

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-120 (Civic Center BART station)

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**OCTOBER 2013 NEWSLETTER**

**OUR NEXT MEETING IS ON OCTOBER 16, 2013 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**

OCT 16 SUE HORST, SF SENIOR CENTER - OPPORTUNITIES FOR THOSE OVER 50  
NOV 20 CHRISTINE HARRIS SF JAZZ HERITAGE CENTER-HISTORICAL & MODERN DAY JAZZ  
DEC 11 HOLIDAY LUNCHEON AND INSTALATION OF OFFICERS AT BISTRO 10UN

**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 OCTOBER.** First, I would like to thank all the folks from various chapters who participated in our historical tour of the Palace in September. We are one group of federal workers and retirees, not segments with various goals. We are connected by our federal service. We are all interested in keeping what we believe we earn or have earned in benefits. We all believe our service is valuable and that this service makes the country better.

I also want to thank the numerous people who care about the future of NARFE and provided me with insights, interests, and suggestions. Of those who commented, it is very interesting that they all focused on the mission of NARFE. These interests are intrinsic to the organization and the wishes of its members. NARFE must continue to support legislation beneficial to current and potential federal annuitants and point out and oppose those suggestions that are contrary to our interests. Everyone seems to understand that sitting back and letting some members of congress denigrate the accomplishments and benefits of public service is unacceptable.

Additionally, in these times of very limited personnel services, NARFE can and is very helpful to those seeking information and assistance regarding their benefits. Each month members receive a monthly magazine that keeps them informed about issues that affect them. NARFE supports its members, providing education and information. Your service officer David Garcia is available to answer your questions and to listen to your concerns.

It also seems important to our members that we work with other organizations that have similar interests. Those organizations seeking to enhance the image of federal workers and retirees, those groups who lobby for respect and fairness, and those associations that realize the contributions of those in public service, they all work with NARFE in accomplishing our goals.

Possibly the biggest challenge facing NARFE is complacency and apathy. NARFE has spent many years defending and improving federal workers and retirees benefits very successfully. This defense and these accomplishments seem to be taken for granted now. Many members sit back with passive expectations. But in today's world, passivity and apathy will not be successful. Our members need to speak up to tell their legislators what they want and why it is right. However, this is becoming less and less the case. We seem to think that having a few lobbyists "on the hill" will save us. I fear that is not enough. We need active members who support our legislative agenda. We cannot allow complacency to destroy our voice, to prevent us from carrying the message to our decision makers.

I know advocacy requires time and effort. It also requires members to find and bring new members to the organization. Only 1% of spouses belong to NARFE. If your spouse, who may benefit greatly from your service, is not a member, I hope you rethink that position and seriously consider having your spouse join. Challenge yourself to be a better member of NARFE. I know some of you think much of the fundraising by NARFE is unnecessary (the cards, calendars, etc.), but unfortunately, it is essential to the preservation of NARFE. Memberships cannot be the sole support of NARFE. All successful non-profits depend upon additional fund raising. NARFE depends on you and your support to thrive and be successful. Please think about what you can do for NARFE.

**"NARFE –Your voice in Congress!"**

**ALZHEIMER'S: FRANK MORELLI: 1237 Filbert Street, San Francisco, CA 94109-1713; 563-8361**

**CSFC President Richard Ostergren** passed this message on: I am pleased to report that as of 8/31/2013, the NARFE fundraising total is \$10,470,008.55. During the month of August 2013, you and your members raised a total of \$25,565.26 Please feel free to contact me with any questions and thank you for your continued support of the Alzheimer's Association.

Thanks, **Angela Sardin, Alzheimer's Association, Direct Marketing, 312-335-5826**

**TREASURER'S REPORT: DIANNE JOSEPH, 179 CHILTON AVE, SF, CA 94131; 334-6380**

<b>Balance on 8/01/13</b>	<b>\$2,217.65</b>
Income	\$ 654.52
Expenses	\$ 277.07
<b>Balance on 8/31/13</b>	<b>\$2,595.10</b>

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

Our Thoughts and prayers to the friends and family of **Marguerite Worsley, 1550 Sutter St Apt 408, San Francisco, CA 94109-5379.**

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

We **WELCOME** our newest members **Estella Garcia and Carol A Tufts.** We also **THANK Janet R Huey and Eugene Leung** for reinstating their memberships.

**Federal worker health program to remain largely stable** Premiums in the Federal Employees Health Benefits Program will rise an average of about 4 percent for 2014, the third straight year of increases in that range, the Office of Personnel Management announced Tuesday. "There are no significant benefit changes for 2014," Jonathan Foley, OPM's director of planning and policy analysis, said in a briefing with reporters. "Our negotiations [with insurance companies] were focused on keeping premiums as low as possible and providing choices for enrollees."

The annual open season for federal employees and retirees to change coverage or for employees to initially enroll will run from Nov. 11 through Dec. 9. Premiums in the largest plan, the Blue Cross-Blue Shield standard option, will fall below that average, increasing by 2.2 percent for self-only coverage and 2.4 percent for self-and-family coverage. About three-fifths of enrollees are in that option or another Blue Cross offering.

About 8.2 million people are covered by FEHBP insurance, about half of them enrollees and the rest family members. The government pays an average of 70 percent of the total premium cost.

The overall average increase for 2014 will be 3.7 percent, but because of the way the cost-sharing formula works, the average enrollee share will increase by 4.4 percent while the government share will rise by 3.3 percent. The U.S. Postal Service pays more toward premiums for its employees because of bargaining provisions that do not apply in other agencies.

Officials said that several factors helped keep costs down, including continued emphasis on wellness programs and an emphasis on generic rather than brand-name prescription drugs. For 2014, plans must increase their benefits for health screenings and counseling for alcohol and tobacco use and must offer health risk assessments.

Another factor is competition: There will be 256 participating plans, 10 more than in 2013, although the large majority are regional plans. Health insurance companies "see this as a valuable market and they're coming in and that helps keep prices down," said John O'Brien, OPM director of health care and insurance. **Washington Post**

**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**

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.