



CHAPTER 236 SOUTH PUGET SOUND

CHAPTER MEETING DATE AT 12 NOON

15 July
21 Oct

Location: Super Buffet Chinese Restaurant 1390 Galaxy Dr NE, Lacey, exit 111 I5

Chapter website located on Federation Website: www.narfe.org/wa

President's Message – Tony Merola

Chapter 236 Members,

I hope things are continuing to go well with all of you. Since the beginning of this year, we have seen an unforeseen upheaval of the federal civil service system which has caused a great deal of angst and frustration for many thousands of federal workers, both probationary and career alike. This turbulence has been unsettling and has caused many agencies to swiftly pivot and concentrate on laser-focused delivery of their primary products and services to the American people at the expense of reduced staffing models and uncertainty as to how to fill urgently needed vacancies.

Be assured that NARFE has pulled out all stops to fiercely combat this uncalled for assault on our federal family and has been instrumental in bringing these issues to our Members of Congress. At the recent NARFE LEGcon25 conference, those of us who attended virtually had an amazing opportunity to meet with legislative staff members of our Washington state Congressional delegation. The seven offices we were able to visit were on balance, very receptive to our legislative message on the key points we articulated as NARFE representatives. We received some pushbacks from one office on the unsustainability of our federal debt size, and the prospect of leaving it to our grandchildren to sort out. But all the offices were otherwise keenly aware of our message and promised to support us as far as possible. We believed that all seven offices we visited listened our stories with keen interest. We were privileged to have Rep. Strickland's local Legislative aide from the Lacey office, as a guest speaker at our last meeting at the Super Buffet Restaurant. Peter assured us that Marilyn Strickland is a very vocal and forceful advocate for federal workers and retirees. It was a very energizing and encouraging talk for all present at the luncheon.

Several of us in the Washington State Federation also observed the proceedings of the Washington State Senior Lobby, which was held virtually a few weeks ago. I was amazed at the number of members who attended, 49 in all, who represented a wide variety of agencies, both state and non-profit organizations. All had an identical mission statement content which reflected the goal of assisting all retirees in the state of Washington with a myriad of issues which we would all encounter on a day-to-day basis. One guest was none other than Rep. Marilyn Strickland, who again was incredibly supportive of all of us in District 10, regardless of background.

I encourage all of you to take the time to write an action letter about an issue you care about. As you obtain background information on an issue, a straightforward way to do this is to access NARFE's legislation action page which provides useful letter templates to personalize your letter as proper. The way you create a message, whether via a congressional website "plug and play" icon on their website, a personal e-mail, a phone call to your local congressional office or a handwritten letter is up to you. But please let your congressperson know how you feel.

Sincerely,

Tony

May Meeting

The speaker at our July meeting is Yolanda Stowbuenko a Community Educator from the Alzheimer's Association. She will speak on the 10 Warning Signs of Alzheimer's.

Membership

Our chapter membership is 159. For the period from 1 May to 30 June we had 2 new members join NARFE, Paul V [REDACTED] of Roy and Cathy J [REDACTED]-W [REDACTED] of Shelton. A hearty welcome to our new members. One member was dropped from the rolls for nonrenewal and 5 members renewed membership. Two members passed away Guy S. W [REDACTED] of Federal and Edda B [REDACTED] of Olympia. Our chapter member numbers have increased. We were averaging around 150 members for most of last year. It is likely what is going on to the Federal workforce contributing to this. However, the severe downsizing of the Federal workforce does not bode well for the future. If you have the opportunity, promoting NARFE membership to an eligible friend or acquaintance is a desirable something to do. NARFE performs a vital role in advocating before Congress our interests as retirees and active federal workers. So, if you know someone who works or worked for the Feds, use your persuasive powers on them to join NARFE. Give them a NARFE magazine and show them the application for membership.

COLA UPDATE

May 2025-CPI-W index value of 314.839 is a monthly increase of .19% and a 1.98% increase from the CPI-W average for 3rd quarter 2024. Inflation appears to have moderated under the Federal Reserve policies. This could change significantly if the government's tariff increases in imported goods remain in place.

Treasurers' Report

The May 31st balance is \$14,112.14. Expenses for the month totaled \$397.37. Income for the month was \$166.68.

Alzheimer's

The 2025 Walk to End Alzheimer's are now scheduled. The South Sound Walk in Olympia is Saturday 4 October. The fund-raising goal is \$85,000. The location is Heritage Park at the corner of 5th Ave SW and Water St SW. Registration begins at 10 am, Opening Ceremony at 11:00 and the walk begins at 11:30. The route is 1.8 miles. The Tacoma/Pierce County Walk is on Saturday October 11 at the same time periods as Olympia. The route is 1.54 miles. The fund raising goal is \$165,000. You can register online at: act.alz.org. Additional information is on the website.

It is estimated 13% of Alzheimer's disease cases worldwide can be attributed to physical inactivity. The World Health Organization recommends 150 to 300 minutes of moderate activity per week or 75 to 150 minutes of vigorous activity per week. Research has shown that exercise reduces the risk of Alzheimer's disease by improving cardiovascular and mental health. Recent studies suggest physical activity may have a direct impact on the development of brain pathology associated with disease. So, dear members, get off the couch and do something, anything, physical.

NARFE WEBINARS

There is an upcoming presentation Thrift Savings Plan: Should You Stay or Should Go. In this webinar, federal benefits expert Mark Keen, CFP, will walk you through the key features, benefits, and limitations of the TSP and compare them to what is available through traditional and Roth IRAs. You will learn what factors should influence your decision, and what retirement plan will best support your retirement and financial goals. The TSP has undergone changes in recent years that improved flexibility and access for participants, including expanded withdrawal options. However, it does not offer Qualified Charitable Distributions. That feature allows the plan holder to ask the IRA administrator to send an amount you specify directly to a charity or religious organization. Hence that amount at tax time will reduce the taxable total of your IRA distributions for the tax year. The date for the webinar is Thursday, July 17 at 2 pm ET. You must prior register at the NARFE website narfe.org. Click on Federal Benefits Institute and scroll down to NARFE Webinars. If you can't view it on the 17th, it will be available at On Demand Webinars at the same location in a few days after for viewing at any time on You Tube.

SOCIAL SECURITY

Now that a good number of us old CSRS retirees now receive Social Security based on our spouse's social security coverage, I thought it would be a good idea to cover some basics of the system. Social Security is composed of two parts the old age and survivors' insurance trust fund (OASI) and the disability insurance trust fund (DI). The Social Security total tax is 12.4%, 6.2% each for employer and employee. 10.4% goes to the OASI trust fund and 1.8% to the DI trust fund. The money in the funds which in the past accumulated as the income was greater than the payout is invested in special non-negotiable bonds guaranteed by the full faith and credit of the US government issued to the Social Security Administration by the Treasury Department. The money in the trust funds is based on income from the SS tax, interest on the bonds in the funds, and the income tax on social security benefits. So, as long as, the annual benefits paid are less than the annual income, everything is fine. However, that has not been the case since about 2020.

There is a Board of Trustees which holds the funds. The members are the Secretaries of Treasury, Labor and Health and Human Services plus 2 public trustees which positions are vacant. They issued the annual report for 2024 on 23 June. The total income including interest to the funds amounted to \$1.42 trillion in 2024. This included \$1.29 trillion from net payroll tax, \$55 billion from taxation of benefits, and \$69 billion in interest. Total expenditure from the combined funds was \$1.48 trillion. Social Security benefits paid were \$1.47 trillion in 2024 to about 68 million beneficiaries. It is estimated now there are about 69.37 million beneficiaries as of April 2025. The cost to administer the Social Security program was about \$7.4 billion or a very low 0.5%. The combined trust fund reserves earned an interest rate of 2.5% in 2024.

The recent estimates on full depletion of the trust fund accounts have been 2033 for the OASI fund and 2057 for the DI fund or 2034 if both are combined. However, this estimate did not account for the effect of the increase in benefits paid due to the passage of the WEP/GPO bill which NARFE pushed for many

years and for the reduction in or elimination of taxes on Social Security benefits. Also, there is the little matter of the many millions of non-citizens in the country illegally, many of whom work under false SS numbers and contribute many millions to Social Security and will never receive any benefits. It was reported recently that the Social Security Administration was forced to move all the false SS numbers and names to the dead file of the agency. Which likely means SS taxes collected from those accounts will now be rejected. The efforts to push these people out of the country make no economic sense. Besides, it is possible that legal immigration to the US may decline if people begin to feel unwelcome in the US. The basic problem is we have too few people working vis the number retired. The lower birth rate and us old folks living longer are resulting in serious pressure on the system. It is estimated, if no changes are made by Congress to shore up the system, benefits payable in 2033 or sooner will be reduced by 23% of the current level. In 2025 SS tax is taken on the first \$176,000 of wage or salary.

FEDERATION NEWS

Washington Federation members may **vote on a WSF Bylaws Amendment until July 18th** . You will find a prominent link on the WSF home page at www.narfe.org/wa for the changes and voting instructions.

Chapter Officers

President – Tony Merola – 253-564-0086
TIGER7565@aol.com

PAC – Tony Merola

Sam Cagle, vice president – [REDACTED]

Secretary – Mary Traxler – [REDACTED]
[REDACTED]

Treasurer – Baron Powell – [REDACTED]
[REDACTED]

Newsletter – Milton Oster – [REDACTED]
narfe236@gmail.com

Membership – Milton Oster – 360-292-9919

Service Officer – Tony Merola

Mailing Address: NARFE Chapter 236
PO Box 8554,
Lacey, WA 98509-8554

Chapter Email: narfe236@gmail.com

Elected Representatives

Senator Patty Murray
1301 A St, Suite 213
Tacoma, WA 98402-4216
Tel: 253-572-3636

Senator Maria Cantwell
950 Pacific Ave #615
Tacoma, WA 98402
Tel: 253-572 2281

Marilyn Strickland
6000 Main St SW Suite 3B
Lakewood, WA 98499
No phone number listed

Marilyn Strickland
420 College St SE, Suite 3000
Lacey, WA 985033
Tel: 360-459-8514

Emily Randall
1102 A St Ste 326
Tacoma, WA 98402
Tel: 253-272-3515

Kim Schrier
1445 NW Mall St. Suite 4
Issaquah, WA 98027
Tel: 425-657-1001