

MYTHS AND TRUTHS ABOUT  
THE NATIONAL ACTIVE & RETIRED  
FEDERAL EMPLOYEES ASSOCIATION  
(NARFE) INCLUDING:

- Serious Legislative Threat Reductions In Your Pay & Benefits.
- NARFE Membership Decline Threatens NARFE Effectiveness In Stopping Legislative Reductions.
- Six Actions You Need To Take To Help NARFE Stop Reductions In Your Pay And Benefits.

## MYTHS ABOUT NARFE

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## MYTHS AND TRUTHS ABOUT NARFE

Special note to all readers: The information below summarizes NARFE issues and concerns for federal active and retired employees, their spouses and survivors, irrespective of political persuasions. Lawmakers across the political spectrum, whether Democratic, Republican, Independent, or other, propose legislation and cast votes that have impact on the NARFE issues and concerns; thus, the information identifies those political sources and votes.

MYTH: NARFE is mainly concerned with retired federal employees and not active employees, spouses, or survivors.

TRUTH: NARFE has 54 federations and 1,442 chapters located in the United States, Panama, Puerto Rico and the Philippines. NARFE represents the interests of the entire federal family, some 4.9 million members: 2.5 million current workers, 1.8 million employee annuitants, 0.6 million survivor annuitants, and all spouses. NARFE advocates the interests of all in the entire federal family with the various federal agencies and congressional staff; congressional members, committees, and subcommittees; and, the President. The NARFE mission is to safeguard and enhance the earned rights and benefits of all in the federal family.

MYTH: Federal pay and benefits are essentially guaranteed, including payments and benefits passed on to spouses and survivors. Thus, there's no need to join NARFE.

TRUTH: As reported in the March 2010 NARFE magazine, pages 18-19: "Now, an unprecedented \$1.4 trillion budget deficit and \$14 trillion national debt threaten to undermine everything we've worked for." And, "...federal workers and retirees may soon see their benefits in the crosshairs of a targeted effort to get the government's 'fiscal house in order.'" Serious threat examples follow:

- During times of economic uncertainty, like now, lawmakers find that federal pay and benefits are increasingly popular targets. This is especially true during election years, like now, when the public is highly agitated about the ballooning federal deficit and high unemployment. The public's focus is directed to federal pay and benefits by slanted editorials and news articles convincing the public that reduced federal pay and benefits are warranted. The public, in turn, pass on the media-suggested reductions to their senators and representatives via Town Hall meetings, congressional internet sites, etc. Growing public pressure on members of Congress, even those who support federal employees but are up for re-election, can sway more and more members to vote for federal reductions, no matter how unfair.
- The National Commission on Fiscal Responsibility and Reform is scheduled to make recommendations to the Congress by December 21, 2010 on ways to reduce the deficit and control the long-term growth in the debt. The commission includes 6 Senators and 6 Representatives. An ominous sign is that 3 of the Senators are up for re-election in 2010 and the commission recommendations come after they are re-elected: Senator Tom Coburn (R-OK); Senator Mike Crapo (R-ID); and Senator Judd Gregg (R-NH). Also, 2 of the Commissioners have previously proposed their own federal legislative cuts: Senator Tom Coburn (R-OK) and

Representative Paul Ryan (R-1stWI). For more information on the commission see [www.fiscalcommission.gov](http://www.fiscalcommission.gov). NARFE urges members to use the NARFE Legislative Action Center at [www.capwiz.com/narfe](http://www.capwiz.com/narfe) to write their senators and representatives to remind them that the Civil Service Retirement and Disability Fund is fully funded and actuarially sound. NARFE is concerned that the commission will unfairly recommend huge cuts in cost-of-living adjustments (COLAs), active and retired workers' retirement funds, and health benefits. In fact, during the budget crises of the 1980s and early 1990s, federal retirees and survivors lost in excess of \$50 billion in deferred, reduced and canceled COLAs.

- Numerous and widespread editorials, other news articles and internet sites have made cuts in federal pay and benefits an election issue. For example, the CATO Institute and its website, [www.downsizinggovernment.org](http://www.downsizinggovernment.org), tell policymakers and Congress that federal wages and benefits need to be reduced. The article, "Overpaid Federal Workers," states that: "Federal wages should be frozen or cut, overly generous benefits should be overhauled, and the federal workforce downsized through program terminations and privatization." The article cites other supporting news articles in the USA Today and the Washington Post.
- Just recently, Senators Tom Coburn (R-OK) and John McCain (R-AZ) submitted an amendment to a supplemental spending bill that would freeze federal workers pay for 2011. The salary freeze, along with other cuts, would help pay for the wars in Iraq and Afghanistan, as well as disaster relief. NARFE urged senators to oppose the amendment and not unfairly single out federal workers for cuts; the amendment was defeated by a vote of 53-45. It should be noted, however, that 45 SENATORS DID VOTE TO FREEZE FEDERAL PAY (6 Democratic and 39 Republican Senators). NARFE also called on House Members to vote against any proposed federal pay freeze.
- In a related move to the above, House Minority Whip Eric Cantor (R-7thVA) proposed cutting federal pay for 2011 on his web site, [www.republicanwhip.house.gov/YouCut/](http://www.republicanwhip.house.gov/YouCut/); 87,000 of the general public voted to cut federal pay (out of 218,000 votes cast or about 40%). The House of Representatives voted 183-227 not to cut federal pay; note, however, that 183 HOUSE MEMBERS DID VOTE TO CUT FEDERAL PAY.
- Efforts to cut or freeze federal pay are ongoing: most recently by Senator John Thune (R-SD), who used provisions from Senator Coburn's (R-OK) amendment in proposing his own to freeze the salaries of all federal employees. The Senate voted 57-41 against on June 17, 2010.
- The Republican internet site [www.americaspeakingout.com](http://www.americaspeakingout.com) also allows the general public all across America to propose cost cutting ideas. Once again, public pleas for reductions in federal pay and benefits will encourage legislative action.
- House Minority Leader John Boehner (R-8thOH) and House Minority Whip Eric Cantor (R-7<sup>th</sup>VA), have made two proposals to cut retirement annuities by \$2.535 billion over 5 years. In the first, each retirement annuity would be based on the highest 5 years' salary versus 3 years. The Congressional Budget Office estimates each retiree would receive about \$6,530 less over five years. In the second, retirement would not be allowable until age 62, under any circumstance. Legislative actions to implement these proposals can be submitted at any time in the legislative process.

- In blocking legislation to improve federal benefits in July 2009, Senator Tom Coburn (R-OK) also said this: “If you think it [your federal pension] is guaranteed, you have another thought coming because the world economic system is going to determine whether we can honor that pension. That is what is coming. We are very close.”
- Some Members of Congress use town hall meetings and telephonic town hall meetings to solicit spending reduction proposals from the public. As the recent federal pay freeze proposal demonstrates, legislators can offer the public’s reduction proposals as amendments at any time in the legislative process, especially during times before primaries and general elections. NARFE urges its members to be cautious of proposals by Members of Congress at these meetings, especially if the Members of Congress agree with the cuts or they are not supportive of federal employees. NARFE members should contact their Representative and both Senators and ask to be informed when any Town Hall Meetings, in person or telephonic, are scheduled. NARFE continues to make its toll free number, 800-220-0044 available for reaching the Capitol switchboard. Ask for your Representative and Senators by name.

MYTH: NARFE is focused on Civil Service Retirement System (CSRS) employees and retirees rather than those in the Federal Employees Retirement System (FERS) or other systems.

TRUTH: NARFE focus is for all in the federal family. Following are examples of NARFE legislative accomplishments on behalf of all in the federal family:

- FERS Sick Leave: permits FERS workers initially to credit half, and in 2014 all, of their unused sick leave toward retirement.
- FERS Redeposit: allows returning FERS employees, who previously left federal service, to repay a deposit to the Retirement Trust Fund, with interest, in order to be able to combine their past and new federal service for future annuity service.
- National Security Personnel System: ends the Department of Defense’s pay-for-performance personnel system and restores employees to the federal General Schedule pay system.
- Locality Pay Equity: provides locality pay that is creditable toward retirement for federal employees in Hawaii, Alaska and the U.S. Territories.
- Proposals were dropped that would have required federal workers to join health exchanges and that would have opened the Federal Employee Health Benefits Plan (FEHBP) to nonfederal civilians without separate risk pools.
- 137 members of Congress voted to reduce federal retirement and health benefits by \$10 billion over 10 years and Social Security, Medicare and Medicaid by \$1.3 trillion over 10 years; NARFE helped fight back this proposal.
- Thrift Savings Plan: provides surviving spouses the same rights over their inherited accounts as any other TSP participant; adds a Roth option; and, provides automatic enrollment and matching contributions for newly-hired federal employees

MYTH: NARFE has been around a long time. Whether I join or not, or drop out or not, will not make any difference.

TRUTH: NARFE effectiveness in fighting back reductions in your pay and benefits is at risk. NARFE needs those who are not members to join and those who are members not to drop out. Membership numbers have dropped an average of 10,000 per year over the past five years and revenue has decreased accordingly. Overall, NARFE members have declined from 491,067 in 1984 to 306,299 as of April 9, 2010, a 37.6% loss. This has caused a steady decrease in member dues that is critically needed to maintain operations. In fact, NARFE has experienced significant operating losses over the past three years. One of the primary reasons for this result is an annual 8-percent decrease in members since 2006, which translates into over \$635,000 annual decrease in dues revenue. And, decreases in members cause increases in dues. As the National Treasurer recently reported: "Overall, NARFE's financial results for the last three years indicate that it is time for NARFE to increase its national dues, coupled with more stringent cost-cutting steps." Even worse, if the trend continues, NARFE will lose political clout in fighting back proposed legislative reductions in federal pay and benefits. Every single person's membership and dues is critical to NARFE remaining viable and to maintaining a strong political voice before the Congress and the President. No longer can anyone sit back and do nothing: NARFE needs additional members and financial support via dues and contributions to NARFE-PAC. Failure to join and not contribute will result in significant reductions in your federal pay and benefits. NARFE also needs all members to write their senators and representatives about legislative issues raised by NARFE. Special note to readers: ironically, if more members would join and less dropped out, there would be no need for dues increases; dues could actually decrease!

MYTH: The ones who have the time will cover for me and carry the day. I'm too busy and don't have time to attend NARFE chapter meetings. Thus, why pay dues if I am unable to attend?

TRUTH: Your membership and dues are critically needed and NARFE chapter meetings are never mandatory. Members are always welcome to attend meetings to hear about issues of mutual concern, to hear from invited speakers and to socialize with other members, but it is strictly voluntary. NARFE is a dues-driven organization; thus, when memberships decrease, revenue decreases. If the current decline in memberships continues, the number of members will drop (since 1991) 42.6% by 2015. This is an unsustainable loss. That means that there is a very real risk of NARFE not having the revenue necessary to sustain the strong political voice necessary to hold back legislative reductions in your federal pay, retirement, health and other benefits. No longer can you or anyone depend on others to carry the day. NARFE's future success in stopping federal reductions depends upon every single person's actions. The most critical need is memberships and dues to help NARFE fight back unfair legislative reductions in federal pay and benefits, for members to write their senators and representatives via the NARFE Legislative Action Center, and for members to make contributions to NARFE-PAC.

MYTH: I'll let others pay for NARFE dues and contributions to NARFE-PAC, I don't need to.

TRUTH: Preventing reductions in your benefits do not happen by accident. NARFE-PAC supports Members of Congress and legislation that protects the hard-earned benefits of federal employees, their spouses and survivors, and opposes Members and legislative proposals to reduce federal pay and

benefits. NARFE-PAC, NARFE staff, NARFE activists and supporting congressional members combine to prevent reductions. For instance, in 2007, 2008 and 2009, budget substitutes proposing billions of dollars in spending reductions, including provisions aimed at federal retirement and health benefits were defeated in House floor votes. But the fight to hold on to what you have earned is becoming increasingly difficult, given the economic and political pressures. Every member's dues and dollar contribution makes a difference in helping NARFE maintain a powerful political force on your behalf. NARFE dues cost about 11 cents a day, less than a \$1 per week or about \$3.50 a month. Compare that to losing thousands of dollars in your pay and benefits. In the past two years alone, NARFE has helped turn back billions of dollars in proposed federal cuts. Each federal employee and retiree, and their spouses and survivors, would have lost thousands of dollars in pay and benefits had these proposals passed. You cannot afford not to join and pay dues. Moreover, your dues are actually paid for several times over by NARFE efforts to get legislation passed to enhance your pay and benefits. For example, retirees not eligible for Social Security got a \$250 tax credit for 2009. But falling memberships and dues support is causing a real risk of NARFE losing the political clout necessary to keep turning back proposed cuts and enhancing benefits. NARFE's future success is directly dependent on its members and their financial support via dues and contributions to NARFE-PAC. It makes no sense to sit by and do nothing in the face of extraordinary congressional pressures to cut federal pay and benefits. To say nothing and to do nothing will certainly guarantee reductions in federal pay, retirement, health and other benefits. Join or renew your membership at [www.narfe.org](http://www.narfe.org) or by calling 800-627-3394. NARFE members can donate directly to NARFE-PAC through coupons in NARFE magazine.

MYTH: I am not renewing my membership in NARFE and dropping out because: NARFE did not do this or that; did too much or too little on health care reform and other legislation; etc.; etc.

TRUTH: NARFE does not claim to be perfect; it works on behalf of all its members but with limited, finite resources. NARFE is dwarfed by other interests groups' influence. NARFE argues its case before the voting members of the Congress and the President but they have the final say. NARFE is the only special interest advocate you have on Capitol Hill, with the Administration, and in your state capital. Because federal pay and benefits can be changed at the whim of Congress, we all need a strong voice to represent us. Not renewing your membership and dropping out only serves to reduce the number of people NARFE represents and thus weakens the only political voice you have with the Congress and the Administration. And, you cannot assume any longer that remaining NARFE members can protect your pay and benefits for you. NARFE membership and financial resources are declining to such levels that its future success in stopping cuts in federal pay and benefits will be significantly more difficult at best. NARFE needs everyone's membership and dues to ensure it can maintain its strong political voice.

MYTH: I'll let other NARFE members respond to Congress; my one response will not make a difference one way or the other anyway.

TRUTH: NARFE needs everyone's help in fighting back reductions in pay and benefits. But only about 53,000 of NARFE's 306,000 members have provided their e-mail address to receive "Hotline legislative alerts." And only about half of those (28,255) used the NARFE Legislative Action Center in 2009 to respond to their senators and representatives. But every member's response is critical; NARFE needs all members to sign up to receive the legislative alerts issued by NARFE, and most importantly, to use the

NARFE Legislative Action Center to write their senators and representatives. The most recent critical example of the need for everyone to respond is the newly formed presidential commission. The commission will report recommendations for cuts to reduce the budget deficits and national debt. Of grave concern to NARFE is that congressional leaders have agreed to put the commission's recommendations on a "fast track" procedure that could make it impossible to remove cuts in federal pay, health and retirement benefits. The commission's report is due December 21, 2010 (which allows for very unpopular recommended reductions because, by November 2010, the voters will have already cast their votes for their chosen Members of Congress). NARFE is urging everyone to write their senators and representatives via the NARFE Legislative Action Center (and now before it is too late to act) to remind them not to make unfair cuts in federal pay and benefits.

MYTH: It takes too much time and effort to identify my senators and representatives, compose an appropriate letter, and send to my senators and representatives about any issue of concern. Members of Congress don't listen anyway.

TRUTH: If you provide your e-mail address at the NARFE website, [www.narfe.org](http://www.narfe.org), NARFE will send you "Hotline legislative alerts." A link in those alerts takes you to the NARFE Legislative Action Center and identifies your senators and representatives, provides suggested letter or e-mail language, and sends a letter or e-mail to your senators and representative. The whole process takes only a few minutes and computer clicks. And, your response is critical: as one Senator said, "...it is critical that Congress knows what is on your mind." A Representative also noted "I appreciate the benefit of knowing your views..." and "...I will keep your views in mind...." Sign up today: go to [www.narfe.org](http://www.narfe.org), click on Membership, then click on "Join GEMS" (Global Electronic Messaging System), and provide your e-mail address. Then, when you receive "Hotline legislative alerts," use the links to send prepared messages to your congressional members. Your continued pay and benefits depend on you taking action.

MYTH: NARFE isn't doing enough on the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). [In essence, WEP greatly reduces your Social Security benefits if you also receive a federal pension. GPO does not allow receipt of spousal Social Security benefits if you, as survivor, also receive a federal pension.]

TRUTH: As noted in the March 2010 NARFE magazine, page 16, WEP and GPO are one of the Association's top legislative priorities. WEP and GPO were introduced by the Reagan Administration in the 1980s in an early attempt to shore up Social Security. Legislative bills S.484 [sponsored by Dianne Feinstein (D-CA)] and H.R.235 [sponsored by Representative Howard L. Berman (D-28thCA)] would eliminate WEP and GPO. Legislative bills H.R.1221 [sponsored by Representative Kevin Brady (R-8thTX)] and S.490 [sponsored by Senator Kay Bailey Hutchinson (R-TX)] would reform WEP. Since early 2009, the bills have been stalled in the House Committee on Ways and Means and the Senate Committee on Finance. Key lawmakers do not want to act on the bills unless they are considered as part of a comprehensive overhaul of Social Security. And, there is concern about the cost resulting from repealing the offsets, estimated at \$90 billion over 10 years. Despite this, NARFE continues to press lawmakers to pass repeal legislation. And, NARFE members should also use the Legislative Action Center to send prepared messages to their senators and representatives to let them know the issue is still important.

MYTH: I got no COLA and my Medicare Part B premiums jumped from \$96.40 to \$110.50 a month but Social Security folks don't pay the increase; NARFE should've done something to prevent it.

TRUTH: NARFE worked with Representative Dina Titus (D-3rdNV) who introduced H.R. 3631, the Medicare Premium Fairness Act, which would have protected all Medicare beneficiaries, including public-sector retirees, from the 2010 Part B premium increase. The House overwhelmingly passed the bill by a vote of 406-18 on September 24, 2009. NARFE sent out an e-mail alert to all NARFE members who provided their e-mail address asking them to urge their senators to bring to the Senate floor and pass H.R. 3631. Senator Max Baucus (D-MT), Chairman of the Senate Finance Committee, asked the Senate to approve H.R. 3631 by "unanimous consent." But Senator Tom Coburn (R-OK) objected, effectively killing the legislation for 2010. NARFE will continue to press lawmakers on Medicare premium equity. NARFE members are urged to talk to, and to write to, both incumbents and candidates asking for their support on this issue. NARFE members should also know this: this is a vivid example of why it is critical for all members to provide their e-mail address to NARFE to get legislative alerts, and to use the NARFE Legislative Action Center to write their senators and representatives. Only a small percentage of NARFE members receive and respond to NARFE legislative alerts. If you don't receive NARFE's legislative alerts and don't respond to them, you definitely risk losing money out of your pocket! Despite what's happened to date, NARFE members should use the Legislative Action center to send prepared messages to their senators and representatives to let them know the issue is still important.

MYTH: Premium conversion seems to be another forgotten issue by NARFE.

TRUTH: Premium conversion means paying for health insurance with pre-tax salary. It's referred to as premium conversion because health premium costs are converted to tax savings since income that is taxed is reduced. The Office of Personnel Management estimates premium conversion saves active federal workers an average of \$820 per year in taxes. Because the tax code is unclear, no retirees, public or private, have premium conversion benefits.

NARFE has supported premium conversion legislation in the 107<sup>th</sup>, 108<sup>th</sup>, 109<sup>th</sup> and 110<sup>th</sup> Congresses introduced by Representatives Tom Davis (R-VA) and Senator John Warner (R-VA). Even though the legislation was approved by the House Government Reform Committee on September 20, 2007, the House Ways and Means Committee did not approve it. Even though 344 Representatives and 61 Senators cosponsored this legislation in the 110<sup>th</sup> Congress, it was not brought to the floor of either the House or the Senate for a vote.

For the 111<sup>th</sup> Congress (2009-2010), NARFE supports H.R. 1203 introduced by Representative Chris Van Hollen, Jr. (D-8thMD) and S.491 introduced by Senator James Webb (D-VA) that would allow federal civilian annuitants and military retirees to pay their share of health insurance premiums with pre-tax dollars. Since early to mid 2009, these bills have been stalled in the Senate Committee on Finance and several House Committees and Subcommittees. NARFE continues to press lawmakers to pass these bills even though the current political and economic climate makes progress difficult at best. Also, NARFE members should use the NARFE Legislative Action Center to send prepared messages to their senators and representatives to let them know the issue continues to be important.

MYTH: My federal retirement is exempt from state income taxes.

TRUTH: Each state has different laws. The April 2010 issue of NARFE magazine, pages 18-20 provides state tax treatment of federal annuities and is also available at [www.narfe.org](http://www.narfe.org). For N.C., the State Supreme Court decided in the Bailey/Emory/Patton case (hereafter referred to as the Bailey Settlement) that persons with five years of service, as of August 12, 1989, were exempt from paying state taxes on their annuities. The law was emphasizing the need for persons to have at least five years of service in order for their annuities to be exempt from state taxes. Unfortunately, however, by including the specific date of August 12, 1989, the law also means that every person who started their career after August 12, 1984 is limited to a \$4,000 exemption and does have to pay state taxes on their remaining annual annuity amount. The 4<sup>th</sup> Branch, a watchdog group of 52 organizations representing retired federal, state, local, and military personnel, including NARFE as a principal member, was instrumental in the Bailey Settlement.

The 4<sup>th</sup> Branch continues efforts to lobby N.C. legislators to extend the Bailey Settlement to government and military employees who started their career after August 12, 1984. Involved NARFE members are Paul Sams, N.C. Federation of Chapters President; Tom Hobgood, Past President; and, Paul Carew, NARFE Region X Vice President (and candidate for NARFE Vice President). Prior legislative bills, HB-345 and SB-233, stalled in committee. NARFE members are urged to call Governor Beverly Perdue's office at 919-733-4240 and ask that she support these bills (or similar future legislation) and include them in her budgets. The bills, "Equal Tax Treatment of Government Retiree Benefits," would extend the Bailey Settlement to all federal, state, local and military retirees. Extending the Bailey Settlement is justified because for every \$1.00 N.C. gives in tax benefits, retirees give \$2.50 back in taxes, job generation, volunteer and other services. This is fully supported by the economic study, "Investing in North Carolina's Future: The Positive Impact of Extending the Bailey Settlement to All Government Employees." See the full study at [www.ncnarfe.info](http://www.ncnarfe.info), click on "The Public Library," then click on "2009 EconStudyFINAL2.pdf." Retirees benefiting from Bailey should also know this: for every \$1,000 in retirement benefits you get per month, you get an additional \$70 a month, or \$840 per year in tax relief. Contributions to help carry on the work to extend Bailey are always welcome. For further information, e-mail Paul Sams at [paulsams@mindspring.com](mailto:paulsams@mindspring.com).

MYTH: NARFE should reach out more to other organizations with similar interests.

TRUTH: NARFE has coalitions and partnerships with many groups that magnify NARFE's influence beyond its own membership numbers. Two coalitions that NARFE took the lead in founding are FAIR, the Fund to Assure an Independent Retirement, and CARE, the Coalition to Assure Retirement Equity. These NARFE-led groups of like-minded organizations work cooperatively to ensure federal retirement is secure. NARFE partners are groups like the Federal Employee Education & Assistance Fund, which administers the NARFE scholarship and disaster programs; the Alzheimer's Association; Federally Employed Women; the Federal Managers Association; the National Association of Postmasters of the United States; the National League of Postmasters; the National Rural Letter Carriers Association; and many others, including union groups representing federal employees.

MYTH: I am totally frustrated with the economic and political conditions. There is nothing that I can do about it.

TRUTH: There are six specific actions that you can take to help NARFE fight back unfair proposed reductions in federal pay, health, retirement and other benefits before they become law. NARFE is set up, running and has the mechanisms in place for you to take actions. All you have to do is support NARFE via dues and NARFE-PAC contributions and use its legislative response system. It simply makes no sense to throw your hands up and do nothing when your federal pay and benefits are at a very real risk of being reduced and you can help NARFE stop the reductions.

Six Actions You Need To Take To Help Prevent Reductions In Your Pay And Benefits:

Current members and eligible members need to take actions now, not when negative legislation is passed and it's too late to act. Every single person's actions are critical to ensure future success in preventing reductions in pay and benefits:

1. If you are a NARFE member:
  - sign up your spouse as a member: call 800-627-3394 or go to NARFE's internet website, [www.narfe.org](http://www.narfe.org),
  - recruit others to join, and
  - make it your goal to continually recruit others.
2. If you are not a member:
  - call 800-627-3394 and join with a credit card, or
  - join online at [www.NARFE.org](http://www.NARFE.org),
  - and sign up your spouse.
3. For both members and not-yet members, provide this information to those you know who are not members, including active and retired federal employees, their spouses and survivors. Ask them to join NARFE.
4. Go to [www.NARFE.org](http://www.NARFE.org), go to home page, click on Membership, then click on "Join GEMS" to provide your e-mail address so that you receive "Hotline legislative alerts" (GEMS = Global Electronic Messaging System). If you do not have or use a computer, call 1-877-217-8234 to hear the alerts; respond to your senators and representative on legislative issues raised by NARFE.
5. Use the NARFE Legislative Action Center at [www.capwiz.com/narfe](http://www.capwiz.com/narfe) to respond to your senators and representatives. Once you start receiving "Hotline legislative alerts" you can also use the links to get to the responses. NARFE prepares a suggested response, identifies your senators and representative, and will either send a letter or an e-mail to them under your name. All you have to do is take a few minutes to push a few computer buttons. If you do not have or use a computer, call 1-877-217-8234 to hear the alerts; respond to your senators and representative on legislative issues raised by NARFE.
6. Make a direct contribution to NARFE-PAC via coupons in NARFE magazine to help elect senators and representatives who (1) support the concerns of federal employees and retirees and (2) oppose reductions in federal retirement, health and other benefits.