conference; and reducing the number of members who could submit a bylaw revision from ten to five. Frank indicated he would send the Bylaws to the Executive Committee.

MEMBERSHIP – Frank Impinna

The total membership on April 1, 2023, was 3,525. There were 1,326 chapter members and 2,199 national members in Colorado. As of today, we have lost 44 members. Today's totals include 1,303 chapter members and 2,178 national members in Colorado for a total membership of 3,481.

VICE PRESIDENT FOR LEGISLATION AND NARFE/PAC – Gary Roll

Frank gave report for Gary Roll. The following are additional NARFE/PAC contributions made: Yadira Caraveo, \$500 and Brittany Pettersen, \$500.

TREASURER – Larry Schluntz

Checking Account
Beginning Balance – 3/1/23 \$41,052.55

Income (10% funds)	1,058.46
Disbursements	62.95
Ending Balance	\$42,048.06
Savings Account	
Beginning Balance	\$44,952.15
Interest Income	38
Ending Balance	\$44,952.53
Grand Total	\$87,000.59

Larry is working with Bellco Credit Union to set up a \$10,000 CD. Bellco is requesting some documents before they can set up CD. Larry is working with Frank to get the documents.

NATIONAL MEMBER REPORT – Mary Bleecher

MEMBERSHIP AS OF 4/3/2023:	2202
MEMBERSHIP AS OF 4/3/2023:	2217
28 ADDITIONS; 43 DELETIONS	
NET LOSS:	15
DECEASED:	3

Cities represented in the past month's additions: Aurora, Denver, Evergreen, Pine Grove, Pueblo, Broomfield, Loveland, Cortez, Grand Junction, Cascade, Littleton, Lakewood, Colorado Springs, New Castle, Fort Collins, Dolores, Arvada, Peyton, Mesa and Highlands Ranch.

Mary contacted Sandra Lawing, Headquarters Director of Member Services, regarding recorded deaths for national members. Lawing reported there were 17 deaths from 2020 to 2023. Mary's records show 46 deaths previously not reported. Mary indicated that where Headquarters was notified of members' passing, some of those members are still carried on the active listing.

SERVICE OFFICER REPORT – Mary Bleecher

No report.

ALZHEIMER'S REPORT – Frank Impinna

A total amount of \$813 has been given through March 2023. An amount of \$219 was given in March 2023.

NARFE/FEEA – Frank Impinna

Frank inquired with the National Secretary Treasurer as to whether any FEEA correspondence regarding the Memorandum of Agreement has come back from FEEA. None has been received.

(See Executive, page 15)

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Executive

(Continued from page 14)

Sharon Reese announced that Lorna Howerton, New Mexico, is the Region VII FEEA contact.

SHARON REESE – Region VII Vice President

Input to meeting reflected above in Ted Van Hintum report.

UNFINISHED BUSINESS:

Frank indicated 30 have registered for the Colorado

Federation Conference/Board Meeting being held at the Double Tree Hotel, Aurora, on May 25, 2023.

LEGcon23 will be done virtually on June 20-22, 2023. The early bird cost is \$135 (through April 14, 2023) and rises to \$150 if you register later. No further instructions have been received from the National Executive Board.

NEW BUSINESS:

Greg Kann reported he had posted his "Membership Focus" paper on the National and Colorado FedHub fo-

rums. The major focus of his paper suggested NARFE needs to consider putting membership recruitment and retention as a top priority over advocacy. He indicated advocacy is important but who would NARFE advocate for if we lose all of our members.

Meeting adjourned at 11:07 a.m.

NEXT SCHEDULED MEETING: Will be June 13, 2023, at 10:00 a.m. via zoom meeting.

NARFE Articles

Provided by anonymous

Writing an article to NARFE members should be of the nature of non-redundancy. Perhaps, in as much, it should bring something new or interesting to light with an appeal of awareness for understanding.

This article will bring to your attention the direction we are and should be, heading in this organization. Of course, it is my opinion and can be debated by several.

We have notable members that think of NARFE as an organization that "looks out for their welfare." They view NARFE as a "lobbyist on their behalf," as well as an excellent source of information that keeps them informed about their benefits. Without question, this information is vital to disseminate to all members so that awareness

can cause action. Younger members are more likely than older members to seek out information online and use it to their advantage. In comparison, more senior members seek legislative information more often than their younger counterparts. The computer has become the norm among the younger generation and slowly edging its way up with the older generation. The most common online usage of the computer is for email. This has set the pace for communicating with others for a quick statement. Even faster is the ability to text and get a response back in seconds. Beyond, and along with the internet, are Facebook and other community blogs that provide a source of asking, questioning, and responding to comments.

I firmly believe that we need to have new ideas that bring more value to our organization with respect to the

younger generation that will carry on NARFE's mission. In other words, we need more resources directed to the younger potential members, such as financial and tax planning or saving for the future, family, health, estate planning issues, and other issues. We have a vast potential of members in the federal community that can find more value in NARFE when we find out their needs and provide them with a service to those needs. Legislating is a significant part of the mission of NARFE and surely needs emphasis and priority when it comes to taking action to protect our benefits. These can all be done through the NARFE magazine and mainly through our media sources: the NARFE website, Facebook, Twitter, and emails. How we go about it is challenging, but it can be done.

Spanberger Touts Feds' Support for Repeal of Controversial Tax Rule Affecting Retirees

Erich Wagner, Government Executive


Rep. Abigail Spanberger, D-Va., this week touted broad support among federal workers and retirees for legislation to repeal a pair of controversial Social Security provisions, affecting federal employees and other public servants, urging congressional leadership to advance the bill. The Social Security Fairness Act (H.R. 82), introduced by Spanberger and

Rep. Garrett Graves, R-La., would repeal Social Security's windfall elimination provision and government pension offset. Two pieces of the retirement program that impact federal employees and other government workers.

The windfall elimination provision reduces the Social Security benefits of retired federal, state and local government employees. Those who worked in private sector jobs

in addition to government positions where Social Security is not intended as an element of their retirement income. For example: the Civil Service Retirement System and the government pension offset reduces spousal and survivor Social Security benefits in families with retired government workers.

(See *Tax Rule*, page 16)



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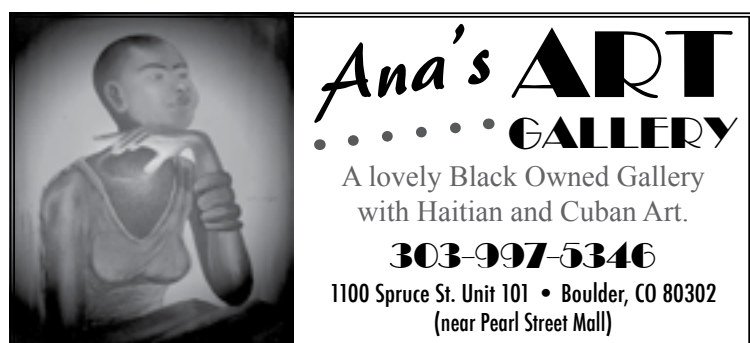
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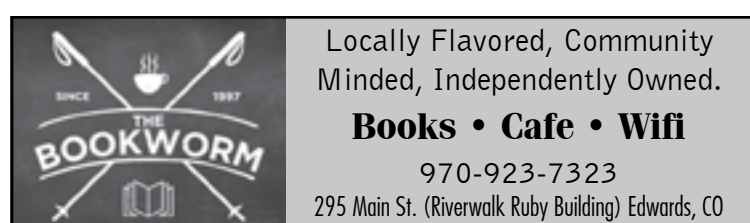
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Tax Rule

(Continued from page 15)

Although the bill has widespread bipartisan support in Congress, garnering more than 300 cosponsors in the previous session of Congress, it failed to receive a floor vote. The latest iteration of the legislation, which was introduced in January, already has more than 200 cosponsors.

Spanberger's office set up an informal survey of federal workers and retirees on the issue this week. In a statement this past Thursday, the office announced that responses already have been overwhelming. Within the first 48 hours since the survey launched, more than 2,500 people have participated.

"I contributed to Social Security longer than I did as a federal employee contributing to the Civil Service Retirement System," said one retired respondent, "Yet, because of the WEP my Social Security is reduced by several thousand dollars annually. Adding insult to injury, my spouse, also a federal retiree with a very modest federal annuity, is subject to the GPO and unable to receive the spousal portion of my Social Security retirement benefit."

"I am a retired federal employee. I also have over 30 years of employment in the private sector during which I paid into Social Security like all others in the private sector," wrote another. "However, I am now retired and my Social Security benefits are reduced by 50%. Since I paid into Social Security under the same rules as everyone, shouldn't I also receive benefits under the same rules?"

Spanberger said she plans to use the survey results to pressure House leadership to bring her bill to the floor for a vote. "The thousands of experiences shared through this survey make the need to eliminate the WEP and GPO even more clear," she said, "Retired federal employees who worked two jobs to make ends meet, police officers who worked in the private sector after retiring from the force and federal employees married to private sector workers are all being denied the retirement benefits they deserve. Hardworking Virginians are being stripped of their hard-earned Social Security benefits—even though they paid into the system just like others. [They] should not be penalized for careers in public service."

Colorado NARFE-PAC

NARFE-PAC 2023-2024 CYCLE

1ST QUARTER REPORT OF CONTRIBUTIONS

REGION VII

STATE	CONTRIBUTORS	AMOUNT
AZ	35	\$1,541.00
CO	62	\$3,171.00
NM	26	\$1,647.50
UT	6	\$212.00
WY	4	\$1905.00
TOTAL	133	\$6770.50

We are in the first quarter of the 2023-2024 Congress Cycle, and the information above is reported for this quarter of the Congress cycle. See how your chapter or federation is doing now in comparison to how it did at this point in the 2021-2022 cycle.

NARFE-PAC

	2021 to 2022 CYCLE	2023 to 2024 CYCLE*
	AMOUNT	AMOUNT
81 Denver	\$4,074.00	\$880.00
256 Fort Collins	\$1,345.00	\$240.00
293 Boulder	\$1,647.50	\$210.00
351 Grand Junction	\$820.00	\$123.00
820 Longmont	\$488.00	\$0.00
821 Loveland	\$758.00	\$83.00
1040 Arvada	\$1,340.00	\$5.00
1054 La Junta	\$80.00	\$80.00
1072 Aurora	\$1,233.00	\$285.00
1085 Mory Lewis - Lakewood	\$6,857.00	\$970.00
2286 Billie Love	\$1,005.00	\$185.00
For all Chapters of Colorado	\$19,858.00	\$3,171.00

* This is for the period of 01/01/23 to 3/31/23



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NARFE Alzheimer's Research

Since 1985, the NARFE Members and the organization have played a significant role in seeking a cure for Alzheimer's disease by fundraising for Alzheimer's Research. NARFE supports research into the cause, prevention, and treatment of Alzheimer's disease and a cure for Alzheimer's and related disorders. The total contributions you have been contributing as of this date are over \$15,085,557.50. It is incumbent that you continue to give to Alzheimer's research to reduce and even stop this increase in illness affecting millions of people. There are several ways you can donate.

1. Write a check. Make your tax-deductible contribution payable to "NARFE Alzheimer's Research."

a. You can send it directly to:
Alzheimer's Association
225 North Michigan Ave.
Chicago, IL 60601-7633

2. If you are a chapter member, give or send a check to your chapter's Alzheimer's Chair.

3. You can fill out the form in the NARFE Magazine and mail it.

4. You can copy and paste this address to donate online.
https://act.alz.org/site/Donation2?22501.donation=form1&df_id=22501&autologin=true

5. You can send it to me, your Federation Coordinator.

a. The Federation Coordinator sends the checks and a submission form to the Alzheimer's Association in Chicago for deposit to our Research Fund. This procedure ensures that both the chapter and the federation will have accurate records of donations and enables the Alzheimer's Association to process the donations quickly and efficiently. Always include your chapter number on checks and correspondence!

Also, check out the Colorado website www.narfe-colorado.com and click on the menu item on the left-hand side of the home page, "NARFE/Alzheimer's," for more information.

Home Safety Checklist

Keep this checklist handy to prevent dangerous situations and help maximize the person living with dementia's independence for as long as possible.

- Evaluate your environment. A person living with dementia may be more prone to safety hazards in certain areas of the home or outdoors. Monitor garages, work rooms, basements and outside areas, where there are more likely to be tools, chemicals, cleaning supplies and other potentially hazardous items.
- Avoid safety hazards in the kitchen. Use appliances that have an automatic 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. 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.
- 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. Make sure carbon monoxide and smoke detectors and fire extinguishers are available and inspected regularly. Replace batteries twice a year during daylight saving time.
- Install locks out of sight. Place 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 themselves in. Keep an extra set of keys

hidden near the door for easy access.

- Keep walkways and rooms well-lit. Changes in levels of light can be disorienting. Create an even level by adding extra lights in entries, outside landings, and areas between rooms, stairways and bathrooms. Use night lights in hallways, bedrooms and bathrooms.
- Consider removing guns and other weapons from the home or storing them in a locked cabinet. If someone in the home is living with Alzheimer's or another dementia, firearms can pose a significant risk for everyone. For example, as the disease progresses, the person may not recognize someone he or she has known for years and view him or her as an intruder. With a gun accessible, the result could be disastrous.
- 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. Remove throw rugs, extension cords, and excessive clutter.
- Watch the temperature of water and food. It may be difficult for the person living with dementia to tell the difference between hot and cold. Consider installing an automatic thermometer for water temperature.
- Assess bedroom safety. 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.

- Secure large furniture. Check that bookshelves, cabinets, or large TVs are secured to prevent tipping. Ensure chairs have armrests to provide support when going from a sitting to a standing position.
- Avoid injury in the bathroom. Install grab bars for the shower, tub, and toilet to provide additional support. Apply textured stickers to slippery surfaces to prevent falls. Consider installing a walk-in shower.
- Improve laundry room safety. Keep all cleaning products — such as liquid laundry pacs and bleach — out of sight, secured, and in the original (not decorative) storage containers to discourage someone from eating or touching harmful chemicals. Consider installing safety locks on washing machines and dryers to prevent inappropriate items from being put in or taken out too early. Clean out lint screens and dryer ducts regularly to prevent fires.
- Assess safety hazards in the garage and/or basement. Limit access to large equipment such as lawn mowers, weed trimmers or snow blowers. Keep poisonous chemicals, such as gasoline or paint thinner, out of reach. Install a motion sensor on the garage door.
- Support the person's needs. Try not to create a home that feels too restrictive. The home should encourage independence and social interaction. Clear areas for activities.



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Are you interested in getting more involved in NARFE? Taking on more responsibility as a member of the Chapter as well as the Federation? Now is your chance!

In the Colorado Federation, Congressional District Leaders (CDLs) are appointed by the Federation President. Since they work for the

Federation, they have a red name tag and are entitled to reimbursement by the Federation for any work that they do in meeting with their Congressional House Representative or attending Federation conferences.

The prerequisites to serve as a CDL:

- Reside in the Congressional District
- Have an established email address and access to the internet
- Knowledge of NARFE’s legislative priorities or willingness to learn
- Willing to invest time into advocacy skills-building training
- Willing to contact your congressional representative or staff thru in-person or virtual meetings, send emails/letters, make phone calls, and attend town hall meetings in-person or virtually
- Willing to learn how to use NARFE’s Legislative Action Center

CDL duties include:

- Responding to NARFE’s grassroots advocacy alerts
- Work with the Federation and Chapter legislative chairs to mobilize members in the district, which includes the Arvada 1040, Mory Lewis 1085, and Billie Love 2286 Chapters
- Use NARFE’s talking points and other relevant information when meeting with lawmakers
- Send thank you emails to follow-up meetings and use NARFE’s After-Action Report
- During August, participate in Grassroots Advocacy Month

If you are interested in serving as the CDL for Congressional District #7, you can contact our Colorado Federation President, Frank Impinna, at Impinna@gmail.com, or phone: (303) 482-1747 or cell (562) 212-2975.

OPM Reminds Federal Employees, Retirees to Use Updated Beneficiary Designation Form

April 6, 2023, My Federal Retirement

The Office of Personnel Management (OPM) issued a reminder this week that all federal employees, retiring employees, and retirees should use the updated “Designation of Beneficiary” form (SF 3102).

The form allows the named beneficiary to receive any lump-sum annuity benefit which may become payable under one of the two federal employee retirement programs. “The updated SF 3102 is to be used by employees and retirees covered under both the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS),” OPM wrote.

“All employees, retiring employees, and retirees should use this form to name and/or update their beneficiaries under CSRS and FERS.”

The form was officially updated in October 2022. Previously, designating such beneficiaries was divided into two forms. SF 2808 (CSRS) and SF 3102 (FERS) have been consolidated into one designation form.

OPM said that it’s aware that pending retirement application packages may contain previous versions of the SF 2808 (CSRS) and SF 3102 (FERS). OPM will accept valid — if properly completed — previous versions of the SF 2808 and SF 3102 until April 30, 2023.

It’s important to remember that properly completed designations for federal employees and retirees are not valid unless they are received before the death of the designator.

OPM also noted:

— If a form is invalid (e.g., missing signatures, shares don’t add up to 100%, scratch-outs or cross-outs, etc.), OPM will request a new SF 3102 be completed by the annuitant. The SF 3102 form **can be downloaded from OPM’s website.**

How Dementia Affects Safety

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

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Social Security Trustees Predict Reduced Benefits in 2033 Without Legislative Action

April 4, 2023, My Federal Retirement

Social Security will be unable to pay full benefits in 2033 unless action is taken by Congress, according to its Board of Trustees annual report released Friday.

The report projects that the combined asset reserves of the Old-Age and Survivors Insurance and Disability Insurance (OASI and DI) Trust Funds are to become depleted in 2034, one year earlier than projected last year, with 80 percent of benefits payable at that time.

The OASI Trust Fund is projected to become depleted in 2033, one year sooner than last year's estimate, with 77 percent of benefits payable at that time. The DI Trust Fund

asset reserves are not projected to become depleted during the 75-year projection period.

"The Trustees continue to recommend that Congress address the projected trust fund shortfalls in a timely fashion to phase in necessary changes gradually," said Kilolo Kijakazi, Acting Commissioner of Social Security. "Social Security will continue to play a critical role in the lives of 67 million beneficiaries and 180 million workers and their families during 2023. With informed discussion, creative thinking, and timely legislative action, Social Security can continue to protect future generations."

In the 2023 Annual Report to Congress, the Trustees announced:

- The asset reserves of the combined OASI and DI Trust Funds declined by \$22 billion in 2022 to a total of \$2.830 trillion.

- The total annual cost of the program is projected to exceed total annual income in 2023 and remain higher throughout the 75-year projection period. Total cost began to be higher than total income in 2021. Social Security's cost has exceeded its non-interest income since 2010.

- The year when the combined trust fund reserves are projected to become depleted if Congress does not act before then is 2034. At that time, there would be sufficient income coming in to pay 80 percent of scheduled benefits.

Whom Can I Recruit?

In my past articles, it has been addressed for membership, in gaining prospects, by submitting to the Membership department at National the names, addresses, and, if possible, the email addresses of potential members. Who are they? They are the very friends, peers, neighbors, and federal workers we confront each day. All it takes is to send this information to the national office so they can input it into the system to generate correspondence to potential members with a magazine and application material on a frequent basis. Like any organization or business, to gain members or customers, it takes a marketing program. NARFE has such a successful program, and YOU are encouraged to add names and addresses to it. There is a form available called the Prospect Card (M-2) that can be obtained or downloaded from the NARFE website.

In marketing membership, there are four items that

need continued emphasis: Acquiring, Engaging, Upgrading, and Renewing to gain and retain members.

1. Acquiring is a method by which prospects are gained through referrals and participation at various events such as conventions, seminars, and health fairs.
2. Engaging members is getting members involved through interaction at meetings and online participation such as Action Alerts, blogs, emails, and other areas of ongoing contacting methods.
3. Upgrading members is by providing savings from dues withholding, three years dues renewal, or life membership.
4. Renewing members is to offer value to members to renew by either the traditional Chapter or the NARFE national-only category. Emphasizing the greater involve-

ment with the traditional chapter or using the online website to gather information and take action when called upon.

Basically, I believe we need to identify and increase new sources of value in our organization by finding out what our young members, as well as our older member's needs are and supply them with adequate resources and services. For retention, in re-contacting and reminding our members of our existence, we need to find out why they no longer prefer to be a member and then overcome the obstacle with a solution and demonstrate that we still value and respect them.

In the end, renewal is a confirmation of the value members feel they have received with their organization. It's a vote of confidence!

The NARFE Brand

Brands like Apple and Amazon have created so much value that consumers can't get enough of their products and services. This association needs to offer that same type of value to its members. A look at four ways to do just that.

When we talk about member value in associations, we don't want members to feel like we just gave them a bargain. We want them to love us. We want them to keep coming back. We want to be irresistible. We all have had that experience with brands. Apple products come to mind. (In fact, chances are that you're using one to read this right now.) For another example, a member once told me: "If Amazon doesn't sell it, I don't need it!" That's an irresistible value.

The question is, how do we create that for our mem-

bers?

The famous brand evangelist Guy Kawasaki said, "If you provide enough value, then you earn the right to recruit new customers." Think about that in terms of membership---you have to earn the right to recruit new members by delivering enough value to deserve their membership. You must have the right to win.

Imagine a coach watching a player on the field and saying, "That kid has a right to win out there!" They're saying that they are the right player, playing the right game with the right skills for that moment. They're saying she has the right "way to play." If your association is the player, there are four steps to finding your "way to play" and creating irresistible member value.

Step One: Narrow our Focus

If we want to be irresistible, we first need to ask ourselves, "Whom do I want to be irresistible to?" You don't have the right to win every game, and you won't have the right to win every member. The more narrowly you define your target, the more value you will deliver. That may sound wrong to you. You want as many members as you can get, right? But the way to get (and keep) them is by segmenting them as clearly as possible.

One prominent medical association earned the right to win by segmenting its audience based on its interests. Their research and data analysis revealed that doctors care the most about four things: advocacy, education, practice improvement, and patient outcomes. No matter their age

(See **Brand**, page 20)



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Brand

(Continued from page 19)

or where they worked, at least one of those things mattered a lot to every doctor they spoke to. By defining their way of playing for each segment, they transformed their membership and tripled their growth rate in two years.

Step Two: Find the Unmet Needs

Our audience has many needs, as any member needs analysis will tell you. But one way or another, most of their needs already get met. You will find your right to win in the gaps—the unmet or under-met needs for which there is no other solution. Filling those gaps may be more challenging than it sounds. You must briefly forget your current offerings, have honest conversations with actual members, and listen openly to what they say. Their unmet needs may not end up being what you expected.

The way to get (and keep) members is by segmenting them as clearly as possible.

An international engineering society did just this. When they listened to their members, they heard that industry leaders needed space to collaborate in precompetitive ways on emerging technologies. In their current state, society cannot legally do this. Stepping up to serve their members' needs led to the launch of more increased membership.

Step Three: Focus on What's Unique to us

Every organization has unique assets and capabilities, things they have or do that no one else could easily imitate. It could be your reputation. It could be data or information. It could be your ability to bring people together

(such as FEDhub). Your unique assets are the ingredients of your right to win—your best chance of winning is in places where no one else can play.

Step Four: Choose our Way to Play

If we meet the unmet needs of the right members in the right way when no one else can do it, we will have the right to win their membership. Our member value will be irresistible.

The examples here are real-world stories of associations going beyond giving members a bargain. They provide their members with something they need and cannot get elsewhere. They made themselves irresistible and transformed their membership in the process.

Caregiver Stress

Alzheimer's caregivers frequently report experiencing high levels of stress. It can be overwhelming to take care of a loved one with Alzheimer's or other dementia, but too much stress can be harmful to both of you. Read on to learn symptoms and ways to avoid burnout.

10 symptoms of caregiver stress

- Denial** about the disease and its effect on the person who has been diagnosed. I know Mom is going to get better.
- Anger** at the person with Alzheimer's or frustration that he or she can't do the things they used to be able to do. He knows how to get dressed — he's just being stubborn.
- Social withdrawal** from friends and activities that used to make you feel good. I don't care about visiting with the neighbors anymore.
- Anxiety** about the future and facing another day. What happens when he needs more care than I can provide?
- Depression** that breaks your spirit and affects your ability to cope. I just don't care anymore.
- Exhaustion** that makes it nearly impossible to complete necessary daily tasks. I'm too tired for this.
- Sleeplessness** caused by a never-ending list of concerns. What if she wanders out of the house or falls and hurts

herself?

- Irritability** that leads to moodiness and triggers negative responses and actions. Leave me alone!
- Lack of concentration** that makes it difficult to perform familiar tasks. I was so busy, I forgot my appointment.
- Health problems** that begin to take a mental and physical toll. I can't remember the last time I felt good.

If you experience any of these signs of stress on a regular basis, make time to talk to your doctor.

Tips to manage stress

- Know what community resources are available.** Adult day programs, in-home assistance, visiting nurses and meal delivery

If you experience signs of stress on a regular basis, consult your doctor. Ignoring symptoms can cause your physical and mental health to decline.

These are just some of the services that can help you manage daily tasks. Use our online Community Resource Finder or contact your local Alzheimer's Association® chapter for assistance in finding Alzheimer's care resources in your community. Whether you're living with memory loss or caring for someone who is, ALZNavigator™, an online interactive tool, will guide you to your next steps.

Get help and find support.

Our online Care Team Calendar helps you organize friends and family who want to help provide care and support. Our 24/7 Helpline (800.272.3900), ALZConnected online community and local support groups are all good sources for finding comfort and reassurance. If stress becomes overwhelming, seek professional help.

Use relaxation techniques.

There are several simple relaxation techniques that can help relieve stress. Try more than one to find which works best for you. Techniques include:

- Visualization (mentally picturing a place or situation that is peaceful and calm)
- Meditation (which can be as simple as dedicating 15 minutes a day to letting go of all stressful thoughts)
- Breathing exercises (slowing your breathing and focusing on taking deep breaths)
- Progressive muscle relaxation (tightening and then relaxing each muscle group, starting at one end of your body and working your way to the other end)

Learn more about relaxation techniques on the Mayo Clinic website.

Get moving.

Physical activity — in any form — can help reduce stress and improve overall well-being. Even 10 minutes of exercise a day can help. Take a walk. Do an activity you love,

(See *Stress*, page 21)

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Stress

(Continued from page 20)

such as gardening or dancing.

- **Find time for yourself.**

Consider taking advantage of respite care so you can spend time doing something you enjoy. Respite care provides caregivers with a temporary rest from caregiving while the person with Alzheimer's disease continues to receive care in a safe environment. Learn more about respite care.

- **Become an educated caregiver.**

As the disease progresses, new caregiving skills may be necessary. The Alzheimer's Association offers programs to help you better understand and cope with the behaviors and personality changes that often accompany Alzheimer's.

er's. You may also find it helpful to talk to other care partners and caregivers about how they are coping with the challenges of the disease and uncertainty about the future.

- **Take care of yourself.**

Visit your doctor regularly. Try to eat well, exercise and get plenty of rest. Making sure that you are healthy can help you be a better caregiver.

- **Maintain your sense of humor.**

Keeping your sense of humor doesn't mean that you're making light of the situation or poking fun at it. Humor can be a valuable coping strategy. Celebrity Champion and comedian Chris Garcia describes how humor helped

him and his family when his father, a Cuban refugee, developed Alzheimer's.

- **Make legal and financial plans.**

Putting legal and financial plans in place after an Alzheimer's diagnosis is important so that the person with the disease can participate. Having future plans in place can provide comfort to the entire family. Many documents can be prepared without the help of an attorney. However, if you are unsure about how to complete legal documents or make financial plans, you may want to seek assistance from an attorney specializing in elder law, a financial advisor who is familiar with elder or long-term care planning, or both.

Court Orders Affecting Civil Service Retirement Benefits Federal Employees Retirement Benefits Federal Employees Health Benefits and Federal Employees Group Life Insurance Benefits.

To access this publication, go to Google search and put in "RI 38-116 pdf handbook."

This publication contains the Federal statutes and regulations applicable to court orders affecting retirement benefits under the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). The United States Office of Personnel Management (OPM) administers both of these retirement systems. CSRS covers most

employees first hired before 1984. FERS generally covers employees. This publication is for attorneys and others who are involved in the preparation of divorce and separation agreements that involve a current or former employee of the Federal Government, first hired by the Federal Government after 1983, plus other Federal employees who elected to transfer from CSRS to FERS. The publication also includes the statutes and regulations describing the conditions under which a former spouse's Federal Employees Health Benefits

(FEHB) coverage may be continued after a divorce, as well as the statute under which an employee or former employee may make an irrevocable assignment of his or her Federal Employees' Group Life Insurance (FEGLI) coverage. This publication is for attorneys and others who are involved in the preparation of divorce and separation agreements that involve a current or former employee, including an annuitant, of the Federal Government who is or was covered by the CSRS or FERS.

NARFE's on social media: Join the conversation!

Are you taking advantage of all of NARFE's channels of communication? Every member of NARFE receives a copy of *narfe* magazine in the mail, of course.

But did you know that NARFE is on Facebook and Twitter? On Facebook, our username is NARFE National Headquarters. Our Twitter handle is @narfehq. Don't miss out. Like us on Facebook @narfehq and follow us on Twitter to keep informed every day.




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Chapter Meeting Information

Chapter 81 • Denver-Capital City

• Meets the third Friday, at Windsor Gardens, 597 S. Clinton St (Alameda & Clinton) Board meeting at 10:00 am followed by a business meeting at 11:00 am. Hall is handicap accessible.
• President - James Dodrill, 303-238-0191

Chapter 256 • Fort Collins

• Meets the third Monday except July and August, 11:30 am. Elks Lodge 804, 1424 E. Mulberry St, Fort Collins.
• President - Henry Shands, 970-495-1906

Chapter 293 • Boulder

• Meets first Friday except July & August, presently until a suitable location can be located, we are doing virtual meetings at 11:00 am.
• President - Zdenka Smith, 303-330-2856

Chapter 351 • Grand Junction

• The following dates are scheduled for the remainder of the year: June 13, September 12, and possibly December 12. Tuesday at 10 am. Grand Junction Public Library, 443 North 6th Street, Grand Junction. • President - Brad Pearson, 970-243-3078

Chapter 820 • Longmont

• Meets the second Friday except August; 12:00 pm. Perkins Restaurant, 2051 Main St., Longmont.
• President - Larry Schluntz, 303-772-6419

Chapter 821 • Loveland

• Meetings will start in September on the second Tuesday of the month at 1:30. Meeting will be held at Chilson Senior Center, 700 East 4th St., Loveland
• President - Tom Cherry, 970-663-0083

Chapter 1040 • Arvada

• Meets via Zoom on the third Wednesday, 1:30 pm. Call or email the chapter president for the link to virtually attend the meeting. • President - Bob Carr, rtcarrjr@gmail.com, 970-290-0262.

Chapter 1054 • La Junta

• Meets 2nd Wednesday of every other month (Jan, March, May, July, Sep and Nov, Christmas lunch in December). • Pres. Chad Hart at 719- 940-7601

Chapter 1072 • Aurora

• Meets the first Monday; Lunch 11:00 am; Business 12:00 pm, Golden Corral, 11090 E. Mississippi Ave., Aurora.
• President - Jane Gahan, 720-256-5056

Chapter 1085 • Mory Lewis

• Meets every other month at Sunrise Sunset Restaurant, 1424 S. Wadsworth starting on January 10, 2023 at 11:30.
• President - Pat Mather, 303-953-1146

Chapter 2286 • Billie Love

• Chapter meets at 11:30 second Monday once each quarter in March, June, September, and December at alternate locations. Call Chapter President for dates and locations.
• President - Greg Kann, 303-718-7307

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