

# S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

**SERVICE OFFICER NEWSLETTER**

**VOLUME 8-2**

**APRIL 2008**

## EDITORS COMMENTS

Your editor is writing this Newsletter with a humble heart and warm feeling upon finding that I not only received the California Federation Service Officer Award and the Region VIII Award but I received the National Service Officer Award. I am looking forward to going to Louisville, Kentucky in September when the awards will be presented. The awards come at a time when I was getting a little discouraged and tired because I did not believe the word was getting out about our Service Officer responsibilities. I now have to stay on to further justify receiving the awards.

I say “thanks” my Chapter 478 President and those who have supported me. I also thank those who were instrumental in making and processing the award recommendations.

By this time all Service Officers have been advised of Service Officer training. The first session will be on April 24<sup>th</sup> in San Bernardino, CA. and the second session will be held in Vacaville on June 9, 2008. The sessions will be held in conjunction with the Districts Leadership Training except the Service training will be in separate room. Hopefully, ALL current and new Service Officers will be able to attend one of the sessions. Training material will be provided.

Mary Venerable

Chair, Service Committee

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**Dist. X. – Warren Peden, #1655 - \$530-529-0437 [wpeden@sbcglobal.net](mailto:wpeden@sbcglobal.net)**

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## NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

**# 1 – NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, [quovau@aol.com](mailto:quovau@aol.com)**  
**# 4 – Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 [jay94591@yahoo.com](mailto:jay94591@yahoo.com)**  
**# 8 – NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 or 2889 – Ann Kehoe. Mon. & Thurs. 9 a.m. to Noon. Robert Johnson (916) 635-4576. [frjohnson4@aol.com](mailto:frjohnson4@aol.com)**  
**# 12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA.92054 Josephine M. Murphy – (760) 757-5559 Wednesdays 12 Noon to 3 p.m. [jomurphy@oco.net](mailto:jomurphy@oco.net)**  
**#21 - Elderhelp of San Diego, 4069 30th St., San Diego, CA. 92104 (619) 274-3786 – William Doll – Thurs. 9 a.m. to 12. [imadoll@earthlink.net](mailto:imadoll@earthlink.net)**  
**# 35 – Residence of JoAnne Rowles - 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt.**  
**#42 – Residence of Vernon Rood, 2318 Northwood Drive, Santa Rosa, CA. 95404 (707) 578-3180 – Q & A's by phone -mail [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 Appt.

#133 – NARFE Service Center, Jean Stone, 1252 Lorraine Dr. Redding, CA 96002 – (530) 222-2321 – By phone.

[logeneaa@wmconnection.com](mailto:logeneaa@wmconnection.com)

# 145 – Naval Air Weapons Station, Safety & Security Bldg, Rm 8, China Lake, CA. 92555 (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 holidays)

# 171 – Residence of Gerald Spouse, 1650 Christine Ct., Paso Robles, CA. (805) 237-0051 – [Jerrysprouse@charter.net](mailto:Jerrysprouse@charter.net).

Questions & Service by phone.

# 183 – Residence of Bob Willis, 1826 N. 6<sup>th</sup> Place, Port Hueneme, CA. 93041-2310 (805) 486-1235 Questions & Service by phone.

#202 – Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692

**Notice: 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) 757-5559 or E-mail at [JoMurphy@oco.net](mailto:JoMurphy@oco.net)**

#### WEBSITES OF INTEREST

Issues of all SOS Newsletters are available on line on the NARFE California Federation's Website:

<http://www.csfcnarfe.org>

NARFE National Office at

<http://www.narfe.org>

Publications on FEGLI Life Insurance at:

<http://www.opm.gov/insure/life/index.htm> . Or (800) 633-4542

OPM Retirement at:

**[www.opm.gov](http://www.opm.gov).retire for inquiries and changes.**

**New OPM website at**

**[www.opm.gov/insure/quickguide.asp](http://www.opm.gov/insure/quickguide.asp)**

#### NEW WEB SITE

OPM has posted a new Web Site: [www.opm.gov/insure/quickguide.asp](http://www.opm.gov/insure/quickguide.asp) It is well organized and easy to navigate. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a [menu of publications for downloading](#) and printing, and links to other federal agencies as well as to NARFE Web Site.

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#### NEW BLOG

Received from David Snell, Director of NARFE Retirement Benefits Service Department information about a new blog website has been created by NARFE's IT department wizard Dan Hidayat for exclusive use by chapter and federation service officers. The Service Officers Bulletin Board or SOBB can be accessed at [www.narfe.org/sobb](http://www.narfe.org/sobb) if your GEMS position number is a '9', '31' or a national field vice president. Other members will not have access. What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. A blog differs from a 'chat room' in that there are no set date or time for approved users to log on and conference each other by email. With a blog, you can access the site anytime the system is available.

**How to Use the SOBB:** SOBB allows you to type comments on several different topics such as retirement, insurance, social security. Users can point and click on each area to view the latest comments and news from other service officers and to add their own comments. Note: There are rules of conduct listed on the website that users must abide by. My department will be

monitoring the site to ensure compliance with the rules of conduct.

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#### NARFE TROUBLED BY OPM CALL FOR SEPARATE FEHBP RETIREE COVERAGE AND OPPOSES PLANS TO EXPAND CONTROVERSIAL HSAs

National Active and Retired Federal Employees Association (NARFE) President Margaret L. Baptiste said at a hearing that her association has concerns about proposals in the Office of Personnel Management's "2008 Federal Employees Health Benefits Program (FEHBP) Carrier Letter" (also known as the "Call Letter") which would create separate health plans for Medicare-eligible federal annuitants and expand controversial Health Savings Accounts (HSAs). However, Baptiste applauded OPM's decision to encourage FEHBP carriers to offer enhanced hearing benefits for adults, including professional services and hearing aids.

"While OPM says that enrollees in the Medicare pilot "sub-option" would pay the same premiums set for their counterpart FEHBP plans, we are troubled that a plan specifically created for Medicare-eligible federal annuitants could open the door for separately rated retiree plans in the future with substantially higher premiums than other FEHBP plans," the NARFE President said. "In the 48 year history of the program, there has never been a separate FEHBP plan based on retirement status or age."

Baptiste also said that NARFE is concerned that the cost of the Medicare pilot sub-option's "pass-through accounts" could result in benefit cuts or higher deductibles, copayments and coinsurance for federal retirees and survivors.

In addition, the Association is disturbed that payments from the pass-through accounts would be used to encourage federal annuitants to join private Medicare options, like "Medicare

Advantage" and the Medicare "Part D" prescription drug program.

According to Baptiste, the President's fiscal year (FY) 2009 budget would weaken traditional Medicare by reducing payments to doctors and hospitals and, as a result, make private Medicare Advantage (MA) plans more attractive to beneficiaries. Most federal annuitants enroll in traditional Medicare because the program's coverage coordinates better with FEHBP benefits than Medicare Advantage. Recent studies have shown that Medicare Advantage plans are paid more than the average **traditional-fee-for-service Medicare plan in their area**. NARFE, and its 53 member Leadership Council of Aging Organizations (LCAO) sister organizations, have urged lawmakers to cut overpayments to Medicare Advantage plans ensuring equitable funding and treatment of all beneficiaries by the Medicare program.

The Medicare Part D program was created to offer a prescription drug benefit for the 16 million older Americans who had no such coverage. Federal annuitants do not need to pay the Part D premium because they currently receive drug coverage through their FEHBP plan. NARFE has long been concerned that Medicare Part D would encourage employers, including the federal government, to reduce or eliminate prescription drug coverage to Medicare-eligible retirees under FEHBP. *Part D drug coverage is substantially inferior to what FEHBP now provides.*

To add insult to injury, OPM persistently has refused to apply for a payment -- available to other public and private employers who provide drug coverage as generous as Medicare Part D -- which could be used to lower FEHBP premiums.

OPM continues to encourage FEHBP insurance carriers to expand the availability of High Deductible Health Plan/Health Savings Accounts (HDHP/HSA) despite the fact that the controversial option has only attracted a

minute fraction of federal workers and retirees. Indeed, a report released March 18 by the nonpartisan Employee Benefit Research Institute (EBRI) and the Commonwealth Fund found "little evidence that the tax benefits of such plans [HDHP/HSAs] have the potential to help change the trajectory of health care cost growth, are leading health plans or providers to provide more information about the quality and price of services to patients...".

NARFE opposes HSAs because they could increase premiums for comprehensive plans since relatively healthy enrollees with higher incomes could be siphoned off into HSAs. Such concerns were confirmed by a January 2006 report of the nonpartisan Government Accountability Office (GAO), which found that HSAs tended to attract younger and wealthier FEHBP enrollees.

NARFE opposes OPM's decision in their 2008 call letter to solicit proposals for insurance carriers to offer the long dormant "Indemnity Benefit Plan" as a backdoor attempt to jump start anemic participation in HDHP/HSAs. The President's FY 2009 budget said that the "Indemnity Benefit Plan" should provide HSAs as a system-wide option. Despite being named in the law which authorizes FEHBP, the Indemnity plan has not been available since the Aetna insurance company stopped offering the coverage in 1990. The entry of a large insurance carrier with an HDHP/HSA option available to most enrollees also could boost participation in HSAs.

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***Cost-of-Living Adjustment (COLA)***

Recent inquiries on the subject have resulted in this article. Included is information about effective date of each COLA, the rule for CSRS employees and retirees and Survivors as well as individuals on workers compensation. The following applies:

COLA's are effective December 1, of each year and first reflected in the annuity payment in January of the following year.

This applies to retired Federal employees and entitled surviving family members of deceased Federal employees and retirees' Under the Civil Service Retirement System (CSRS) and the Organization Retirement and Disability System (ORDS), the Cost-of-Living Adjustment (COLA) will be 2.3 percent for those who have received benefits for at least one year. For example the 2.3 percent increase was determined by computing the percentage increase in the Consumer Price Index (CPI) for urban wage earners and clerical workers from the third quarter average of 2006 to the third quarter average of 2007, as provided by the [U.S. Department of Labor, Bureau of Labor Statistics](#).

Under the Federal Employees Retirement System (FERS) and FERS Special, the COLA will be 2.0 percent for those who have received benefits for at least one year. This amount was derived from the same CPI comparison as CSRS.

Federal Employees Retirement System (FERS) and FERS Special Cost-of-Living Adjustments are not provided until **age 62**, except for disability, survivor benefits, and other special provision retirements. FERS disability retirees get the adjustment, except when they are receiving a disability annuity based on 60 percent of their [high-3 average salary](#). Also, under FERS, if you have a CSRS component, the component is subject to the CSRS COLA calculation. FERS survivors receive the FERS increase on their entire annuity, even where component service is involved.

To get the full COLA, a retiree or survivor annuity must have begun no later than December 31, 2006. If not, the increase is prorated under both plans. Prorated accounts receive one-twelfth of the increase for each month they received benefits. For example, if the benefit commenced November 30, 2007, the prorated COLA would be one-twelfth of the full COLA.

Under both plans, benefits are paid on the first business day of the month after the month in which they accrue. Benefits which accrue in December 2006 are payable on January 2, 2008.

Note: A benefit will not be increased if it would cause the annuitant to receive payments in excess of any cap amount specified by law.

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### THE BASICS OF LONG TERM CARE AND LONG TERM CARE INSURANCE

More than 70% of us who live to retirement age will need long term care at some time in our lives. Health care costs are rising, and people are living longer. By 2020, an estimated 12 million Americans may need long-term health care.

But, what is long term care and how do we know if we need long term care insurance? Here's what non-profit self-funded program can provide for you and your extended family members, ages 18- to 79:

- Tax-free benefits
- Monthly maximum (not a per-day limit)
- Help from our experienced care advisors
- Inflation protection
- Portability when you move retire, or change employers
- Hospice care for terminal illness
- Premium waiver while you are receiving benefits
- Facility-only Plans
- Return of Premium Death Benefits (up to age 75) in all plans except the Partnership Plan.

The Federal Long Term Care Insurance Program was designed specifically for members of the Federal Family. It is sponsored by the Federal Government and backed by two of the country's top

insurance companies. The Federal Program is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators, and home care provisions are just a few of the reasons why the Federal Program may be the smart choice for you. Contact OPM regarding Long Term Care application or go to the website for more information.

[www.ltcfeds.com](http://www.ltcfeds.com)

[www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc)

To find out more and to request an application. Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557)

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### KAISER HEALTH INSURANCE

How many of your members have the Kaiser Health Plan? How many of your members have called you about recent problems with prescriptions drug changes? Well, we have some information about some of the problems and I also have a new contact in Kaiser who is available to provide information or personal contact at your meetings.

Her name is **Joanne C. Haggerty, Executive Account Manager of the Federal Employee Health Benefits Program.** She is located in Walnut Creek, CA. She can be reached in the following ways:

**By Phone: (925) 5689**

**By FAX (952) 939-6199**

**E-Mail [joanne.haggerty@kp.org](mailto:joanne.haggerty@kp.org)**

My contact with Joanne involved a message from a Service Officer, Robert Bishop from our Placer Chapter 1354. It seems that he saw an article about a Kaiser member who in January 2008, went to get a prescription refilled. (Note that this member was in Silver Spring, MD.) The prescription was for Copaxone, a drug for Multiple Sclerosis which she has had since 2000 and it slows the course of her disease.

Prior to January 2008, she paid \$20 co-payment. When she went to pick up a refill the pharmacy gave her a bill for \$325. which she had to pay. She later found out that information about the change was sent to the Kaiser enrollees in the mid-Atlantic Region but she did not

understand the changes. Later the change was reversed back to January and members that incurred out of pocket cost will receive refunds for the additional cost.

*Note: This change does not impact anyone in California because Kaiser did not implement the change. If you do receive questions, please contact Joanne Haggerty.*

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### ALERT FOR MEMBERS WITH HEALTH NET

Health Net of California, Inc., a FEHBP HMO company, has split California into two sections – Northern California and Southern California. They raised the premium drastically for those in the Northern California section but kept the Southern California premiums at a more reasonable rate.

Health Net sent a notice out during Open Season that those enrollees who live in the South must change their plan code to take advantage of the southern rates or they would automatically be charged the northern more expensive rates. At the same time, OPM sent out letters saying that if you are not changing plans, the enrollee need do nothing.

These two notices caused some confusion and many relied on the OPM notice and did nothing. Later they were greeted with a notice that the higher premium, (No. California) had been withheld from their annuity checks no matter where in California they resided.

NARFE has also learned from OPM of another potential problem affecting Health Net enrollees. This affects an unknown number of enrollees that did read the special notice and did make the change to the new Health Net of SO. California enrollment of LP during the early part of the open season. OPM received calls from some enrollees that received their February statements and discovered their requested change did not get processed. OPM is making the changes to the new enrollment code LP effective January 1, 2008, when the enrollee contacts them.

All members affected should call OPM at 1-888-767-6738. If any members need help from NARFE, please contact NARFE Retirement Benefit Services either by phone at 703-838-7760 or by email at [fehb@narfe.org](mailto:fehb@narfe.org).

The above information was taken from Bakersfield Chapter 68, Newsletter. JoAnne Rowles. Anyone having this problem should contact OPM.

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## MASTERING MEDICARE

If you're age 65 or older, Medicare is for you. It's also for you if you're under age 65 if you qualify for Social Security disability

Medicare is a federal health insurance program and includes several basic parts:

- Hospital Insurance (Part A)
- Medical Insurance (Part B)
- Medicare Advantage Managed Care (Part C)
- Prescription drug coverage (Part D)

If you're enrolled in the Federal Employee Health Benefit Plan you may be eligible to enroll in Medicare Parts A & B when you retire and/or reach age 65.

Note: FERS employees are eligible at retirement. CSRS employees are eligible but do not have to enroll at age 65 in Medicare however they will be subject to a 10% penalty for late enrollment.

### Medicare Part A

Medicare Part A provides coverage for some types of hospital care. Generally, Part A is premium-free. Your eligibility is based on whether or not you or your spouse participated in Social Security Administration (SSA) or Medicare covered employment.

### Medicare Part B

Medicare Part B helps you pay medical services and supplies that are not covered by Part A.

The Medicare Part B premium amount is adjusted annually. In 2008, most people enrolled in Medicare are paying the standard monthly Part B premium of

\$96.40 per month. (In some cases the premium will be deducted from the Social Security check.

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### Medicare Part C (Medicare Advantage Managed Care)

Medicare Part C is a type of Medicare health plan, known as Medicare Advantage Kaiser Permanente Senior Advantage is an example of a Medicare Part C plan.

### Medicare Part D

Medicare Part D covers some of the cost of outpatient prescription drugs. The Federal Employees Health Benefit health plans (e.g. Kaiser, Blue-Cross/Blue Shield, etc.) already have prescription drug coverage.

Information for TriCare for Life enrollees indicate that Military widows whose benefits were offset by Social Security benefits will be eliminated on May 1, 2008. The benefit amount will be 55%. The Tricare Management Act (TMA) has announced that 17 drugs will be moved to the third tier. Five of the Medications were effective October 24, 2007, and 12 were effective November 21, 2007.

Third-tier medications require a \$22 co-pay for a 30 day supply. Beneficiaries taking third-tier medication should consult their care provider about changing to a first – or second – tier alternative. When providers prescribe medications, beneficiaries should ask if a generic alternative is available in the drug class that would provide the same clinical results. Third-tier medications are not available at military treatment facility (MTF) pharmacies unless an MTF provider establishes medical necessity and writes prescription. For a complete list of medications and their formulary status, beneficiaries may visit:

[www.tricareformularysearch.org/dod/medicationcenter](http://www.tricareformularysearch.org/dod/medicationcenter)

For additional resources:

[www.opm.gov/retire](http://www.opm.gov/retire)

1-888-767-6738

SSA - [www.socialsecurity.gov](http://www.socialsecurity.gov)

- 800-772-1213

Medicare - [www.medicare.gov](http://www.medicare.gov)

- 800-633-4227

HICAP - [www.calmedicare.org](http://www.calmedicare.org)

- 800-434-0222

On September 24, 2007, [H.R. 3046](http://www.congress.gov/legislation/house-bills/3046), the "Social Security Number Privacy and Identity Theft Prevention Act of 2007" was reported (amended) by the Committee on Ways and Means. (See H. Rept. [110-339](http://www.congress.gov/legislation/house-reports/110-339).)

On July 18, 2007, the Committee voted 41-0 to approve [the bill](#), which would prevent Federal, State and local governments from displaying Social Security numbers (SSNs) to the public, showing the numbers on identification tags and cards and, in most cases, selling the numbers. H.R.3046 will amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes.

Sponsor: [Rep McNulty, Michael R.](#) [NY-21] (introduced 7/16/2007)

[Cosponsors](#) (52)

Latest Major Action: 9/24/2007 Placed on the Union Calendar, Calendar No. 210. House Reports: [110-339](#)

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## PROPOSED RULES ON USE OF SOCIAL SECURITY NUMBERS (SSNS)

In January the Office of Personnel Management (OPM) issued proposed regulations to achieve a consistent and effective policy for the use of Social Security Numbers by Federal agencies to combat fraud and identity theft.

It was stated that Federal agencies must reduce the threat by eliminating the unnecessary use and collection of Social Security Numbers.

The proposed regulation imposes significant restrictions on the use of Social Security Numbers throughout the Federal Government and is consistent

with the recommendations made by the President's Identity Theft Task Force.

Some efforts are underway to develop requirements which will replace the Social Security Number as the primary employee identifier.

Specific changes will assist Federal agencies in their efforts to combat fraud and identity theft will include:

- Adding definitions of new terms used in proposed regulations, e.g. Exposure and Primary Key.
- A section is being proposed with specific information that will address restrictions on collection and use of Social Security Numbers in employee records and human resources information systems. and
- The addition of provisions which requires special safeguarding for automated records for the protection of employee Social Security Numbers.

Information about passage will be provided in the next SOS Newsletter issue.

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### Social Security Questions

I am still getting questions from individuals who have problems in getting correct information about Social Security benefits and are being given incorrect information about their eligibility for benefits.

The only advice I can give is rather than calling your local SSA office, you should go to the SSA office. If while there, you don't believe you are getting the correct information you must be persistent and ask to see a Supervisor. This has happened in a few cases. After the Supervisor was consulted, it turned out the incorrect information was corrected

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Most federal annuitants would receive a tax rebate under the economic stimulus package (H.R. 5140) passed, 385-35, by the House of Representatives on

January 29<sup>th</sup>. Retirees with no earned income, but with TAXABLE income -- which COULD include distributions from social security, pensions, annuities, traditional IRAs and other retirement income -- would still qualify for rebate checks of up to the full \$600 per person or \$1,200 per couple allowed for those without dependent children. Wages, but not Social Security benefits and pensions, are included in the tax code's definition of "earned income." Those rebates would begin to phase out at \$75,000 and \$150,000 adjusted gross income (AGI) for single and joint filers, respectively -- with the rebate effectively eliminated at \$87,000 and \$186,000 AGI for single and joint filers, respectively.

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### TRAVEL DOCUMENTS FOR U.S. CITIZENS

**I believe many of you are aware of the requirements for Passports when traveling outside the U.S by air, sea or land.**

#### New Application for a U.S. Passport

To obtain a passport for the first time, you need to go in person to one of over [9,000 passport acceptance facilities](#) located throughout the United States with two photographs of yourself, proof of U.S. citizenship, and a valid form of photo identification such as a driver's license.

Acceptance facilities include many Federal, state and probate courts, post offices, some public libraries and a number of county and municipal offices. There are also [13 regional passport agencies](#), and 1 Gateway City Agency, which serve customers who are traveling within 2 weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

You'll need to apply in person if you are applying for a U.S. passport for the first time: if your expired U.S. passport is not in your possession; if your previous U.S. passport has expired and was issued more than 15 years ago; if your previous

U.S. passport was issued when you were under age 16; or if your currently valid U.S. passport has been lost or stolen.

#### **Basic information includes:**

Validity: 10 years for adults and 5 years for minors

Cost for first time applicants: \$100 for Adults and \$85 for minors  
Cost for U.S. Passport book renewal is \$75 for adults

There is also a **U.S. Passport Card** that can be requested for travel by air. It is also valid for land and sea crossing between the U.S. and Canada, Mexico, Bermuda and the Caribbean only.

#### This is a Wallet Size card

Cost for first time applicants: \$45 for Adults and \$35 for minors

Cost for U.S. Passport book holders is \$20 for adults.

If you apply for both documents at the same time

Cost for first time applicants is \$120 for Adults and \$95 for minors.

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### WHAT'S IN IT FOR ME?

In the July 2007 issue of the NARFE Magazine, there was an article by Augie Stratoti, Region I Regional Vice President. The article touched on a number of important points about Service and deserves being mentioned at the closing of this SOS Newsletter. My newsletter is prepared for the purpose of informing members on many important benefits we sometime take for granted.

The organization of this newsletter has always had on the first page, information about our Federation Officers, District Vice Presidents, Service Committee Members and our NARFE Service Centers in California. A recent comment about this first page gave me concern because the person had not paid attention to the information. This information (on the first page) is provided to keep Service Officers up to date.

Changes occur after election of members and after changes within the Service Centers. It is important that the information is reviewed at each quarterly issue.

Mr. Stratoties' answer to the question what's in it For Me? Included the following: "NARFE's main objectives are to preserve and enhance earned benefits. A summary of NARFE's accomplishments appeared on page 52 of the April 2007 issue. (I keep all copies – at least for 2 years.) He referred to the song sung by Peggy Lee, "Is That All There is?" the answer to that question with regard to NARFE is ... No! To effectively recruit and retain members, we need to emphasize another NARFE objective, which is to provide service to members, and we must answer the question, "What's in it for me?"

During our working careers, we had personnel and human relations staffs that were there to provide assistance when needed to ensure benefits were properly planned and executed. This was especially important when life-changing events, such as marriage, divorce or death occurred. When we retired, these resources are no longer available to us. NARFE is the only organization that provides these types of services to retired federal employees and their spouses. NARFE is, in effect, our personnel and human relations support during our retirement years.

He went on to describe where this responsibility originates and that included the local level Chapter Service Officers and the Federation Service Officers.

The local service is supplemented by Retirement Benefits Service Department at NARFE National Headquarters. Issues that cannot be resolved at the local level are referred to Headquarters. The Retirement Benefits Service Department, in turn, interacts with the Office of Personnel Management (OPM), the Federal employees Health Benefits Program and other activities of the federal government, as appropriate, to help resolve issues of concern.

This support can be critical when, for example, a surviving spouse is confronted with the need to obtain information and support to ensure proper and timely actions are taken to prevent adverse impact on benefits.

NARFE HQ has a great deal of support information. These include the Service Officer Guide (FH-10), Chapter Service Officers Duties and Responsibilities (F-58), Be Prepared for Life's Events (F-100), and a host of other forms and pamphlets. These materials can be used to training Service Officers and may be obtained at no cost utilizing Form F-18, Requisition for Printed Supplies, or they can be downloaded from the Web site at [www.narfe.org](http://www.narfe.org).

The well written article also includes information about the NARFE Perks Program, NARFE Magazine, Social Interaction, and Cash Incentives.

Again, I thanks to Augie Stratoti for his well written article. (Page 44 in the July 2007 issue).

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**Social Security Timing**

In the May issue of NARFE Magazine (p.36) there was a discussion on the principal consideration on whether to take Social Security benefits at your first opportunity at age 62, or to wait until you are eligible for full benefits at 65, 66 or 67.

It was explained that if the reduction of the Social Security benefit when first collecting at age 62 is 25% of the amount of benefit if one waits until age 66, it will take 12 years, or 133 months, to break even when one is 78 years old.

The math formula is 75 times 48 months divided by 25 equals 144 months or 12 years.

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**NARFE SILVER CIRCLE**

Have you signed up for the NARFE Silver Circle? If not there is still time. The NARFE Silver Circle is now a reality and will enable Headquarters to provide more and enhanced services to our members. Donors who contribute large donations of \$1,000. Or more will be

recognized in the Donors who contribute large donations of \$1,000. Or more will be recognized in the form of a brass nameplate placed on the Wall of Fame at NARFE Headquarters.

Others can become a charter member of the Silver Circle Program. Participating is totally voluntary and with a donation of \$25 or more, a member will be recognized in the pages of NARFE magazine and will receive a Silver Circle pin.

**NARFE: Your future is our focus!**

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**SPECIAL POEM FOR OLDER FOLKS**

**A row of bottles on my shelf  
caused me to analyze myself.  
One yellow pill I have to pop  
Goes to my heart so it won't  
stop.**

**A little white one that I  
take goes to my hands so they  
won't shake.**

**The blue ones that I use a lot  
tell me I'm happy when I'm not.**

**The purple pill goes to my  
brain and tells me that I have  
no pain.**

**The capsules tell me not to  
wheeze, cough, choke, or  
even sneeze.**

**The red ones, smallest of them  
all Go to my blood so I won't  
fall.**

**The orange ones, very big  
and bright prevent my leg  
cramps in the night.**

**Such an array of brilliant pills  
helping to cure all kinds of ills.  
But what I'd really like to know  
is what tells each one where to  
go!**

**There's always a lot to be  
thankful for if you take time to  
look for it. For example  
I am sitting here thinking how  
nice it is that wrinkles don't  
hurt...**

*Author unknown*

I found the following to be correct and beneficial. It was prepared by Regina Brett, The Plain Dealer of Cleveland Ohio. She originally wrote the 45 lessons life taught her but her odometer rolled over to 50 – resulting in the update.

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short to waste time hating anyone.
4. Don't take yourself so seriously. No one else does.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Agree to disagree.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with the first paycheck.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others'. You have no idea what their journey is all about...
14. If a relationship has to be secret, you shouldn't be in it.
15. Everything can change in the blink of an eye. But don't worry; God never blinks.
16. Life is too short for long pity parties. Get busy living, or get busy dying.

17. You can get through anything if you stay put in today.
18. A writer writes. If you want to be a writer, write.
19. It's never too late to have a happy childhood. But the second one is up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, and wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Over prepare, and then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. The most important sex organ is the brain.
25. No one is in charge of your happiness except you.
26. Frame every so-called disaster with these words: "In five years, will this matter?"
27. Always chose life.
28. Forgive everyone everything.
29. What other people think of you is none of your business.
30. Time heals almost everything. Give time - time.
31. However good or bad a situation, it will change.
32. Your job won't take care of when you are sick. Your friends will. Stay in touch.
33. Believe in miracles.
34. God loves you because of who God is, not because of anything you did or didn't do.

35. Whatever doesn't kill you really does make you stronger.
36. Growing old beats the alternative - - dying young.
37. Your children get only one childhood. Make it memorable.
38. Read the Psalms. They cover every human emotion.
39. Get outside every day. Miracles are waiting everywhere.
40. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
41. Don't audit life. Show up and make the most of it now.
42. Get rid of anything that isn't useful, beautiful or joyful.
43. All that truly matters in the end is that you loved.
44. Envy is a waste of time. You already have all you need.
45. The best is yet to come.
46. No matter how you feel, get up, dress up and show up.
47. Take a deep breath. It calms the mind.
48. If you don't ask, you don't get.
49. Yield.
50. Life isn't tied with a bow, but it's still a gift.

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### **DON'T FORGET THE NATIONAL CONVENTION**

Service Officers are reminded that September 11 is the date for the Louisville Kentucky NARFE National Convention. Have you made your reservations to attend? The hotel rates are great! (\$85 including tax).