

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

HERMAN BRACEY, EDITOR

Meets 3<sup>rd</sup> Wednesday each month, FOB 90 – 7<sup>th</sup> Street, SF, Lower Level Room B-040; (Civic Center BART station)

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**JULY 2012 NEWSLETTER**

**OUR NEXT MEETING IS ON JULY 18, 2012 AT FOB, 90 7TH ST,  
EXECUTIVE BOARD MEETING 10:30 AM; 11TH FLOOR RM 11-010  
GENERAL MEETING 1:00 PM - LOWER LEVEL - "RM B-20"  
PHOTO ID REQUIRED TO ENTER BUILDING.**

**CALENDAR OF EVENTS**

JUL 18 Preparing For Reitement at Any Age /ANN LINDSAY DOL BENEFITS OFFICER  
AUG 15 ALEX LAZAR FROM REP NANCY PELOSI'S OFFICE  
AUG 26-30 32<sup>ND</sup> BIENNIAL NATIONAL CONVENTION-SPARKS-RENO, NV  
SEP 26 TOUR OF US COURT OF APPEALS 9<sup>TH</sup> DISTRICT- 7<sup>TH</sup> & MISSION (11:00 AM)

**PRESIDENT; JERRY HALL; 229 De Montfort Ave, SF, CA 94112; 412-0488, fritz1313@hotmail.com**

**GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN JULY...** Thanks to the almost forty participants at our June luncheon at Tangerine. Besides providing members with up to date information about pre and post retirement and working to protect your earned benefits, your Chapter tries to provide fun and interesting social events for its members. I also want to thank those members who participated in the May District and Federation training. Your participation communicates to other Chapters, the District, and the Federation that Chapter 65 has members who care about the mission of NARFE and actively support that mission. Finally the Chapter will have nine members participating as delegates at the National Convention in August. This is an excellent commitment on their part and I am gratified that they are supporting our Chapter and NARFE by their attendance.

I am especially pleased that again this year we will be having Ann Lindsay, DOL Benefits Officer, presenting at our July 18<sup>th</sup> meeting at 1:00pm. Her presentation is titled Preparing for Retirement at Any Age. This presentation should be extremely valuable to our many active federal employees in the San Francisco area and is conveniently located in the new Federal Building at Civic Center. I encourage all active members to bring a fellow employee with them so they can experience firsthand the educational benefits of NARFE. I will also provide an opportunity to ask questions of those retirees who have successfully navigated the transition from active federal employee to retiree.

Finally, Federal employees may soon be forced to effectively take a pay cut as a trade-off for freezing the federal student loan interest rate – despite the fact that so many federal workers *themselves* are paying off student loans or those of their children and grandchildren. This recent proposal made to President Obama by some House and Senate leaders would pit family member against family member **and it treats federal workers – who have already sacrificed more than their fair share – like a piggybank for unrelated legislation.**

**We must speak out now before this proposal gains any more traction.** Tell your representatives that any effort to use federal employees as an offset for extending the current interest rate on federally guaranteed student loans doesn't just hurt the welfare of workers and their families. It also does permanent harm to the federal civil service, undermining the very welfare of our nation. You can find a letter prepared by NARFE that addresses the issue at the following website: <http://capwiz.com/narfe/issues/alert/?alertid=61441716&PROCESS=Take+Action>

You can call and discuss the issue with your congressperson 1 866-220-0044 or send this letter with any additions or subtractions you want via email or via US Mail to your congressional representatives.

**Making ends meet after retirement:** According to the U.S. Census Bureau, there are 88.5 million people in the country that are over the age of 65. During 2010, 6.7 million people over the age of 65 were still in the workforce. For a variety of reasons, including needing to help make ends meet, a lot of people are retaining their jobs longer or seeking ways to earn money during their retirement. The good news: there are plenty of ways to do it!

After retiring from a government position, you may have figured you were all set and that there was no reason to do anything to earn money in your retirement. After all, the notion is that those who retire from [government jobs](#) are going to have a great pension waiting for them. Some people get to retirement and find that their government-earned pension is all they need to get by each month. But for others, things are not quite so smooth.

With the shaky economy seen in recent years, it has left many people feeling that they simply cannot afford to retire, or that they at least can't afford to walk away from having some sort of additional income to help make ends meet each month during their retirement. Housing values have dropped and prices of goods have risen. For many retirees, government or not, there are a lot of financial reasons to continue earning at least a part time income to supplement their pension and social security. (News watch)

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**JULY 2012**

**"NARFE - Working for You"**

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 \$40.00 and Chapter 65 Dues are \$8.00 annually. Mail check for the full \$48.00, along with your **DUES RENEWAL NOTICE**, when you receive it, 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: DIANNE JOSEPH, 179 CHILTON AVE, SF, CA 94131; 334-6380**

Balance on: 05/01/12	\$ 4,756.35
Income	\$ 367.04
Expenses	\$ 252.40
Balance on: 05/31/12	\$ 4,870.99

**Income breakdown as follows:**

- \$367.04 NARFE Chapter 65 dues from CSFC

**Expenses breakdown as follows:**

- \$252.40 for May newsletter printing and distribution costs

**SUNSHINE: EDITH HIGA, 566-7358**

Our prayers and condolences to the friends and family of **Beatrice Swink, 2490 Chestnut ST #101, San Francisco, CA 94123-2515.**

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

A **Warm Welcome** to our newest members: **Jo A Appel, Terry C Chan, Harold Charns, Lavelle B Kleppinger, Pauline C Lee and Judith Whilt.** We also wish to thank **Anita Keyak and James McCracken** for reinstating their memberships.

**CHAPTER 65 TOUR OF HISTORIC JAMES R BROWNING US COURTHOUSE: LESLIE CHING 641- 6245**

In May 2011, our guest speaker was Kathleen Butterfield, Staff Attorney, Ninth Circuit, U.S. Court of Appeals. During her presentation, we learned that docent-led public tours were given twice a month. Because of members' interest, we made the following arrangements to **Tour the Historic James R. Browning U.S. Courthouse** on **Wednesday, September 26.** This will be in lieu of our regular meeting on Wednesday, September 19.

The courthouse is located at 7<sup>th</sup> and Mission Streets. The entrance is located at 95 – 7<sup>th</sup> Street, directly across from the George W. Bush, Federal Office Building, where we hold our monthly meetings. **Public Transportation:** You can take BART/MUNI to the Civic Center Station; you can also any bus or streetcar on Market Street, and any Mission Street bus all are within a block 95 -7<sup>th</sup> Street.

Reservations have been made for members and their guests to tour the courthouse. We were unable to make arrangements for our usual third Wednesday of the month, and so Wednesday, September 26 was chosen. The tour starts promptly at 11 a.m. and will last 60 to possibly 90 minutes, depending upon the number of questions. **Space is limited! We are required to have a minimum of 10 to a maximum of 25 attendees.**

More information about the time attendees should gather in the courthouse, restaurants/cafes in the area, and when and how to reserve your space, will be in subsequent newsletters.

**Can taking Vitamin D and Calcium help you live longer?** Older people who take vitamin D supplements along with calcium may live longer than others, according to a new review of previous studies. The researchers looked at data regarding the vitamin D intake of more than 70,000 adults in their 60s and 70s. They found that people who took vitamin D, along with calcium supplements, were 9 percent less likely to die over a three-year period, compared with people who took neither supplement.