

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



SENTINEL

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Meets 3rd Wednesday each month, FOB, 90 7th St, near Market



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APRIL 2015 NEWSLETTER

OUR NEXT MEETING IS ON APRIL 15, 2015 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

APR 15 GRAHAM "DES" DESVERNINE RETIRED FBI AGENT--"ADVENTURES UNDERCOVER"

MAY 20 TOUR OF THE SAN FRANCISCO COLUMBARIUM

JUNE 17 TOUR OF THE POTOMAC AT JACK LONDON SQUARE OAKLAND CA

JULY 15 ANN LINDSAY DOL BENEFITS OFFICER - "PLANNING FOR RETIREMENT"

PRESIDENT: JERRY HALL, 229 De Montfort Ave, SF, CA 94112; 415-412-0488,

fritz1313@hotmail.com GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN APRIL

As the seasons change, we think of sunny days, warmer weather, and flowers blooming. Also this time of year the House and Senate propose a budget for the coming year and the years that follow. Both budgets seem to provide only cloudy days and "bad weather." It seems that the ever-targeted federal employee and retiree should again be asked to shoulder an undue portion of the proposed "cost saving" measures. It seems as though my and your very expensive health care premiums will become a target this year. Currently you pay approximately 30% of the premium for your health care. Many in congress think that is too generous and that federal employees and retirees should pay more. Some certainly think that employers, including the Federal Government, should not have to pay any of the health care costs for their employees and certainly none for retirees. Employees are seen as commodities that are used and then dropped when no longer useful. These same politicians believe they have a responsibility to veterans, but certainly not to their civil servants that strengthen the government and protect the citizenry in so many other ways. I wish I understood this disregard for those who have contributed so much. I can only suggest that you continue to contact your representatives and let them know that public service must be valued and encouraged if we expect our country to remain strong.

Recently I had a member call and ask if I knew of any financial advisors that specialized in advising Federal workers and retirees in regards to their benefits, including appropriate ways to invest in the TSP funds. She stated she was not looking for someone who was trying to sell investments, but simply someone, who for a very reasonable cost could advise her about the programs and benefits that she had. Most financial advisors survive by selling clients additional investments and not by charging hourly fees for advice about what benefits you already have. After thinking about her request, I thought I might put her request out to those who read our Chapter newsletter. She felt like the federal government gives these benefits but does not really explain them or suggest effective use of them. So if you are aware of someone who "isn't selling," but rather explaining and advising about effective use of federal benefits, please contact me via phone or email so I can share the information with other members. I might add that I am always willing to share information that members bring me that may be of value to other members. Please feel free to contact me and share information helpful to others and any concerns that you may have that NARFE may be able to address.

APRIL 15th MEETING SPEAKER: We hope you will join us to hear **GRAHAM "DES" DESVERNINE**, Retired Supervisory Agent in Charge, FBI Special Operations Group and pioneer on undercover operations who will speak on "Adventures Undercover". **DESVERNINE** served in the FBI for 26 years. He was a Special Agent with a specialty in Organized Crime matters and is considered a pioneer of undercover investigations throughout the United States. After retirement from the FBI he worked as a Homicide Sergeant in the Marin County Sheriff's Department regarding the "Trailside Killer" investigation of serial murders. In 1981 he founded Desvernine Associates in San Francisco, which handled cases involving surveillance, workplace safety, fraud, counterfeit product problems as well as litigation support and ran this business for thirty-one years. He closed the business and "RETIRED" in 2012 at the age of eighty-four.

TREASURER'S REPORT: DIANNE JOSEPH, 179 CHILTON AVE, SF, CA 94131; 415-334-6380

Balance on 02/01/15	\$ 1639.33
Income	\$ 443.81
Expenses	<u>\$ 944.88</u>
Balance on 02/28/15	\$ 1138.26

ALZHEIMER'S: FRANK MORELLI, 1237 Filbert Street; San Francisco, CA 94109-1713; 415-563-8361
Thanks to an anonymous donor for their generous donation to the Alzheimer's Fund. Also, at our March luncheon, \$50 was collected for the Fund.

MEMBERSHIP: MIKE CRAHAN, 415-285-2417

Welcome to our newest members: *Pamela Browning, Serena Lee, Robert Lee, Keith Richardson, George Robin, John Saidi, and Guy M. Washington.* Thanks to *Hariklia D. Boone, Juanita G. Cardinelli, Archie S. Chen, and Yvonne Fony* for reinstating their membership.

SUNSHINE: EDITH HIGA 415-566-7358

Our thoughts and prayers go out to the families of: *Eva Block, 110 Flintlock Lane, Ben Lomond, CA, 95005-9335; Irwin S. Hoff, 882 27th Avenue, San Francisco, CA, 94121-3620, and Leslie M. Sherman, 1 Valletta Ct., San Francisco, CA, 94131-2827.*

LEGISLATIVE OFFICER: JON LAMPMAN 925-228-8501

NARFE President Richard G. Thissen recently clarified proposed legislative benefit changes for active and retired Federal workers. Both the House and Senate Budget committees recently released their proposals. These proposals, if enacted in law, could result in substantial benefit losses for our membership: retirement contributions will dramatically increase for active Federal employees and unspecified cuts could impact active and retired members. The Senate budget proposal would save over \$170 billion dollars over the next 10 years including unspecified changes to the Federal Employees Health Benefit Program. NARFE members should closely monitor Hotline messages that call for action. President Thissen's complete message is accessible at: <http://www.narfe.org/member/currenthotline.cfm>

JUNE FUNDRAISER: Publishing and mailing this monthly newsletter is our Chapter's greatest expense. In order to defray the cost and still maintain a monthly publication schedule it is necessary to periodically raise additional funds. Look for additional information in next month's newsletter on how you can participate in this endeavor.

COLUMBARIUM TOUR: The May 20th meeting will be held at the San Francisco Columbarium, which was constructed in 1898 as part of the Odd Fellows Cemetery. An historical tour will be given as well as a presentation of the Neptune Society's cremation services. The Columbarium is located on Loraine Ct. in the Richmond District between Geary Blvd. & Anza St., and Stanyan St. & Arguello Blvd. The Columbarium is within walking distance from the Arguello Blvd. stop of the 38 Geary bus.

SERVICE OFFICER: DAVID GARCIA 510-235-7750

Important numbers: OPM 1-888-767-6738 (Administrative Problems); NARFE 1-800456-8410 (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.