

# S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 6-2

MAY 2006

## EDITORS COMMENT

Another quarter gone by and we have gained new Service Officers. Doris Boyd for Chapter 050, Renee Glazier for Chapter 400, Jean Stone for Chapter 1324 and Susanne Bowels. We also have Joy Bryant, a new SO Committee member replacing Gale Fullerton in District V. I also noted in the Chapter 1665 Newsletter that Warren Peden is assisting Chet Olson as Service Officer and Terry Hendricks is Assistant SO for Chapter 0281. If I missed other new Service Officers, it is because I have not been notified. Please let me know.

Service continues to be an important function of the NARFE organization. I am getting more interesting questions which means that members are becoming aware of the kind of information the Service Officer can provide. Service Officer are reminded of the opportunity to participate in PRE-Retirement training sessions. Keep up the good work!

*Mary Venerable*  
*Chair, Service Committee*

## FEDERATION OFFICERS

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Exec. VP – H. Ray Harrington  
Secretary – Vivian Nathanson  
Treasurer - Werner Gumpert  
Immediate Past President –  
Kenneth G. Boffin  
Region VIII Field Vice President  
Forney A. Lundy

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Dist. VIII - Earl J. Wilson  
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## SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, 1662 (951) 443-4551 –[maryv65@earthlink.net](mailto:maryv65@earthlink.net)  
Vice Chair – Duane A. Peterson, #0531 (925) 825-2109 – [duanep@astound.net](mailto:duanep@astound.net)  
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Dist. VI – Deanna Smith, #1503 – (209)483-3029 –[dsmith15@cwnet.com](mailto:dsmith15@cwnet.com)  
Dist. VII. - Sammy Brick, #0903 (707) 448-3695, - [Zoedoggy@aol.com](mailto:Zoedoggy@aol.com)  
Dist. VIII - Walter T. Washington, #0010 (626) 798-1778  
Dist. IX. - Joanne C. Rowles, #0068, (661) 833-1647 – [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)  
Dist. X. - Vacant

## NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

# 1 – NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (951) 862-7685 – Vaudis Pennell - By Appt.  
# 4 –Vallejo, Ca. (707) 644-5469 - Everett Crockett, - Mon. – 12 Noon to 4 p.m. Mail – 312 Hampshire St., Vallejo, CA 94590.  
# 8 – NARFE Federal Civilian Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 – Ann Kehoe. Mon. & Thurs. 9 a.m. to Noon. Robert Johnson (916) 635-4576.  
# 12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 Josephine M. Murphy - (760) 757 -5559 Weds. 12 Noon to 3 p.m.

#21 - Elderhelp of San Diego, 4069 30<sup>th</sup> St., San Diego, (619) 274-3786 – William Doll Thurs. 9 a.m. to 12 Noon  
# 35 –3916 Marilyn Place, Bakersfield, Ca. 93309 (661) 833-1647– JoAnne Rowles– By Appt.  
#42 – Residence of Vernon Rood, 7016 Oak Leaf Dr, Santa Rosa, CA. 95409 (707) 537-9044 – Q & A's by phone -email [Vrood@aol.com](mailto:Vrood@aol.com)  
# 55 – NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan - (707) 257-2228 Monday thru Saturday – By appt.  
# 78 - Fresno Service – Charles Hedrick, P. O. Box 3, Clovis, Ca. 93613, (559) 299-4207 – By appointment.  
# 133 – NARFE Service Center, Jean Stone, 1252 Lorraine Dr., Redding, Ca. 96002 – (530) 222-2321 – Service by phone.  
# 145 – Naval Air Weapons Station, Safety & Security Bldg, Rm. 8., China Lake, CA. 93555 (760) 939-0978 – Theresa Gonzales – Mon – Fri. 9 - 11 a.m. & 1 - 3 p.m.  
# 149 – Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4409. – Mondays 9 a.m. to Noon (except in July, August & holidays)  
# 171 – Residence of Katie Karikka, 1675 S. Los Osos Velley Rd., Los Osos, CA. (805) 528-2422 – Questions & Service by phone 24 hr.  
# 183 – Residence of Emile Lapointe, 204 E. Fiesta Green, Port Hueneme, CA. 93041 (805) 984-3341 Questions & Service by phone.  
#202 -NARFE Service Center, Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo 92692. Bert Zucker – (949) 470-3063 – 2<sup>nd</sup> & 4<sup>th</sup> Monday ea. Month from 1-3 p.m.  
Notify M. Venerable of any changes to the above. List details and changes for Chapter or Service Center.

**Note:** The status and information about Service Centers is subject to change. For up-to-date information see the Federation's website. Notify Jo Murphy of changes by FAX (760) 439-5277 or E-mail at [mjojo@oco.net](mailto:mjojo@oco.net)

#### WEBSITES OF INTEREST

Issues of all SOS Newsletters are available on line through NARFE California Federation Web Site – <http://csfcnarfe.org>  
 NARFE National Office at <http://www.narfe.org> or Capitol switchboard - 1-866-220-0044.  
 FEGLI Life Insurance at <http://www.opm.gov/insure/life/index.m> (800)633-4542 OPM Retirement [www.opm.gov/retire](http://www.opm.gov/retire)

#### INSIDE THIS ISSUE

- 1 - Remarriage procedures and new spouse benefits
- 2 - PIN Number Information
- 3 - Reemployment of Annuitant and impact on current annuity.
- 4 – Nursing Home Reform activity and S1932, Deficit Reduction Act of 2006.
- 5 – Deficit Reduction Act of 2005
- 6 – IRS Publication 721 – Tax Guide to U.S. Civil Service Retirement Benefits
- 7- Representative Payee Information for federal retiree
- 8 – Social Security Information and Alerts
- 9 – Divorce Decree issues re: Surviving Benefits for new spouse
- 10 – Transfer of NARFE Life Membership
- 11 – Medicare Premium
- 12 - 90# on the Telephone
- 13–Termination/Reinstatement of Survivor Benefits
- 14- Membership Dues & Dues Distribution
- 14 - Message from Charles Fallis – NARFE National President

*Before beginning the above articles, I would like remind Service Officers that the Questions and Answer Sections in the Retirement Life Magazines are very important to read and categorize. The questions I received and referred to are also covered in one of the issues which I will reference in my article*

#### REMARRIAGE PROCEDURES

A number of questions have been raised by annuitants regarding “remarriage after death of a spouse”.

This article will include information, notification procedures and effects on annuity when providing Survivor Benefits (SB's) for a new spouse.

First, the law states that SB's can be provided to a new spouse simply by notifying OPM after the marriage/remarriage but no later than **2 years of the date of marriage** (with a copy of the marriage certificate) and by asking OPM for a calculation of the amount to be paid to obtain survivor benefit coverage. OPM will notify the annuitant of the rate before taking further action on the request. Service Officers should advise Individuals that the new SB cost will be more than previously paid, so it will be good for them to study the cost before making the written decision. Remember, once signed – NO CANCELLATION.

Another question has been raised regarding remarriage **without** changing the annuity rate after death of a spouse. If this occurs, the annuitant need only notify OPM of the marriage with a copy of the marriage certificate and ask for a name change for Survivor Benefits and Health Insurance purposes. The annuity rate will stay the same and there was no change in the deduction to provide SB's.

And finally, what happens when the marriage of an annuitant to a widow who is receiving SB's from a deceased spouse? Does the widow lose her survivor benefits if she remarries? The answer is **NO**, if over age 55 at time of new marriage. She only needs to notify OPM of her name change and/or new

address so that her payments and correspondence will be correct. If she changes her name she may also request a new Health Insurance ID Card. This can be done at the same time.

*There is much more information regarding the subject of “Remarriage” but space dictates that you review the Q&A sections of the September 05, March 06 and April 06 issues of Retirement Life or go to the regulations in the OPM.gov website on the subject.*

#### PERSONAL IDENTIFICATION NUMBER (PIN)

I had the occasion recently of trying to make changes to my income tax deductions but I could not get in to the OPM website to make the changes because I did not have a correct PIN number. I wrote to OPM via e-mail at [retire@opm.gov](mailto:retire@opm.gov) and requested a new PIN number. I was advised that OPM would mail my new PIN number (pass code) within a few weeks. Once the PIN was received I could get the following information regarding my annuity. Some of the things the automated system allows you to do include:

- Start or change the direct deposit of your payment.
- Change of mailing address
- Start, change or stop Federal and state tax withholding
- Request for duplicate 1099R
- View or print a copy of your annuity statement (can be used to verify)
- Change your PIN for accessing OPM's automated systems.

OPM's Services Online is accessed by phone at (888)767-6738 or going to the website at: <https://www.servicesonline.opm.gov> .

**Remember you must have a PIN to make changes!**

## REEMPLOYMENT OF ANNUITANTS

Questions have been raised regarding the effect on an annuity if a retiree is reemployed after retiring.

First of all, there are many considerations to the idea of becoming reemployed. The first one is the circumstances for reemployment must be considered. For example, if reemployed is under PL 108-136, an annuitant employed in the Department of Defense can receive full salary and full annuity. (This exception should be investigated before committing to reemployment. Check with the Personnel Office.)

The other circumstance is that a retiree, who is reemployed, for example as a GS-9, would have his/her annuity continue but the pay rate for the GS-9 position would be "offset" by the amount of the annuity.

There is also the question of the impact on the annuity if reemployed. The basic answer is that a reemployed annuitant who completes one or more years of service would be entitled to a supplemental annuity which would be added to the current annuity. There are also provisions if the individual completes at least five years of actual, continuous full-time service to elect to have his/her annuity re-determined under the law in effect at the time of separation from reemployment, in lieu of a supplemental annuity.

(The above information was compiled from Q&A Sections of Retirement Life issued in September 05 – Pg 47, March – Pg 35 and April 06 – Pg. 47). **Thanks to Ken Glass & Staff at NARFE**

## NURSING HOME REFORM

With the salaries of retirees, there are few who anticipate ever needing Nursing Home Care but a long time illness and aging will change the need for many. Nursing Home rates have gone up line. What use to be a cost of \$4200 per month in 1991 when my father was in a facility in Los Angeles, the cost has risen to a current high of \$6000 to \$10,000 depending on the circumstances.

Studies show that in the 1900's the average life expectancy in the U.S. was 47 years; by 1965, the average American lived to around 70; we have gained a whole new age of life. It also showed that people over 65 face a 9% probability of a five-year or longer nursing home stay at \$35,000 to \$85,000 per year and few are insure privately against this risk.

Today, 12 to 13 percent of Americans are aged 65 or older/elderly. Because of the aging of the baby boom bulge, born between 1946 and 1964, by the year 2025, 20 percent of us – one in five – will be elderly. In these days, the young-old, people 65 to 75, are relatively active and fit. By 2035, the old-old will have increased two-fold to 14.4 million people. With two-thirds of those over 85 which will be women and four-fifths will be single, divorced, or widowed. This group will most likely receive extensive government assistance.

It should be pointed out that retirement security and acute health care for the elderly are not the only ... and perhaps not the biggest challenges we face.

The sleeping giant of all U.S. social problems is long-term care. Long-term care may be defined as "a wide range of medical and supportive services for individuals who lack some capacity for self-care, and are expected to need care for an extended period of time."

Records show that most long-term care, upwards of 80 percent, is provided informally in the home of friends and relatives, often older spouses, usually women. The need for long-term care is directly related to age. The incidence of Alzheimer's disease and nursing home institutionalization doubles every five years after the age of 65.

This information brings us to the discussion of the Medicaid Program. In 1965, Congress passed, and the President signed, Title XIX of the Social Security Act, also known as the Medicaid program. Medicaid's primary mission was to provide acute medical care for the poor. It also offered subsidized long-term nursing home care

for people over the age of 65. In the beginning it was not expected that this service would add much to the cost of the program.

Title XX of the Social Security Act was enacted in the same year and was known as the Medicare program and also paid for nursing home care but it was very limited.

As funds ran out in the family's financial status, the need comes to apply for help through the Medicaid program. Because Medicaid nursing home benefits were free to more people and subsidized for all, and because private pay rates had been driven so high, the public looked for creative ways to qualify for Medicaid. Over the years, (1982-1997) there have been several pieces of legislation designed to discourage the middle class from taking advantage of Medicaid. There were provisions to prevent the transferring of assets to qualify for Medicaid. There are provisions that require a single individual to have no more than about \$2,000 in cash and other resources. There are also provisions regarding such assets as a home, a car and some trusts are not counted but they are looking at these also.

There is much more on the subject but what is emphasized now is the current provisions of a Budget Reconciliation Bill (S. 1932) which includes proposals opposed by NARFE and other aging organization that would make it harder to qualify and receive Medicaid Long-term care benefits. There are many who will be harmed by the new rules so Service Officers and other NARFE members should take action to voice their objections to these provisions by scheduling meetings with members of Congress during scheduled recesses in the next months through October

Those interested in more information on the subject should refer to the following: Dan Adcock's article in the February 2006 issue of Retirement Life and can go to: <http://www.whitehouse.gov/news/release/2006> on the subject of S1932, Deficit Reduction Act of 2006.



## IRS Publication 721 – Tax Guide to U.S. Civil Service Retirement Benefits

This publication is a valuable guide for individuals to determine the tax treatment for civil service retirement benefits for both CSRS and FERS retirees.

There are two provisions in the rules that apply to the treatment of retirement contribution while employed. They are known as the General Rule and the Simplified Method. The Simplified Method must be used when annuities start after November 18, 1996.

The publication also includes tax treatment information for CSRS or FERS Survivor annuitants to recover the retirees cost tax free and Thrift Savings Plan.

This publication can be downloaded from IRS's website at [www.irs.gov](http://www.irs.gov) under publications or by calling IRS to request a copy.

### REPRESENTATIVE PAYEE

A number of questions have been raised regarding a retiree's illness that (1) hinders their ability to sign checks or (2) become mentally incompetent of taking care of their financial affairs.

If you are mentally competent but physically unable to write your name legibly, you, a family member, or other person acting in your behalf, should ask your bank what to do so you can cash or deposit your check. (Most have direct deposit that is the best solution) The Office of Personnel Management (OPM) will accept an "X" as your signature if two people sign beside the X to witness that you made the X.

If you become unable to take care of your own financial affairs, a family member or other individual should notify:

**U.S. Office of Personnel Mgt.  
Federal Employees Retirement Sys.  
Retirement Operations Center,  
Boyers, PA 16017-0001.**

He or she should give your full name, CSA/CSF number, including any final number or suffix, and the full name and date of birth of the deceased Federal employee or retiree on whose service your annuity is based. OPM will send instructions to your mailing address, or to the person who wrote in your behalf, which explain how to have your annuity paid to a person who will act as your "representative" and use the money for your benefit. If a court has appointed a guardian or conservator to be your representative, the individual should return the checks made out to you to the Treasury Department with an explanation of why they are being returned, as indicated above. In addition, he or she should write to OPM providing a copy of the court order and asking to be made the payee. This person should be sure to state the address to which the checks are to be mailed. OPM will take the steps necessary to pay your annuity to your guardian or conservator.

Payment to an individual with Power of Attorney. Annuity checks made out to you **cannot** be cashed by an individual using a general power of attorney. A specific power of attorney – **SF 232, Power of Attorney by Individual for the Collection of a Specified Check Drawn on the U.S. Treasury** – can be used by a separate form must be completed for each check cashed.

### SOMETHING MISSING FROM GOVERNMENT CHECKS

If you get Social Security, Supplemental Security Income or any other paper checks printed by the U.S. Department of Treasury, you will find something different about them that started in January 2004. To protect your privacy, the Treasury Department removed Social Security numbers from all federal government checks. Of course, you also can protect your privacy and guard against theft if you simply sign up for direct deposit. Direct deposit is the safest and most reliable way to receive payment.

Speaking of Social Security matters, Service Officers can now advise current employees of a website they can go to figure out how their SSA benefits will be affected by the Windfall Elimination Provision (WEP). There is now a handy-dandy chart that shows how your benefits can be affected by WEP and you don't need to touch a calculator! **Check it out!!**  
<http://www.socialsecurity.gov/retire2/wep-chart.htm>

Also if you just can't wait until you reach your full retirement age to collect Social Security benefits – and statistically most workers do retire "early" – SSA has a chart that quickly shows you what percentage of your full retirement benefits you will be able to get.

If, on the other hand, you are one of those individuals who intend to work well beyond their full retirement age, you will enjoy checking out the second link below for SSA's chart on delayed retirement credits. (HINT – you will get a higher benefit!)

To see the chart for retiring early, visit:  
<http://www.socialsecurity.gov/retire2/agereduction.htm>.

If you are thinking of a delayed retirement, take a look at  
<http://www.socialsecurity.gov/retire2/delayret.htm>

### NARFE LIFE MEMBERSHIP

Service Officers can pass the following information to their Membership Chair regarding the transferring of NARFE "Life Membership" to a spouse. The membership office says that a surviving spouse of a deceased Life member can be transferred to the spouse but they can not be a Life or Honorary member. They also added that all other category's (annual paying) are transferable to spouses.

### DIVORCE DECREE ISSUES

Unfortunately, some marriages of retirees end in divorce and there is much confusion to retirement assets.

Also many lawyers do not have the experience with civil service retirement systems. The Office of Personnel Management (OPM) must receive a copy of the court degree before action can be taken to recognize divorce-related court decisions.

Service Officers should refer individuals to the following sites:

[www.opm.gov](http://www.opm.gov) – click on Employment & Benefits, Click on Retirement, click on Other Retirement Publications, Click on “Handbook for Attorneys” and also “Court Ordered Benefits for Former Spouses.” The “Handbook for Attorney” will provide attorneys with the laws and regulations concerning divorces involving federal employees and retirees. The “Court ordered Benefits for Former Spouses” booklet gives a general description of the benefits available to a former spouse.

There was a recent question asked by a Service Officer in Northern California regarding a divorce decree that allowed a previous spouse 21% of a retiree’s annuity. OPM interpreted the decree to be a “prorate distribution” of 48% to the first wife and 52% to the second wife (100%) This kind of situation could have been avoided if the attorney consulted the regulations.

### 9-0 # ON THE TELEPHONE

I received an e-mail message a few months ago and maybe some of you also received the message. It read as follows:

“I received a telephone call last evening from an individual identifying himself as an AT&T Service Technician who was conducting a test on telephone lines. He stated that to complete the test, I should touch nine (9), zero (0), the pound sign (#) and then hang up. Luckily, I was suspicious and refused. Upon contacting the telephone company, I was informed that by pushing 90#, you give the requesting individual full access to your telephone line, which enables them to place long distance calls billed to your home phone number.

I was further informed that this scam has been originating from many local jails/prisons. I also verified this information with UCB Telecom, Pacific Bell, MCI, Bell Atlantic and GTE. “

The 9-0-# scam has been around for years and is directed at businesses, hospitals, government agencies and other organizations that use telephone switching equipment called private branch exchanges (PBXs) to handle their calls.

This type of fraud involves a him or her to an outside line. The perpetrator then starts dialing calls that are charged to the owner of the PBX. In this latest version, the caller claims to be an AT&T service technician “repairing” the phone lines and convinces the recipient of the call to help out by transferring him to an outside line and then hanging up.

Before placing the above information in this newsletter, I checked it out in [www.snopes.com](http://www.snopes.com) I am including the following regarding some points about this scam that are worth remembering:

- This scam doesn’t affect residential customers; its target is businesses.
- An AT&T service technician would never call customers and ask them to help check phone lines.
- The scam is generating a lot of interest in the media and over the Internet, but our network fraud experts report no increase in the number of fraud cases as a result of this notoriety.
- The best prevention against this type of fraud is for business managers to make their office staffs aware of it and to review what to do if it happens.
- If someone receives such a call, he or she should ask the “technician” for a call-back number or for the name and number of the caller’s supervisor. Then hang up.
- To report this or any other phone scams AT&T business customers should call their account representatives. You also can call the AT&T Business Customer Care Center at 1-800-222-0400, or report the scam to your local law enforcement agency.

### MEDICARE PRIMUMS

We can withhold monthly premiums for Medical Insurance (Part B of Medicare) from your annuity under certain conditions. You should contact your local Social Security office (not the U.S. Office of Personnel Management) if you want Medicare premiums withheld from your annuity. Social Security will need your retirement claim number (CSA number) or survivor annuity number (CSF number). If you are eligible, your local Social Security office will notify the Social Security Administration headquarters in Baltimore, Maryland, which will notify us to begin withholding premiums from your annuity. We can take no action to withhold these premiums (or to cancel Medicare premiums being withheld from your annuity) unless we are notified to do so by the Social Security Administration’s headquarters in Baltimore. You should always contact your local Social Security office if you have any questions concerning this matter.

### EVENTS THAT TERMINATE SURVIVOR BENEFITS

Service Officers sometime get questions regarding events that terminate Survivors Benefits and when Survivor Benefits are terminated.

Benefits are terminated on the last day of the month before one of the following events:

- If you remarry before reaching age 55 (unless you were married to a deceased employee/annuitant for at least 30 years), or by death. Marriage at age 55 or older will not affect your annuity.
- If you are a former spouse receiving a survivor annuity based on a qualifying court order, your survivor annuity continues for life unless you remarry before age 55 (unless you were married to a deceased employee/annuitant for at least 30 years), or the terms of the court order are satisfied.

- If you are receiving an "Insurable Interest" annuity, it will continue for life regardless of whether you marry.

(SO's can check your Green Book for definition of insurable Interest.)

- If you are receiving a supplementary annuity, the supplementary annuity will terminate if your recurring monthly survivor annuity terminates or at the earlier of: (1) the end of the month in which you reach age 60, or (2) the date you become eligible for Social Security mother's or father's insurance benefits or disabled widow(er)'s benefits based on the deceased annuitant's work record.

## NARFE DUES AND DUES DISTRIBUTION

How many Service Officers know what the current dues rate is and how many know about the distribution? The following is provided for information:

**Dues-Withholding Member (Conversion)** – Annual charge \$24.60 (\$2.50 per month) plus chapter dues of record. Federation receives \$2.46.

***Note: CSFC offers a \$10 rebate for members to sign up for dues withholding; \$5 rebate for signing up a spouse as a member and \$5 for signing up a spouse for dues withholding. A copy of the application must be sent to the CSFC Treasurer Werner Gumpert, 50 Picardy Court, Walnut Creek, CA 94597-3110 in order to receive the rebate.***

**Current Retirees – Annually renewing members (multi-year membership):**

**One year** - \$29 plus one year Chapter dues of record. Chapter receives one year dues of record. Federation receives \$2.90

**Two years** - \$52 plus two years chapter dues of record. Chapter receives two years dues of record. Federation receives \$5.20.

**Three years** - \$74. plus three years chapter dues of record. Chapter

receives three years dues of record. Federation receives \$7.40.

**NOTE:** Chapters and federations receive their distribution up front. For two-year members, the chapter receives two years chapter dues of record and the federation receives \$5.20 shortly after the member renews. The same applies for three-year members.

### **New Member (retiree):**

First year membership is \$33. Chapter of assignment receives \$11 & Federation receives \$3.30.

### **Current Federal Employees (CFE's)**

**First-year fee** \$25. Chapter of assignment receives \$8.34. Federation receives \$2.50.

**Two-year fee** \$45. Chapter of assignment receives one year chapter dues of record, Federation receives \$2.50 (The first year is free)

**Three-year fee** \$60. Chapter of assignment receives one year chapter dues of record. Federation receives \$5. (The first year is free) CFE's may renew at the above fee as long as they remain CFE's. Upon retirement, they will renew as annually renewing members. (see below).

### **OPM New Member (retiree):**

Limited to semiannual direct mail campaign from NARFE Headquarters.

#### **First Year Membership Fee (retiree)**

- \$29. Chapter of assignment receives one year chapter dues of record. Federation receives \$2.90.

**Two-year Option** - \$49. Chapter of assignment receives two years chapter dues of record up front. Federation receives \$4.90. (Note: These rates are effective in the Spring 2006 OPM Mailing.) These fees are good for one or two years. Upon renewal, members renew as annually renewing members (see above).

### **Life Membership**

A one time membership fee which covers National Dues ONLY. Life members must continue to pay chapter dues to be a voting member of the Chapter. Chapter dues may be paid in advance for as many years as the

member chooses to do so; comply life member choose to pay 5 years at a time. Nation bills Life Member chapter dues for record based on their conversion date and the chapter gets it all on that date (Use NARFE Form F-53)

### **Honorary Life Members**

Awarded to members who have reached the age of 85 years with 20 years membership in NARFE. National waives the national dues for these members, while it is at the discretion of the chapter to waive chapter dues.

## A MESSAGE FROM THE NATIONAL PRESIDENT

In the April 2006 issue of Retirement Life magazine, our NARFE National President, Charles L. Fallis made a number of important points about our new name change – The National Active and Retired Federal Employees Association (NARFE). He also pointed out that our mission is still the same. I recommend that members and Service Officers read his message in full.

I would like to reiterate several of his points because they should be used by members and Service officers in their contacts with non members and especially current Federal Employees.

Fallis points out that NARFE is a "grass-roots" organization and has been involved in many issues that would adversely impact on our members. Specifically, NARFE opposed replacing any portion of the Social Security benefits with private individual accounts; they opposed investment of the Social Security reserves in investments other than U.S. Treasury securities; and the issues/controversy over the future of Social Security and how, when and by whom this national retirement and disability program should be changed.

Just remember, as Mr. Fallis points out, that there are many organizations and millions of individuals participating in the battle over Social Security, NARFE is the only organization fighting to make sure your earned retirement and health care benefits are not reduced.