

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES SAN FRANCISCO



CHAPTER 65

SENTINEL



Sen. Kamala Harris
Senate Office Building
Washington DC 20515
Phone 1-202-224-3553
50 United Nations Plaza
Rm 5584
San Francisco CA 94102
Phone 1-916-448-2787

Sen. Dianne Feinstein
Senate Office Building
Washington DC 20510
Phone 1-202-224-3841
1 Post St Suite 2450
San Francisco CA 94104
Phone 415-393-0707

Rep. Nancy Pelosi
House Office Building
Washington DC 20515
Phone 1-202-225-4965
90 7th St Suite 2-800
San Francisco CA 94102
Phone 415-556-4862

Rep. Jackie Speier
House Office Building
Washington DC 20515
Phone 1-202-225-3531
155 Bovet Road Suite 780
San Mateo CA 94402
Phone 415-566-5257

NARFE HOT LINE
Phone 1-877-217-8234
White House
Phone 1-888-225-8418
Congress Switchboard
Phone 1-866-220-0044

FEBRUARY 2018 NEWSLETTER

OUR NEXT MEETING IS ON WEDNESDAY FEBRUARY 21, 2018
EXECUTIVE BOARD MEETING 10:30 AM; AT FOB, 90 7TH ST LOWER LEVEL - RM B-140
GENERAL MEETING 1:00 PM - LOWER LEVEL - RM B-120
PHOTO ID REQUIRED TO ENTER BUILDING

CALENDAR OF EVENTS

FEB 21 PRESENTATION: MATT LASHER - THE JEREMIAH O'BRIEN WWII LIBERTY SHIP
MAR 21 LUNCHEON AT LITTLE SKILLET, 360 RITCH ST, SAN FRANCISCO (NEAR AT & T PARK)
APR 18 TBD

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 FEBRUARY...

NARFE Standing Committee: I will be in Alexandria January 22 thru January 24 at NARFE's National Headquarters. I was named to a standing committee that will advise and assist the National staffed department, Marketing & Member Resources. This is NARFE's first use of standing committees in this way, so some bumps in the road are inevitable. Committees are advisory, not operational and advise and support staff, not direct them. The committee serves as an ambassador between Headquarters and the field. NARFE's National operating plan (previously established and endorsed by the National Executive Board) is the staff's 2018 work plan; the committee's task is to develop its own work plan based on the responsibilities listed in the committee charge. Deliverables, assignments and timelines in the operating plan are established and have already been endorsed by the NEB. This use of standing committees will likely assist our National group in understanding and assisting the membership more effectively as it pursues their demanding work plans. I have a strong interest in membership, recruitment, retention, and how we can be more effective as an organization to build our membership. Please let me know if you have any questions or suggestions as I participate in this important advisory committee.

New Voting Procedures: With the changes in how voting is conducted and the elimination of voting conventions, I wanted to begin keeping you informed about the upcoming elections and voting that will occur in the next few months and in which all of you can participate.

Currently: Candidate Statements for national and regional officers are available on the NARFE website.

February 1 - Bylaws and Resolutions Committee Final Report is due regarding the Committee's recommendations. They will be posted on the NARFE website after the review by the Committee. No Resolutions will be posted on the website until the Committee has completed its review.

March Magazine - Candidate statements will be published.

April Magazine - Bylaws and Resolutions Committee report will be published.

May 10 - The Internet Voting Site will be live and those with computer capabilities may cast their vote for both the candidates of the Association and the Region, as well as for the Bylaws and Resolutions.

June Magazine - A printed ballot will be published. Members without computer capabilities should use this document to vote and return the ballot per the instructions.

June 30 - Deadline for voting.

Your chapter will utilize at least one meeting to discuss the candidates and Bylaw and Resolutions, so members will be aware of the process and the items to be voted upon. Each member should be encouraged to read/review and decide how they wish to vote, and take advantage of this "one member, one vote" process.

This gives every member of the Association an opportunity to have a say in who will be the officers of the Association and what rules and/or procedures will govern the association for the next two years.

Five Mistakes Retirees Make: Here is a summary of an article by Brad Bobb on Five Mistakes Retirees Make

1. Giving or loaning money to your kids: As parents, we all want the best for our kids and want to see them succeed. One of the roughest things we experience as parents is watching our kids struggle. When we see our kids struggling, our instinct is to help them, but giving kids money when you're retired can be a huge mistake. If you have extra money to give, then feel free to give or loan as you wish. But if you don't have extra income and you are already withdrawing 5-7% from your investments, *you can't afford to give away any money.*

2. Treating retirement savings like a bank account: If we are saving money for retirement, then we need to look at those accounts as an income source and not a bank account. This point is especially difficult for retirees that receive a lump sum settlement for retirement, because they aren't accustomed to seeing a large account balance. It is a bad idea to fund large purchases like a car, home remodel, or home purchase with retirement savings.

(continued on next page)

3. Not having a budget: Unfortunately, a budget is necessary in just about all phases of life. It couldn't be more important in any phase than it is in retirement. Get a budget and stick to it if you want to increase your odds of a successful retirement.

4. Go in to retirement with a large amount of debt: If you are considering retirement and you have more debt than a mortgage and maybe one car payment, I would urge you to reconsider. Think about it – your retirement income will likely be lower than your current income, so you should probably work a little longer to get your debt paid down or even paid off before retiring.

5. Not spending enough: This is a great problem to have. Workers have spent their whole life saving, and have a hard time transitioning to the spending phase. This mistake isn't going to hurt anyone financially, but could take away from a retiree's enjoyment. If you have spent your entire life saving money for retirement, then by all means, spend a little and enjoy the fruits of your labor!

TREASURER'S REPORT:

Balance on 12/01/17 **\$3159.36**, Income \$895.95, Expenses \$839.61, Balance on 12/31/17 **\$3215.70**

MEMBERSHIP: We welcome **Bill Doll** to our Chapter and thank **Debra Folla** for reinstating her membership.

SUNSHINE: Our thoughts and prayers are with the family and friends of **Ruby Ward-Cunneen** and **Kathy Chew**.

NARFE NET: NARFE Webinars are a great way to learn about topics affecting your retirement or employment. You can sign-up for upcoming and view past NARFE Webinars at:

<http://www.narfe.org/member/FederalBenefitsInstitute/>. Use your secure log-in to access Webinars.

Upcoming Webinars are: February 22 -- What's YOUR Best Retirement Date? Presented by Tammy Flanagan

March 22 -- Social Security and Feds: What You Need to Know, presented by James Marshall. Recent webinars (available on demand): **Map Your Way to a Smooth Retirement**, presented by James Marshall on January 25, 2018 and **Post-Retirement Pitfalls & How to Avoid Them**, presented by James Marshall December 14, 2017.

NARFE-PAC: NARFE-PAC FIGHTS FOR YOU BY: Helping elect members of Congress who support the federal community; building strong relationships with lawmakers, a key component to winning legislative fights; ensuring the federal community is a powerful political force across the country; pooling individual contributions to maximize impact nationwide; empowering our strongest supporters to become leaders in our fight. **NARFE-PAC DEFENDS YOUR EARNED PAY AND BENEFITS.**

LEGISLATIVE OFFICER: Many of us wonder if the continuing resolutions could threaten earned pay and benefits. NARFE headquarters provided the following clarification: "The government is currently operating under a continuing resolution (CR) which expires sometime in February, a deadline that is quickly approaching. While Congress has yet to outline how it intends to fund the government after this date, prior spending agreements have used federal benefits as an offset for raising sequestration budget caps. Proposed cuts to federal pay and benefits could be put forward again. Write your legislators today and tell them to reject any government spending agreement that contains cuts to the earned pay and benefits of the federal community."

NARFE CHAPTER 65 OFFICERS AND COMMITTEE CHAIRS

President Jerry Hall 415-412-0488	1st Vice President Martha Raup 415-334-6380	2nd Vice President Juanita Tamayo-Lott 415-292-6221	Secretary Jane Ramos 415-826-3337	Treasurer Dianne Joseph 415-334-6380	Editor Joe Mangiameli 707-328-8150
Service Officer Pauline Jue 415-584-8141	Membership Mike Crahan 415-285-2417	Legislation Jon Lampman 925-228-8501	Public Relations Leslie Ching 415-641-6245	Audit & Budget Jesse Ramos 415-826-3337	Sunshine Sue Mangiameli 707-328-4272
Alzheimer's Frank Morelli 415-563-8361	Telephone DorisMarie Hagopian 415-776-5199	Webmaster Dianne Joseph 415-334-6380	Social Media Martha Raup 415-334-6380	Immediate Past President Jane Ramos	Program Committee Jerry Hall, Jane Ramos, Helen Rogers, Roz Itelson

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>).

IMPORTANT PHONE 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.