

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES  
SAN FRANCISCO  
**CHAPTER 65**  
**SENTINEL**

HERMAN BRACEY, EDITOR

Meets 3<sup>rd</sup> Wednesday each month, Odd Fellows Hall, 26 – 7<sup>th</sup> Street, near Market, SF

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**SEPTEMBER 2007 NEWSLETTER**

**THERE WILL BE NO REGULAR MEETING THIS MONTH**

**JOIN US ON A BAY CRUISE TO JACK LONDON SQUARE ON SEPTEMBER 19TH  
FERRY LEAVES FERRY BLDG (GATE E) AT 10:30 AM**

**(See details below)  
CALENDAR OF EVENTS**

OCT 17 REGULAR MEETING, PROGRAM TBA

**PRESIDENT: JANE RAMOS. 875 SANCHEZ ST., SF. CA. 94114: 826-3337 chilberg@ix.netcom.com**

**GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN SEPTERMBER....** As you probably know, **August was "Lobby Month"**. Since Congress was in recess, we were asked to take the time to contact our representatives about NARFE issues -- either by visiting their local offices and talking with them directly, or by mail or telephone or email. If you did so, please let us know, as NARFE headquarters wants to gauge our effectiveness. Your Chapter 65 newsletter Editor, Herman Bracey accompanied **H Ray Harrington, California Federation President, and Forney Lundy, Regional VIII National Field Vice President and his wife, Kay, to the offices of Senator Feinstein and Senator Boxer. Herman also visited Speaker Pelosi's office and provided staff there with materials on NARFE's legislative priorities.**

At our August meeting in the Odd Fellows Hall, we had a very interesting talk and slide show by **Dan Hodapp, Senior Waterfront Planner for the Port of San Francisco**. We learned something of the scope of the Port's authority, and of its plans for the future. We have a truly beautiful waterfront - which so far has been developed very successfully and esthetically. Mr. Hodapp asked us to consider supporting a bond issue that will be placed on the February Ballot to allow the Port's work to continue.

**SEPTEMBER "Bay Cruise" and lunch at Jack London Square in Oakland -- We'll meet at the Ferry Building (foot of Market Street) at Gate E, in time to board the ferry which leaves at 10:30 am.** You can buy your ticket either on the ferry or at the **"Bay Crossings"** store just inside the Ferry Building. The store is to your right as you enter the Ferry Building from the center entrance. Please allow enough time to stand in a probably short line at "Bay Crossings".

**The fare is \$11 round trip, or if you're a senior (65+), the ticket is \$6.50 round trip.** We'll eat at **Tony Roma's** - a casual restaurant at Jack London Square -- it has a varied menu for reasonable prices. Order what you want, and pay the tab!

AND, if you're interested, we'll be visiting the **"POTOMAC" - FDR's presidential yacht** which is berthed a few steps from Tony Roma's restaurant. The tours of the boat are staffed by volunteers, and there is a \$5 charge. If you just want to see the visitor center for the yacht, you can do that. In addition, there are lots of things to see at Jack London Square - including the little saloon that Jack London liked to "visit."

**The return trip to San Francisco can be at 2:30 pm or at 4:30 pm. It's just a 30 minute cruise to the city -- and a beautiful one at that. We hope to see you on the 19th!!**

**LEGISLATION: BEATRICE BERTWELL. 650 754-9962**

In her statement before the House Subcommittee on the Federal Workforce and the Postal Service on August 2nd, NARFE President, Margaret Baptiste expressed NARFE's concern of over 12 years that offering the combination of Health Savings Accounts and High Deductible Health Plans could undermine the Federal health care system. The controversial option has more potential for separating healthy from sick enrollees than any other form of health insurance. Less healthy enrollees avoid HSA's and consumer-driven plans because they could pay thousands of dollars in out-of-pocket costs. As a result, higher volume health care users are more likely to stay in traditional comprehensive plans. This phenomenon, called "adverse selection," forces traditional insurance plan carriers to raise premiums, cut benefits, or both.

NARFE concerns about HSA's were confirmed by a January 2006 GAO report which found that HSA's tended to attract younger and wealthier FEHBP enrollees. In addition, the nonpartisan Employee Benefit Research Institute (EBRI) reported in December 2005 that individuals with HSA's are "significantly more likely to spend a larger share of their income on out-of-pocket health care expenses than those in comprehensive plans," and that they were also "significantly more likely to avoid, skip, or delay health care because of costs than those with more comprehensive health insurance." NARFE opposes further expansion of HSA's because they could increase premiums for comprehensive plans since relatively healthy enrollees with higher incomes could be siphoned off into HSA's.

**DO NOT DELAY**  
**TIME SENSITIVE MATERIAL**

SEPTEMBER 2007

**Remember....RECRUITING is everyone's job!!**

**NATIONAL WEB SITE: (<http://www.narfe.org>); CSFC WEB SITE: (<http://www.csfcnarfe.org>) CHAPTER 65 WEB SITE: (<http://www.narfe65.org>). NARFE DUES: Currently National Dues are \$29.00 and Chapter 65 Dues are \$8.00 annually. Mail check for the full \$37.00, along with your DUES RENEWAL NOTICE, to NARFE, Membership Services, 606 Washington St, Alexandria, Va. 22314-1914.**

**SERVICE OFFICER: DAVID GARCIA 510 235-7750**

**Important numbers: OPM 1-888-767-6738 (Administrative Problems); NARFE 1-800-456-8410 (Membership Problems); SOCIAL SECURITY 1-800-772-1213 (Life Cycle Problems ); LTC 1-800 582-3337 (For Applications and Information Kits); OPM Toll Number 1-724-794-5216....** In May, I had the privilege of serving as one of Chapter 65's delegates to the California first Biennial Federation Convention held in Costa Mesa. I still feel like a newcomer to NARFE and this was my opportunity to serve the chapter and see how the process works. Our conventions allow chapters to elect their Federation Officers, change the Federation Bylaws, recommend changes to the National Bylaws/policies/procedures, and establish and modify policies and procedures of the Federation. They also offer the opportunity for members to hear directly from and meet with the leaders of the National Association, and to network with other members from throughout the entire state.

On my first night in Costa Mesa, I happened to be walking through the lobby at the Convention site when I ran into Ann and Cliff McCraw, the friendliest couple. They were standing there waiting for someone so we started talking. I soon found out that they were part of the host committee and are very active NARFE members. We had a very nice chat. They were so welcoming to me as a delegate from San Francisco. I really appreciated that early experience of making contact with NARFE members joining together for a common cause important to all of us.

Over the 2-1/2 day period I attended our district Caucus (chaired by Judy Lynn, Vice-President District V) and many meetings and heard so many wonderful speakers with a broad range of information. Speakers included James Molinari, State Director for Senator Dianne Feinstein; Judy Park, NARFE National Legislation Director and keynote speaker National President Margaret Baptiste and, of course, our own Forney Lundy, National Field Vice President Region VIII. The Convention was held at the Costa Mesa Hilton Hotel, which is in Orange County between Newport Beach and Anaheim. I attended an orientation class which helped me to understand the terminology and purpose of the convention process. Then we began to work. On the Convention floor, one of our first actions as delegates was to vote to accept a resolution that changes our procedure for submitting of resolutions so they are in accordance with established National Bylaws. Yes, these kinds of housekeeping chores were part of our job. Many proposed Bylaw Amendments were rejected. For instance, the Convention defeated the proposed adoption of a new member category; that of "Spousal member" to the membership (to pay dues at the rate of one/half of the total annual dues rate of regular members). However, adopted (as amended) by the Convention was the elimination of Honorary Life Membership (waived dues for members who attain the age of 85 and who have been members for at least 20 years), for members in the future. Of course, all current Honorary members would not be affected by this change.

On Sunday, the last day of the Convention, a "Recognition Luncheon" was held to honor all Federation Past Presidents. The food as well as the music was wonderful and the company was most enjoyable. That evening, I attended the Federation Banquet. Master of Ceremonies was Lea Zajac, CSFC Past President. The celebration included installation of Officers for 2007 - 2009 by Forney Lundy, followed by music and dancing, long into the night, by the Hi-Fi Quintet. This was a most rewarding experience and has served to rededicate my efforts to continue in the camaraderie in the NARFE experience while encouraging others to participate and become leaders.

**TREASURER'S REPORT: JESSE RAMOS 826-3337**

<b>Balance forward</b>	<b>\$4,775.39</b>
Income	\$1,890.14
Expenses	<u>\$2,447.61</u>
<b>Balance at 7/31/07</b>	<b>\$4,217.92</b>

**SUNSHINE: MARY TAYLOR, 661-1476**

Our prayers and condolences go out to the families of *Evodia P Meza, Harry Singer, Earl L Strack, and Mae K Wong.*

**MEMBERSHIP: HERMAN BRACEY, 651 COLE ST APT 2, SF, CA. 94117; 668-2337**

A WARM WELCOME TO OUR NEWEST MEMBERS: *Norma Holt, Henry Schuyler Horn, Ida Hurst, Donald Kelley.*