

**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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NARFE HOT LINE
Phone 1-877-217-8234

White House
Phone 1-88-225-8418
Congress Switchboard
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MAY 2015 NEWSLETTER

**OUR NEXT MEETING IS ON MAY 20, 2015 AT THE SAN FRANCISCO COLUMBARIUM
ONE LORAIN COURT STARTING AT 12:30 PM.**

CALENDAR OF EVENTS

MAY	20	TOUR OF THE SAN FRANCISCO COLUMBARIUM, ONE LORAIN COURT
JUNE	17	TOUR OF THE POTOMAC AT JACK LONDON SQUARE OAKLAND CA
JULY	15	ANN LINDSAY DOL BENEFITS OFFICER – PLANNING FOR RETIREMENT
AUG	19	TBA

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 MAY.... Some days I struggle with why so many federal employees and retirees do not belong to NARFE. Maybe they don't like the meetings, maybe they don't like the other members, maybe they don't like the somewhat old constituency that belongs, or maybe they don't like the structure with its many layers of leadership. However, I do not see NARFE as any of those things. They are such small items to care about. NARFE is not about a structure, a meeting, or certain people. It is about employees and retirees who have a benefit program that can be changed at any time and in any way that Congress wants to change it.

I remember a federal employee coming up to me when we were doing an outreach event in the federal building for NARFE. He said that Congress cannot change our benefits, only the benefits of those who are newly hired. I looked at him curiously and said, "Do you really think they cannot change the way the COLA is calculated, do you really think that they cannot remove the COLA completely (which was done during the Reagan presidency)? I continued, "Do you really believe that the government has to pay the current portion of your health care costs (currently approximately 70%)? He didn't respond, but walked away. He probably thought I was some sort of radical. (I can give that impression sometimes.)

Another time during an outreach, I had a gentleman who happened to be a union steward who claimed that NARFE does not represent current Federal Employees because most members and NARFE leaders are under CSRS and not FERS. I felt bad that he was so misinformed and that he could not see the importance of NARFE as an advocate for all Federal workers, whether FERS, CSRS, or the CSRS Offset. NARFE fights every day to protect current federal employees. He seemed unaware of that. He ought to be our ally and supporter.

Members of NARFE are not small-minded. They understand that NARFE is not about the structure, the meeting, or the people. They know that NARFE has existed for almost a century because we have no contract with the federal government, no guarantee that the benefits we worked for and earned will remain, that public service is important, that federal workers who are paid well and receive appropriate benefits will make our country strong, and more likely free from corruption and graft.

Think about why you belong to NARFE. Then tell one current or retired federal employee who is not a member why you believe it is important to belong to NARFE. Don't forget to take a NARFE application (can be found in your monthly magazine and always available at our meetings) with you and give it to the wayward, the non-believers. Be passionate about what NARFE stands for and why it is important to your country. Oh, by the way, did I mention that the low cost of membership makes belonging to NARFE a great bargain!

In response to my question in the last newsletter about financial advisors that are not selling, but might be willing to meet and discuss your federal benefits and TSP investments, I have received information from several sources. This information currently is being vetted and will be presented in next month's column.

NEWSLETTER FUND-RAISER: Please read the enclosed page regarding this fund-raising event taking place in June. Donations to defray the cost of publishing and mailing the newsletter are welcome throughout the year; however, this is a special appeal to help defray these costs. We look forward to your participation and "Thank You" for your needed support.

TREASURER: DIANNE JOSEPH, 179 Chilton Ave, SF, CA 94131, 415-334-6380

Balance on 03/01/15	\$ 1138.26
Income	\$ 1433.75
Expenses	\$ 1775.76
Balance on 03/31/15	\$ 796.25

ALZHEIMER'S: FRANK MORELLI, 1237 Filbert Street; SF, CA 94109-1713, 415-563-8361

Donations for Alzheimer's Research can be made anytime by completing the coupon in the NARFE Monthly Magazine or by sending a check payable to NARFE-Alzheimer's Research, (with Chapter 065 noted on the check) to the address above. Your continued generosity is greatly appreciated.

MEMBERSHIP: MIKE CRAHAN, 415-285-2417

Thank you to *Patricia L. Dodson and Tim Kinsell* for reinstating their membership.

SUNSHINE: EDITH HIGA 566-7358

Our prayers and condolences go out to the families and friends of *Alma Harris, 2345 28th Av, San Francisco CA 94116-2330; Leo A. Michelin, 1930 Lane St, San Francisco CA 94124-3208; Frank J. Spellman, 12890 SW 20th Ct, Beaverton OR 97008-5153; Thomas A. Purvis, PMB 764 1032 Irving St, San Francisco CA 94122-2216; Leon G. Broidy, P O Box 1499, Brentwood CA 964513-3499 and Mary Carberry* a long time member who was ninety-six years of age.

LEGISLATIVE OFFICER: JON LAMPMAN, 925-228-8501

The earned benefits of active and retired Federal employees are under attack in Congress. NARFE reported in a recent call for action that a House Fiscal Year 2016 budget resolution would raise the cost of health insurance for all FEHB participants, eliminate federal jobs, increase retirement contributions for current employees and change the rate of return on the Thrift Savings Plan G-Fund. A Senate Budget resolution is less egregious but still asks for \$170 billion in savings from the federal community. Now is the time for all of us to contact our elected Federal representatives and tell them you oppose dramatic cuts in benefits. Here is a link for NARFE's call for action. "<http://cqrcengage.com/narfe/app/write-a-letter?engagementId=89454>"

COLUMBARIUM TOUR: The May 20th meeting will be held at the San Francisco Columbarium at 12:30pm, followed at 1:00 by the historical tour and presentation of the Neptune Society's cremation services. Call Helen Rogers at 415-759-8478 if you have questions. 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.

TOUR OF FDR's Presidential Yacht, USS Potomac: Wednesday, June 17 at 11:00 am at 540 Water Street (Jack London Square) Oakland. Tour will begin promptly at 11:00 with a 15-minute video, followed by a 45-minute docent-lead tour of the yacht. This is a dockside tour only. Cost is \$8 per person; bring cash or check made out to "Potomac Association." Please come at least 15 minutes early for Helen Rogers to collect cash/checks. To speed boarding she will hand all in together. A final head count of those coming must be given by June 3rd, therefore, please contact Helen at 415-759-8478 or hobanrogers@mindspring.com with your name, the number in your party, phone number and any questions. If you call and get the answering machine please give and spell names slowly.

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.

Visit OUR CHAPTER 65 WEB SITE: (<http://www.narfe65.org>) for more Chapter information, photos, archived newsletters, 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.

CHAPTER 65 FUND-RAISER

Publishing and mailing this monthly newsletter is our Chapter's greatest expense. The average cost of every monthly newsletter is sixty cents per member, which means that most of your \$8.00 yearly Chapter Dues is used for the newsletter. This leaves little funds for other expenses. So, in order to defray the newsletter cost and still maintain a monthly publication schedule, we will need to periodically raise additional funds.

The monthly newsletter is essential for communicating with our members about NARFE issues/activities and Congressional actions that affect us. It is my desire to not make any changes to the newsletter publication/ mailing frequency at this time, but to do so we need your participation in this fund-raiser.

We ask a donation of \$2.00 for a single ticket, \$5.00 for three, \$10.00 for six or \$18.00 for all twelve. To show our appreciation for your generosity, the following prizes will be awarded:

FIRST PRIZE	\$100.00
SECOND PRIZE	\$ 50.00
THIRD PRIZE	\$ 25.00
FOURTH PRIZE	\$ 25.00

The drawing for these prizes will be held at our June 2015 Meeting. **YOU NEED NOT BE PRESENT TO WIN.** Winners will be notified by mail.

This is not a lottery so no purchase or contribution is required. Free tickets will be available at our general meetings in May and June.

Ticket stubs are on the back of this page. Please cut off the completed stubs and forward them, with your check payable to NARFE Chapter 65, **BY JUNE 12th** to ***Jerry Hall, 229 De Montfort Ave, San Francisco CA 94112.***

As you know, we depend upon the goodwill of our members for the financial support necessary to keep our chapter functioning through your Chapter membership dues and other contributions. We thank you for your past support and hope we can continue to count on you to assure regular communication with our members by supporting our fund-raiser for the newsletter.

Thank you for your generous assistance.

Jerry Hall

Chapter President

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RETURN STUBS and CHECK TO: JERRY HALL, 229 DE MONTFORT AVE, SF, CA 94112