

**SENTINEL**

HERMAN BRACEY, EDITOR

Meets 3<sup>rd</sup> Wednesday each month, FOB 90 – 7<sup>th</sup> Street, SF, Lower Level Room B-120 (Civic Center BART station)

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**NOVEMBER 2012 NEWSLETTER**

**OUR NEXT MEETING IS ON NOVEMBER 14, 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-120**

**PHOTO ID REQUIRED TO ENTER BUILDING.**

**CALENDAR OF EVENTS**

NOV 12-DEC 13 FEHBP OPEN SEASON

NOV 14 HERBERT SCHULTZ-REGIONAL DIRECTOR HHS; AFFORDABLE CARE ACT.

NOV 15 DOL HEALTH FAIR 90 7<sup>TH</sup> STREET, LOWER LEVEL B-020 & B-040 9 -11 AM

DEC 12 HOLIDAY LUNCHEON

**REMEMBER TO VOTE ON NOVEMBER 6th!**

**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 NOVEMBER...**

If you haven't already heard, retirees in the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) will receive a **1.7 percent** increase to their annuities next year, the same increase given to Social Security recipients. While helpful, some health plans for 2013 have increased by more than 13% and if you are enrolled in Medicare Part B, you will likely see a 7-8% increase in those premiums. Thus, the COLA will in some cases simply pay for the increases in medical care.

We all probably have different reasons for belonging to NARFE; however, I thought I would write this month about why I belong to NARFE. I worked for 30 years as a federal employee with the belief that I would receive certain benefits. I really don't think I fully understood that the benefits I thought I would get could be taken away, that I could pay 50 or 60 percent of the health premiums instead of 30%. I thought I would receive appropriate COLAs to protect me in retirement from inflation. I thought if I worked hard, did a good job, that I would be rewarded with benefits befitting those who provided public service to make our country strong and a better place for its citizenry.

About ten years before I retired, my Dad who had been a federal employee for 30 years handed me the NARFE magazine and said, "Son, you need to join this association." I trusted my father, looked at the nominal cost of membership and joined. When renewal came up, I renewed for three years. I had been reading the magazines and found them helpful as I planned the last ten years of my federal service. They assisted me in making sure I had covered all the bases, thought about the issues, and would be prepared for retirement. The educational benefits of NARFE cannot be underestimated. NARFE provides timely and accurate information for all federal workers and retirees.

Soon I began to realize that belonging to NARFE provided me with representation in Washington D.C. at a minimal cost to me and my family. I am not the kind of person who leaves my destiny to chance. I believe that you have to speak up, provide a clear vision of what is fair, and that numbers do count. After retiring, I went on line and obtained the application for dues withholding. That way I am assured that I will be a NARFE member until the day I die. That's important to me because I believe NARFE provides a certain level of protection of my benefits and continues to provide me with important information. My membership provides me with a connection to the "Federal Family," the civil service that I worked for and committed my life to. Belonging to NARFE makes good sense to me. I value my membership and hope my commitment to NARFE will influence others to join and value NARFE.

**It is that time of year when your chapter seeks to nominate officers and membership chairs for the coming year. If you are interested in becoming an officer or contributing your skills to your NARFE chapter, please contact Herman Bracey at 668-2337, Frank Morelli at 563-8361 or Jesse Ramos at 826-3337 by November 6th.**

**NOVEMBER SPEAKER: JANE RAMOS 826-3337;** Our speaker in November will be **Herbert K. Schultz**, Regional Director, U. S. Department of Health and Human Services (Immediate Office of the Secretary). He will discuss the Affordable Care Act (known popularly as "Obamacare"). He will explain how this new healthcare act works for all of us not just Federal Employees and Retirees. And since his talk will be after the elections, we may gain some insight into the scheduling of the various provisions of the law. Mr. Schultz is an excellent speaker and is extremely well versed in the elements of the law.

## NOVEMBER 2012

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 9/1/12	\$3,822.28
Income	\$ 543.42
Expenses	\$ 263.47
<b>Balance on 9/30/12</b>	<b>\$4,102.23</b>

(Please see the treasurer's report on our website for a breakdown of income and expenses.)

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

Our prayers and condolences go out to the friends and family. of **Shigetoshi Iwasaki, 765 34<sup>TH</sup> Ave, San Francisco, CA 94121-3431.**

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

A Warm Welcome to our newest member: **Vernell Hawkins**. And a big thank you to **Amy Burton, Roland H Paris and Janice Shordike** for reinstating their memberships.

**OPEN SEASON HEALTH BENEFITS FAIR: LESLIE CHING;** On Thursday, November 15, the US Dept of Labor will be sponsoring the annual Open Season Health Benefits Fair. The Fair is open to all employees and annuitants. Several FEHBP health insurance representatives will be in attendance. It will be held from 9-11 a.m. in the Federal Office Building, 90 – 7<sup>th</sup> Street in San Francisco, lower level, rooms B-020 and B-040.

In addition, our chapter will have a NARFE table at the Fair. After you've visited with the insurance reps, come on over to the table to give out NARFE information, inform employees of the benefits of joining, and answering questions.

**HOLIDAY LUNCHEON:** Our annual Holiday luncheon this year will be held at **Ristorante Ti Piacera, 1507 Polk Street, San Francisco, near California St., (415) 771-9946. Lunch will be served at 2pm, with a social before lunch at 1:30 PM in the bar area of the restaurant.** Each entrée will be served with a **Mista Salad** which includes seasonal mixed greens, tomato and onion, tossed in lemon-herb vinaigrette. On the coupon below please indicate your choice of entrees, either **Penne al Matricciana** with Spicy Italian sausage, red onion, and tomato, in white wine and garlic sauce or **Ravioli ai Funghi al Pesto**, Portobello stuffed raviolis with pesto, topped with sautéed cherry tomatoes and goat cheese. The luncheon will conclude with coffee and a Biscotti (Italian almond dipping cookie). Other beverages can be purchased individually at the bar. Price for the three course luncheon, including tax and tip will be \$25. Please send your check with the attached coupon by December 5<sup>th</sup>, as the restaurant will need the number of attendees by the 6<sup>th</sup>.

**Public Transportation:** The California Cable Car, the 19 Polk, the 47 and 49 Muni lines all service the area. There are three public parking garages nearby at Old First Garage on Sacramento between Polk and Van Ness, on Clay between Polk and Van Ness, and at the corner of Polk and Bush. There is on street metered parking throughout the area for those with disabled parking passes. If you have any questions, feel free to contact Jerry at 415-412-0488 or via email at [fritz1313@hotmail.com](mailto:fritz1313@hotmail.com).

==== ALL RESERVATIONS MUST BE RECEIVED BEFORE DECEMBER 5<sup>TH</sup> ====

Mail Reservation coupon and check to Jerry Hall, 229 De Montfort Ave, San Francisco, CA 94112.

Name \_\_\_\_\_ Tel No. \_\_\_\_\_

Address \_\_\_\_\_

Check Choice of Entree: Penne al Matricciana [ ] Ravioli ai Funghi al Pesto [ ]

Number in Party \_\_\_\_\_ @ \$25.00 each Total Enclosed \$ \_\_\_\_\_

Attach names of guests and their choice of entrée. Make checks payable to **NARFE CHAPTER 65**