

S. O. S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

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EDITORS COMMENTS

The year is half over and I am just now getting the third Newsletter out. I am preparing it with the hope that some of my words about getting the SOS Newsletter into the hands of Service Officers and other interested NARFE Officers and interested members.

It is interesting to note how the matter of Service Officer responsibilities came up in a letter written by one of my Service Committee members. I ask that you read page 3 of this newsletter.

Open season for Health Insurance is in November. I recommend that Service Officers make contact with speakers for the health plans of your members. We have a contact from Kaiser Permanente foundation (Joanne Haggerty, (925) 926-5689. who is willing to speak at your November meeting. I provided information on page 4 in my April 2008 newsletter.

Again, I want to thank all who supported the recommendation for me to receive “the National Service Officer Award”. I look forward to the NARFE National Convention in Kentucky in September 2008.

Mary Venerable
Chair, Service Committee

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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
4 – Vallejo, Ca. (707) 552-2546
Gordon Triemert, - By Phone – any
time 946 Heartwood Ave., Vallejo,
CA 94591 jay94591@yahoo.com
8 – NARFE Federal Retiree
Service Center 5440 Dudley Blvd,
McClellan, CA. 95652 (916)971-
2888 Mgr. Robert Johnson (916)
635-4576. Mon. & Thurs. 9 a.m. to
Noon. 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
#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
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
#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

145 – Naval Air Weapons Station, Safety & Security Bldg, Room 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. Questions & Service by phone.

183 – Residence of Bob Willis, 1826 N. 6th 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

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/retire for inquiries and changes.

New OPM website at www.opm.gov/insure/quickguide.asp

NEW SOS DIRECTORY

SEE NEW DIRECTORY OF TOPICS AT www.csfcnarfe.org

NEW WEB SITE

OPM has posted a new Web Site: 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

ALZHEIMER’S PROGRAM

I read an article prepared by Karen J. Baird, Alzheimer’s Chair of Red Bluff Chapter 1655. She prepared an article regarding Alzheimer’s Caregiver which I believe is important to be aware of. She wrote, “Caring for a person with Alzheimer’s can at times be overwhelming. You may experience feelings of frustration, guilt, sadness, anger, isolation and insecurity. These are normal and you do not have to go through these experiences along.

A number of services and programs are available to help you and your family through the care giving journey/ Alzheimer’s Association services and programs are available to help you.

1. 24-7 Helpline (800-272-3900) to call for emotional support, information and referrals.
2. Training and education programs.
3. Support groups.
4. Individual and family counseling to help you develop a care plan.
5. Safe Return/Medic Alert – a national registry and identification bracelet for those who may wonder or get lost.
6. Web site with online Helpline – www.alz.org.

Remember the 2008 goal for Alzheimer’s’ fund raising is \$8 million. .

Oddly enough as I was preparing this article I received a call from a Chapter 478 member (H. Yanover) who sent us a check for \$100 for Alzheimer’s fund. He stated that if every NARFE member did this we could meet the goal. Karen indicated in her article that we all need to be Alzheimer advocates and make our voices heard. .

MAIL SERVICE PRESCRIPTION DRUG PROGRAM

The Mail Service prescription drug benefits provider for Blue Cross/Blue Shield health insurance program for 2008 is Medco. Caremark will continue to be the benefit provider for retail pharmacy. Generic drugs will continue to be \$10 for 90 day supply; Brand name drugs will continue to be \$35 for a 90 day supply. BC/BS enrollees received information about the plan in a publication entitled “Your 2008 Mail Service Prescription Drug Program Guide”. If you need refreshing information, please read the BC/BS November 2007 and December 2007 letters as well as the Program Guide to learn how to order Mail Service prescription drugs and refills from Medco or how to contact Medco.

CONTACT WITH OPM

If you have had the occasion recently to correspond with OPM via the Internet, you have experienced a new requirement to set up an ID and Password to get information from OPM. The other day I complained about the timeliness in getting responses from OPM. The party on the line agreed with me. She said that the new security requirements were made necessary due to a theft of desktop computers from the VA. I know that it is inconvenient but we must cooperate to expedite requested information in behalf of our members.

SERVICE OFFICER RESPONSIBILITY

I have preached about the subject but I think you need to read the following and let me know what you think.

**SUBJECT: ROLE OF NARFE CHAPTER
SERVICE OFFICER**

I believe all Service Officers should read the following letter sent to H. Ray Harrington, CSFC President from Sammy Brick, District VII Service Officer and Chapter Service Officer for Cecil La Mar Chapter #0903. Ray wrote:

" Today, I received this message from Sammy Brick In his letter, Sammy hits the mark on why Service Officers are so important to NARFE and to any federal annuitant and survivor annuitant, whether they are NARFE members or not.

I thank Sammy and all Service Officers throughout NARFE that are unselfish in their devotion to helping others at their time of need. You all are appreciated." The letter began:

My name is Sammy Brick, Service Officer for Cecil LaMar NARFE chapter 903, Vacaville, CA. for the past seventeen years and have been helping federal retirees, members or not, find solutions to their retirement problems. My past experiences are the basis for the following statements and comments and are not intended to discredit any specific person or member of NARFE. I have the deepest respect for any and all members who devote their time towards bettering our goals.

I recently attended a CSFC Service Officer training session at the Hampton Inn in Vacaville on June 9, 2008 and was totally disappointed with the topic content of the presentation which was basically a Pre-retirement Seminar. I have never been asked to assist any member of NARFE or current federal employee to advise them in this matter. The member is already retired and has no need for that information. The current federal employee should be contacting his own Personnel Office regarding these matters because the details are crucial to his future during retirement. NARFE has no control over these decisions and are not proficient in interpreting the regulations that govern them. The final say always rests with the Office of Personnel Management both before and after retirement.

When the federal employee enters retirement, NARFE should swing into action and fill the void caused by the lack of close and dependable advice about his or her retirement matters and serves as an intermediary to the Office of Personnel Management or any agency that concerns their retirement matters. THIS MOMENT PRESENTS THE BEST OPPORTUNITY FOR NARFE TO RECRUIT NEW MEMBERS. These new retirees are mostly oblivious to NARFE'S objectives due to lack of information presented to them by NARFE or their own employing agency. The question, "What can NARFE do for me now", is answered when the retiree knows that he has a local contact person immediately available to help with their retirement problems. They don't realize the isolation they will probably encounter when trying to resolve their retirement problems even though the Office of Personnel Management has done a wonderful job of making their offices

and information available to us via the computer and the U.S. Mail. To this day a reliable and trusted source of information delivered in person is priceless to the retiree. I have had several members whom I have helped that have received written details of requested information and still not trust the significance until I tell them it is legitimate information. This situation becomes more relevant as the retiree ages and has difficulty hearing and understanding on the telephone. When the chips are down they want a person in front of them who can answer the questions they will probably have later.

NARFE was founded in 1921 for the purpose of protecting the retiree's retirement benefits. The organizers are to be commended for their forethought and persistence towards achieving these goals. The new retiree isn't aware of these goals or what they mean to him at the present moment. They will want to be assured that their retirement checks appear on time, their health benefits are in force and all agreements made during the retiring process are active. If something goes wrong they will be on the phone immediately with their last employer or the Office of Personnel Management. They will most likely be excited, frustrated and impatient about the situation. As we all know calling any large government operation can be intimidating which does not calm the frustrated retiree with a problem. What, then, can be more comforting than to know that you have a person to call locally, unload your problem, sit back and wait for results? This is the message we must somehow get to all new retirees and doing this seems to be one of NARFE'S biggest problems. I was involved in presenting NARFE information at a Pre-Retirement seminar at Travis AFB, CA several years ago and in some way the audience seemed somewhat "hostile" because we were "outsiders" and promoting an agenda beneficial only to NARFE and not to the audience. We appear to be treated as a competing union and not worth their efforts towards comprehending our usefulness during retirement. They just didn't seem to get that point at all.

Since becoming a Service Officer for our local chapter I have learned a lot about my duties from published literature produced from NARFE headquarters. One good example is the SERVICE OFFICER GUIDE, FH-10, a pamphlet titled "Duties and Responsibilities of the Chapter Service Officer" and form F-58, the Chapter Service Officer. Their contents are, for example, "Federal procedures governing delivery of annuity checks or deposits", "Insurance and Federal employees health benefits", "Survivor benefits under current laws administered by OPM", "Change of beneficiary procedures", "Rights of divorced spouses to survivor benefits", "Death benefits", "State and Federal income taxes as related to federal annuities and withholding", "Social Security referral information", "Requirements for other government programs including Medicare". It was frustrating to me at first about the amount of information a Service Officer encounters while providing his services. I realized early that the most important

information to have on hand are (is) the telephone numbers of the involved agencies and how to reach a responsive and knowledgeable agent who knows the answers. It is important to be polite, patient and persistent when communicating with the personnel involved. Too much information or irrelevant details can be overwhelming and that is what happened at the recent Service Officer training session. We are kind of like lawyers. They have all those law books for the details but the solution is to know which one to read for advice. We must be aware of the details and only involve them when necessary.

Service Officer Responsibilities have been pointed out in many NARFE publications. All Service Officers need some guidance while approaching an appropriate solution to the many problems that can occur. One delicate situation is when a retiree passes away. Compassion is required in order to provide emotional support for the surviving spouse who has suffered the trauma of death and/or serious illness. They may require reassurance that everything will be all right and things will get better as time passes. Most retirees do just fine dealing with OPM and need little if any assistance. For the ones who do need help the occasion is probably one of the most important moments in their life. The Service Officer is there to assist survivors in getting their lives back together, not to take over past responsibilities of the deceased spouse. More or less routine matters such as making adjustments to income tax deductions, changing beneficiaries of FEGLI life insurance policies, notifying OPM of a divorce or marriage and other matters is generally done with a simple phone call or two. Knowing the current phone number to call and what information to have ready is presented in NARFE publications or on the internet web site.

My sincere intention is to alert NARFE's presiding officers to the importance of the chapter Service Officer and how his function can be a bonafide reason to join NARFE in itself. The importance of the legislative oversight performed by NARFE leaders is commendable but can be presented to members after he is recruited and comfortable with being a member. At the training session an evaluation sheet and a list of "Topics for future discussion" was presented to attendees. The subject matters listed were: "Alzheimer's", "Got NARFE", "Leadership Development", "Membership", "NARFE-PAC", "Officer Development Seminar", "Resolution Process", "Legislative Involvement", and the very last item was "Service Officer" which always seems to be the last of any list that NARFE has shown to me during my 20 years of membership.

If this dissertation hasn't shed some light on the importance of the chapter Service Officer to NARFE administrative personnel then I will just keep trying and trying. Some members, whom I have helped, wrote sincere letters of thanks and appreciation for getting them through a traumatic time in their lives. I have even had a cordial hug or two from widows expressing their profound appreciation. Many other Service Officers throughout

NARFE's membership have had the same displays of thanks and gratitude. Service Centers have been established all over the United States in order to further our capabilities of assisting the retired federal employee and their families. The significance of belonging to NARFE and having ready access to its Service Officer program just doesn't seem to get the PR it deserves. We have a "product" that needs to be sold and I'm confident that in time we will find a means of doing just that.

I hope the reason for proper Service Officer training has appeared in these pages. In the past few years a lot of discussion has been about the requirement of chapter assignment when recruiting potential members. To me the only requirement for continued membership is the payment of yearly dues and that part of these dues will be sent to the chapter that is in his area of residence. Tell the potential member that they will be assigned to a local chapter so that they will have immediate and close access to the chapter Service Officer when needed. They do not have to attend their meetings, social gatherings, picnics, fund-raisers or any other activity that the chapter may sponsor but will still be invited and encouraged to attend these functions and know that we are always there to help them no matter what. It's not a mystery that about 10% of any group does about 90% of the work involved. That's just the way life works. If we were to zero in on potential members so they can see "what we can do right now" and perform accordingly then other aspects of NARFE membership should fall into place. Loading the "prospect" up with all the legislative items that NARFE has accomplished is just mind-boggling in a way and then when he/she is invited to donate to NARFE-PAC he/she will think that we are just like any other organization dunning for more money. That is an "only human" aspect of how life functions in my opinion.

If the chapter Service Officers and the services that they can provide are effectively emphasized as a recruiting tool then I believe the "recruit" can justify to himself that the amount of the dues are just and proper. Our "NARFE" magazine will keep him well informed on national matters and he will eventually understand the NARFE agenda of protecting our annuities and furthering our interests. They will also notice the capabilities of professional advice demonstrated by NARFE's staff and assistants in their columns and "letters" pages. Many inquiries from members are based on information they read in "NARFE". This is a good situation because it means they are paying attention.

In closing I realize that I may have left out a few points that I wanted to bring out but hope the reader realizes how important service is to our members. The Service Officer must have the tools available and proper training about how to locate information to solve a problem. Different methods are utilized on different problems and generally these approaches are learned through the experience of serving our members.

Sammy J. Brick

June 17, 2008