

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

HERMAN BRACEY, EDITOR

Meets 3rd Wednesday each month, Historic Odd Fellows Hall, 26 – 7th Street , near Market, SF

PRESIDENT

Jane Ramos
826-3337

Sen Barbara Boxer

Senate Office Bldg
Wash DC 20510
Phone 1 202 224 3553
1700 Montgomery St
SF Ca 94111
Phone 415 403- 0100

Sen Dianne Feinstein

Senate Office Bldg
Wash DC 20510
Phone 1 202 224 3841
1 Post St Ste 2450
SF Ca 94104
Phone 415 393-0707

Cong Nancy Pelosi

House Office Bldg
Wash DC 20515
Phone 1 202 225 4965
450 Golden Gate Ave
SF Ca 94102
Phone 415 556-4862

Cong Jackie Speier

House Office Bldg
Wash DC 20515
Phone 1 202-225-3531
400 S El Camino Real
San Mateo, Ca 94402
Phone 650-342-0300

NARFE Hot Line

Ph 1 866-220-0044
White House
Ph 1 202 234 1111
Congress Switchboard
Ph 1 800 839-5276

1st VICE PRES

Fran Chan
771-7892

2nd VICE PRES

Beatrice Bertwell
650 754-9962

SECRETARY

Martha Raup
334-6380

TREASURER

Jess Ramos
826-3337

EDITOR

Herman Bracey
668-2337

EXEC BOARD

David Garcia
Bernard Goldberg
DorisMarie Hagopian

SERV OFFICER

David Garcia
510 235-7750

MEMBERSHIP

Herman Bracey
668-2337

LEGISLATION

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650 754--9962

STATE LEGISLATION

Charles Minster
387-9545

PUB. RELATIONS

Jane Ramos
826-3337

AUDIT & BUDGET

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334-6380

PROGRAM

Betty Clark
239-8702

SUNSHINE

Edith Higa
566-7358

ALZHEIMER'S

Jess Ramos
826-3337

TELEPHONE

DorisMarie Hagopian
776-5199

BINGO TRES

Joseph Smith
650 755 -8261

WEBMASTERS

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Martha Raup
334-6380

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NOVEMBER 2008 NEWSLETTER

**OUR NEXT MEETING IS ON NOVEMBER 19, 2008 AT THE ODD FELLOWS HALL, 26 7TH ST,
EXECUTIVE BOARD MEETING 10:30 AM; MEMBERSHIP MEETING 1:00 PM 6th FLOOR
SOCIAL HOUR, DOUGHNUTS AND COFFEE, BINGO 11:30 AM**

CALENDAR OF EVENTS

NOV 19 REGULAR MEETING/ELECTIONS OF NEW OFFICERS AND CONVENTION REPORTS
DEC 17 HOLIDAY LUNCHEON AT SINBAD'S AND INSTALLATION OF NEW OFFICERS
MAY 1-3-2009 2nd CSFC BIENNIAL NARFE CONVENTION IN CONCORD, CALIFORNIA

PRESIDENT: JANE RAMOS, 875 SANCHEZ ST., SF, CA. 94114; 826-3337 jecramos@sbcglobal.net

GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN NOVEMBER. The October Candidates Forum was a success -- and was reasonably well attended, with a few members from other chapters: Alan Thomas, President of the Marin, Chapter 400, and Spence Southerland also from Chapter 400, as well as Judy Lynn, our District V VP., a member of Chapter 1317. We heard from two challengers for Speaker Nancy Pelosi's 8th Congressional District seat. Cindy Sheehan "Independent" candidate, and Dana Walsh, Republican candidate, both gave very interesting talks. The Libertarian candidate, Philip Berg, was a no-show, and we had a cancellation from a representative of Pelosi's office. Nevertheless, we were happy to have the two candidates come and give us their stimulating viewpoints. Lots of conversation among attendees followed the conclusion of the meeting.

Health Fairs will be coming up in November, and our Chapter is usually invited to attend. We'll be at the Health Fair in the new Federal Office Building on 7th and Mission. That will be on the 19th between 9-11am, the same day as our meeting, so you can catch both events, as we meet right next door. Watch for more details on our website - narfe65.org. Usually, representatives from the various health plans are in attendance with lots of handouts and are available to answer questions. Check your November NARFE magazine for health plan information.

If you would like to participate in the Health Fair by staffing a NARFE table with us, please let me know. We do need help and you will also be able to ask questions of the health plan representatives while you're at it.

We'll be electing next year's Chapter officers at our November meeting, and we'd love to have some new folks volunteering their services. Maybe you'd like to serve on one of the committees: Membership, Public Relations, Service, Legislation, etc. During the year, the California Federation offers training conferences, all FREE, of course, so you can learn just what's involved. You'll be helping your fellow federal retirees, as well as yourself. We need your help to keep our Chapter alive and well. We'll have information on the training sessions in future newsletters as well as on the website "narfe65.org". We'll bring you up to date on the 30th Biannual National Convention held in Louisville, KY September 7-11. You may be inspired to attend a national NARFE convention in the future! All Chapter members are eligible to attend.

LEGISLATION: BEATRICE BERTWELL; 650-754-9962

The next cost-of-living adjustment (COLA) for millions of retired and disabled Americans will be 5.8 percent, the largest since March 1982. Last year's CSRS COLA was 2.3 percent. Social Security beneficiaries, as well as most civil service annuitants and Foreign Service and military retirees, will be among those receiving the adjustment in their January 2009 benefit payments. So retired annuitants covered by the Civil Service Retirement System (CSRS) will receive the full 5.8 percent COLA. However, Federal Employees Retirement System (FERS) annuitants aged 62 and over, as well as FERS survivors and disability retirees, will receive the full Social Security COLA but only a 4.8 percent adjustment in their FERS annuity as a result of the difference between the FERS and CSRS COLA formulas. The most recently retired Federal employees will receive lesser inflation adjustments, as their first COLA is prorated to cover only the months of the year they were actually retired. The COLA will be effective December 1, 2008, and reflected in January 2009 retirement payments.

As Budgets Tighten, More People Decide Medical Care Can Wait With Wall Street devouring retirement savings and unemployment rising, the economic crunch is causing a growing number of anxious Americans to scale back on medical care. According to *The Washington Post*, consumers are pushing off less urgent services and gambling with their health in the hope of a brighter financial future. Physicians believe, however, that these short-term savings will result in more expensive and severe long-term health implications. Edward Coyle said, "America's seniors are losing their savings and at the same time struggling to pay for medical treatment. It is a tragedy when they have to postpone health care because of lost savings."

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November 2008

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

Visit **OUR CHAPTER 65 WEB SITE:** (<http://www.narfe65.org>) for more Chapter information, photos, archived newsletter, etc. **NATIONAL WEB SITE:** (<http://www.narfe.org>); **CSFC WEB SITE:** (<http://www.csfcnarfe.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**).

TREASURER'S REPORT: JESSE RAMOS 826-3337

Balance at	9/1/08	\$6,408.20
Income		\$ 400.46
Expenses		\$ 390.94
Balance at	9/30/08	\$6,417.72

SUNSHINE: EDITH HIGA; 566-7358

We offer our prayers and condolences to the family of **Lois Evans**.

NARFEE-FEEA - NATIONAL DISASTER FUND

FEEA has received a great many requests from NARFE members due to Hurricanes Gustav and Ike and more still have to be processed. They are also expecting requests due to the current fires in Southern California. I would ask NARFE members if they can, to respond to this appeal. A coupon can be found on page 43 of the November issue of our magazine and contributions should be sent to FEEA, 3333 S. Wadsworth Blvd, Suite 300 Lakewood, CO 80227.
Margaret L. Baptiste (National President)

The NARFE-FEEA Natural Disaster Fund which is supported by NARFE members and administered by the Federal Employee Education and Assistance Fund, can pay out grants up to \$500 per NARFE household to reimburse NARFE members for losses stemming from declared natural disasters.

OUR ANNUAL HOLIDAY LUNCHEON is scheduled for **Wednesday December 17, 2008** at **Sinbad's Restaurant Pier 2 Embarcadero at Mission**. There will be No Host Cocktails at 11:30 AM with lunch at 12:00 PM. *The cost is \$25.00 for members and \$27.00 for guests.* The choices of Entrees are **Salmon Florentine, Breast of Chicken Piccata, Shrimp Louie Salad, Red Snapper (blackened Cajun style), or London Broil**. Luncheon includes Chef Choice of Potatoes or Rice, Vegetable, Bread and Butter, Ice Cream, and Coffee, Tea or Milk. Valet Parking is \$4.00, and Public Transportation is readily available

PLEASE MAKE YOUR RESERVATIONS EARLY AND USE THE COUPON BELOW!

===CUT HERE === HOLIDAY LUNCHEON RESERVATIONS ===== PLEASE RESPOND BY DECEMBER 12, 2007

MAIL RESERVATIONS TO DORISMARIE HAGOPIAN; 1895 Jackson St. Apt 502; SF, CA. 94109-2882

NAME _____ TEL NO _____

ADDRESS _____ ZIP _____

NUMBER IN PARTY _____ \$25.00/\$27.00 TOTAL ENCLOSED \$ _____

ATTACH NAMES OF GUESTS. MAKE CHECKS PAYABLE TO NARFE CHAPTER 65

HAVE A HAPPY THANKSGIVING!