

NARFE
FEDERAL BENEFITS EXPERTS
NARFE NEWS

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MYRTLE BEACH CHAPTER 1015
MYRTLE BEACH, SOUTH
CAROLINA

President's Message
Joseph Arsenault

Welcome to August. It is hard to believe that it's been nearly 3 months since our May get together. I hope the extended break has been a happy, and healthy one for everyone.

In late May, Deb and I had an opportunity to travel North to visit family. Following our return in June, we hosted consecutive visits from grandkids and friends. July just seemed to fly by, with the celebrations around the 4th, 2 Charity Golf Tournaments, a Classic Car show, and an incredibly hot & humid Drive-by event at the Sons of Italy, the month just flew by.

Now it's time to adjust the focus back to our Chapter and our upcoming meetings and activities.

President's Message
Joseph Arsenault

As you recall, we have the Blue Star Mothers as our guest speaker(s) for September. In this newsletter you will find an article concerning the Hero Box program, and the items that are needed to fill the boxes sent to our troops overseas. We will be collecting these items at the September meeting.

In October we will have at least 2 items on our agenda. One of course is the monthly meeting on Oct 9th. The plan is to again have representatives from GEHA, and AETNA, in attendance. Health Care open season is always a top item for our members so dedicating consecutive months to the topic seems appropriate.

In addition to our meeting, we

**President's Message:
Continued**

have again been invited to set up a NARFE information table at the Blue Cross Day-long event held over at Market Common. More info, as well as the date of the event is expected shortly. Last year we collected a number of cards from potential new members at the event, and had some new members join us.

In November, we will start the month off on 11/1/25 by participating in the annual Myrtle Beach area "Walk to end Alzheimer's" Hopefully we will again have a good turnout of chapter members.

In November we will again have Ann Marie Usher from Blue Cross as our speaker on Nov 13th. The vast majority of our chapter members carry this coverage so having Ann Marie as our sole presenter makes the most sense.

In December we will again close the year with our Holiday Meeting at the Sons of Italy location. Hopefully, Kathryn Hensley will be able to continue the recent trend of Federation Presidents attending this event.

**President's Message:
Continued**

While I do not have a firm date as yet, we are looking at doing an Alzheimer's fund-raising event at Wahlburger's located at Broadway at the Beach. Potentially we are looking at sometime in late September, or early October, following the end of tourist season to hold our event. The beauty of this item is that we are not just limited to NARFE Chapter members. Just tell your friends and family, golf buddies, Hand, and Foot group etc. to visit the restaurant that day and tell the wait staff they are there for the Alzheimer's fundraising event. Ten percent (10%) of sales will be refunded to us. If total sales exceed \$1,000.00, then 20% will be refunded.

OK, I know this has been a lot to digest, and I'm also pretty sure that I'm forgetting something, but thankfully we will have another newsletter issued prior to our September meeting.

Secretary
Cathy Linta-Leader

VACANT POSITIONS

We have several vacant positions including the Service Officer, Alzheimer's Chair, Audit Committee, NARFE-PAC Chair, and 50/50 Committee. A brief summary of the responsibilities of each follows. Contact an officer if you are interested and/or need additional information.

Service Officer -- Provides members information, answers questions and offers guidance in navigating issues relating to federal pay and benefits such as the procedures governing delivery of annuity checks, life insurance and health benefits, survivor benefits, change-of-beneficiary procedures, death benefits, state and federal income taxes, and Social Security requirements. (Service Officer Guide, FH-10, is available at from Headquarters.)

Alzheimer's Chair – On a monthly basis, receive contributions from Chapter members and forward any monies to the Federation Coordinator; write an article for the Chapter newsletter. Oversee the Alzheimer's bank account. During meetings, provide monthly financial report and give a brief report on any new Alzheimer's news releases. Schedule an Alzheimer's speaker/program for the November chapter meeting. Participate and plan fundraising events including the annual Walk to End Alzheimer's.

Audit – Perform fiscal-year audits of Chapter Treasurer's and Alzheimer's Chair records and funds. Furnish report to President and Executive Committee and inform members of findings. If an audit discloses any discrepancy, the Executive Committee determines the cause and corrections. Forward said report to the Federation and Regional Vice President. At least two members are needed.

NARFE-PAC - Promote our Association's political action committee by educating members on its importance, soliciting member contributions, and assisting Federation NARFE-PAC Coordinators in providing state recommendations for contributing NARFE-PAC funds to candidates in our district.

**MEDICARE REIMBURSEMENT-BLUE
CROSS/BLUE SHIELD BASIC**

**For those of you insured by
Blue Cross/Blue Shield
Basic health insurance,
remember to apply for
your \$800 Medicare
reimbursement. For more
information, visit
www.fepblue.org/mra**

SEPTEMBER GUEST SPEAKERS, BLUE STAR MOTHERS – HERO BOX WISH LIST

Representatives from Blue Star Mothers of Coastal Carolina are our Thursday, September 11, 2025, speakers. Blue Star Mothers are parents having children serving or who have served in the U.S. Military. One of their missions is sending Hero Boxes to deployed troops at least five times a year. Let's help fill boxes by collecting items and bringing them to the September meeting. Items include travel or small sized shampoo and conditioner, lotion, body wash, soap, deodorant, dental floss, lip balm, and hand sanitizer. They also welcome single packs of granola bars, trail mix, peanut butter crackers, Slim Jims, cookies, pretzels, and peanuts. And service personnel also enjoy puzzle books, jump ropes, small balls, and yoyos. If you're not in the mood to shop, I'm sure they would gladly accept cash/check donations.

**Legislative Officer
Morris Zupan**

1. H.R. 491/S.624: Equal Cola Act: Provides cost-of-living adjustments based on the relevant change in consumer prices to the federal annuities. Co-sponsors: House 51, Senate 11. Reference: August 2025 NARFE magazine

2. H.R.493/S.134: Saving the Civil Service Act of 2025: Prohibits the establishment of Schedule F of the excepted service to ensure merit-based hiring and firing of civil servants. Co-sponsors: House 32, Senate 13. Both acts detailed were introduced in the House by Representative Gerry Connolly of Virginia. Gerry Connolly died on May 21, 2025. NARFE President Shackelford stated that Connolly was well known as a fierce advocate for federal workers (see the full memoriam for Representative Connolly in the August issue of NARFE magazine, page 4).

3. NARFE news clip (7/22/25): Per the Detroit Free Press reporter, Susan Tompor: There is no provision in the new tax law that makes Social Security benefits tax-free. A long list of rules relating to one's age and income could mean some retirees won't qualify for the new "senior bonus" deduction. President Trump sent a mass email on July 12, 2025, stating, "I just signed into law something I am very proud of – no taxes on Social Security." Tax preparers say Social Security benefits remain taxable, though the law included a new tax deduction for those 65 and older.

4. NARFE news-clip (7/30/25): Per July 24 article by Maureen Leddy of Checkpoint News, the new tax law provides a new deduction of up to \$6,000 annually for certain taxpayers age 65 and older. If both spouses qualify, a deduction of \$12,000 may be claimed. The deduction phases out for higher-income taxpayers. This deduction is slated to phase out at the end of 2028. The Committee for a Responsible Federal Government warned that the tax law known to some as "One Big Beautiful Bill" would accelerate Social Security insolvency by reducing the revenue collected for the income tax on Social Security benefits, which is deposited into the Social Security and Medicare trust funds.

The future insolvency of Social Security, estimated to be in 2034, was discussed on the CBS Sunday Morning program of August 3, 2025. Options to strengthen the Social Security trust funds – such as delaying the retirement age and increasing payroll taxes for higher income earners were discussed.

**Sunshine
Lynn Vos**

**Birthdays for the Months
of June, July, and August**

**June - Tina Calo, Hope Chamblain,
Cynthia Orr,
Jane Queen, Robert Roddy, Ken Trinkley,
and Donna Zupan**

**July – Heather Berryman, Janine Bemis,
Connie Clem,
Marybeth Hawn, Juanita Holder, Becky Hyman,
Cathy Linta-Leader, Don Pagani,
Morris Zupan, and Vernon Shepard**

**Aug - Betty Alexakos, Grace Contino,
June Devono,
Linda Groover, Johanna Roark,
Maryann West, and Gene Youtsey**

Newsletter Editor
Billie Nichols

**Total current Chapter Members as of
August 5, 2025=106**

**Total National Members
In Chapter area=140**

Total Chapter plus National Members=246

**The next regular Chapter 1015 General
Meeting is scheduled for Thursday, September
11, 2025, 11:30 am at Damon's.**

**Please mark your calendars for these upcoming events
for 2025:**

October 9, 2025-Damon's

Thursday-11:30 am

AETNA and GEHA FEHB-Representatives

November 13, 2025-Damon's

Thursday-11:30 am

Blue Cross FEHB-Representative-Ann Usher

December 11, 2025

**Thursday-11:30 am-Holiday Party at the Sons and
Daughter's Italy Lodge**

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