

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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MAY 2016 NEWSLETTER

OUR NEXT MEETING IS ON WEDNESDAY MAY 18, 2016 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-130"

PHOTO ID REQUIRED TO ENTER BUILDING.

CALENDAR OF EVENTS

MAY 18 SARA RUSSELL, EXECUTIVE DIRECTOR, FEDERAL EXECUTIVE BOARD AND
JANIE THOMAS, REGIONAL ADMINISTRATOR, DOL-OASAM

JUNE 15 TOUR OF THE TENDERLOIN DISTRICT (SEE DETAILS ON BACK PAGE)

JULY 20 PRESENTATION: NATIONAL OCEANIC ATMOSPHERIC ADMINISTRATION (NOAA)

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...Chapter 65 hosted a successful District V meeting on April 18th. NARFE members from throughout the area came together to exchange ideas, learn about NARFE's use of technology, listen to presentations on the direction of NARFE for the future, laughed a little, shared ideas, and heard a presentation by two representatives from Senator Feinstein's office. I want to personally thank the many chapter members who came to the meeting and helped with the set up and clean up. Their commitment and dedication made the many visitors feel comfortable and kept the meeting running smoothly.

The deadlines for the NARFE National Convention in Reno (August 28-September 1) are fast approaching. Room reservations need to be made by July 24th and registration for the convention must be made by the end of July. Registration for delegates is required by June 1st. **Please let me know as soon as possible if you wish to be a Chapter 65 delegate at the convention.** Room reservations are as little as \$79 a night. For hotel reservations you can call The Grand Sierra Resort hotel at 800-648-5080 and request the group rate for the NARFE 2016 National Convention, Code NRF16 or go on NARFE.org and book your reservation electronically. Personal registration (non-delegate) can be done by mailing in the registration form found in this month's NARFE magazine.

Some of you may have noticed that The Department of Labor last week finalized a rule designed to ensure that individuals saving for retirement are protected by a "best interest" or "fiduciary" standard when receiving investment advice. "The Department's conflict of interest final rule and related exemptions will protect investors by requiring all who provide retirement investment advice to plans and IRAs to abide by a "fiduciary" standard putting their clients' best interest before their own profits."

The final rule, which made changes from comments submitted by the financial services industry since last April, was applauded by NARFE. "Release of this rule is a major accomplishment that will help to safeguard the retirement savings of all Americans, including federal employees and retirees who are currently receiving poor advice regarding their Thrift Savings Plan (TSP) holdings," said NARFE National President Richard G. Thissen. "When you turn to an adviser for guidance on how to invest your hard-earned retirement savings, you should expect to receive advice that is in your best interest, not theirs." I personally know someone who moved their money out of TSP after retiring even though costs increased and benefits decreased on her investments. It appeared that the broker operated from his own interests and not hers. Hopefully the new rules will reduce poor advice in regards to the TSP and other holdings.

It was disappointing to learn this month that the rates will substantially increase this year for the Federal Long Term Care Insurance Program (FLTCIP). There is no information on the exact increase that will affect current enrollees in the program. The increase will take effect no earlier than the fall of this year. The rate increase occurs after the Office of Personnel Management (OPM) awarded a new, seven-year contract to John Hancock Life and Health Insurance Co. to underwrite and administer the program. John Hancock was the only company that submitted a bid. Long Term Care Partners, a division of John Hancock that administers FLTCIP, will send every current enrollee a letter prior to the effective date of the premium increases, explaining benefit options that could help mitigate the higher rates.

Public Service Recognition Week (PSRW) will be celebrated May 1-7. The week-long event, sponsored annually by NARFE and other member organizations of the Public Employees Roundtable, honors the millions of men and women who serve our nation as federal, state, county and local government employees. Information about the events can be found narfe.org. I wish to extend my own personal greeting to all of you. We are a better, stronger, and a more stable country because of your service and dedication. Thank you for your current and past service. Be proud of what you have done for your country and the contributions you have made.

TREASURER'S REPORT:

Balance on 3/01/16	\$2295.34
Income	\$ 614.44
Expenses	<u>\$1258.52</u>
Balance on 3/31/16	\$1651.26

ALZHEIMER'S: KQED recently aired a NOVA Program "Can Alzheimer's Be Stopped". This program gives insight into various aspects of the disease and takes you behind the scenes of major drug trials that may slow and even prevent Alzheimer's. The program still can be viewed online at <http://www.pbs.org/show/nova/>.

MEMBERSHIP: We welcome *Randel J. Hufnagel* and *Clyde Okazaki* to our Chapter.

SUNSHINE: Our thoughts and prayers go out to the family and friends of *James Blessin*.

MOVIE - AGENTS OF CHANGE: Join 2nd VP *Juanita Tomayo-Lott* on Sunday, May 15th for the premiere of *Agents of Change* which features the 1968-1969 students and faculty strike at San Francisco State University and its legacy in terms of greater access to higher education and the mainstream workforce for traditionally excluded populations. The premier will be at the Castro Theatre 439 Castro St, at 1:00pm. Tickets should be purchased in advance on <http://www.eventbrite.com>. Juanita is in the film and will take part in a panel discussion after the viewing. See <http://www.agentsofchangefilm.com/> for additional details.

Tenderloin Museum & Neighborhood Walking Tour Wednesday, June 15, 2016: We will meet in the Tenderloin Museum at corner of Eddy & Leavenworth Streets. This is a self-guided museum tour & a docent-led walking tour. **Sites may include: Cadillac Hotel; gym where Muhammad Ali & others boxed; Grateful Dead/Miles Davis recording studio; gambling joints; speakeasies; Tenderloin National Forest; Boeddeker Park; and St. Boniface Church & Gubbio Project.**

Cost is \$11 per person. The maximum number is 21 so there will be 3 tours of 7 people each. Tour choice is on a first come basis. Reservations will be confirmed when payment is received. Send check/money order payable to **Tenderloin Museum to Helen Rogers, 132 Lawton St., San Francisco, CA 94122.** The completed coupon below with your payment must be received by **June 6, 2016.** If you have questions, call me at 415-759-8478, or email hobanrogers@mindspring.com.

Mail this completed coupon with payment to be received by Helen Rogers by June 6, 2016

Name: _____ Number in Party _____ X \$11.00 = \$ _____

Phone: _____ Email Address: _____

- [] **1st tour: 09:30-11:00** (09:30 check in & visit museum, 10:00 walking tour).
- [] **2nd tour: 10:00-11:30** (10:00 check-in & visit museum, 10:30 walking tour).
- [] **3rd tour: 10:30- Noon** (10:30 check in & visit museum, 11:00 walking tour).

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.

NARFE DUES: Currently National Dues are \$40.00 and Chapter 65 Dues are \$12.00 annually. Mail check for the full \$52.00, along with your **DUES RENEWAL NOTICE**, when you receive it, to NARFE, Membership Services, 606 Washington St, Alexandria, Va. 22314-1914.

VISIT our CHAPTER 65 WEB SITE: (<http://www.narfe65.org>); READ our NEWSLETTER ONLINE: (<http://www.narfe65.org/newsletter/>); LIKE US on FACEBOOK: (<http://facebook.com/narfe65>) VIEW our NATIONAL WEB SITE: (<http://www.narfe.org>) and CSFC WEB SITE: (<http://www.csfcnarfe.org>)