

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 8-4

EDITORS COMMENTS

The year is at an end and there have been a number of changes and accomplishments. There have been some losses and new appointments as Service Officer (SO's) . I thank the new SO's for stepping up to the plate. I know you will find the job rewarding. As in the past, please feel free to call me at (951) 443-4551 or e-mail questions (maryv65@earthlink.net)

My year ended with the first annual National Service Officer Award at the Kentucky Convention in September. It was truly an honor. I hope that your Chapters will consider future recommendations for this award.

We are going to start the New Year with a hefty COLA but don't enjoy too much because you can expect to see increases in health insurance. We have been saved with any Medicare Insurance increase. The \$96.40 rate will continue for 2009.

I hope that you will increase your attention to your Service Officer duties by participating in your Chapter meetings, including information in your Chapters' Newsletter and making short presentations on subjects of interest to your Chapter members.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

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jrowles@bak.rr.com

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530-529-0437

wpeden@sbcglobal.net

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. or e-mail at logeneaa@wmconnection.com](mailto:phone_or_email@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. 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. Please notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.net

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WEBSITES OF INTEREST

Issues of all SOS Newsletters are now 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 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

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military:

<http://www.military.com/newcontent/0,13190,Philpott>

[_040105,00.html](http://www.military.com/) and <http://www.military.com/>

<resources/resourcesContent/0,13964,13964,31301,00.html>

Military Surviving Benefits – Covers Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, Tricare, and other survivor related benefits. <http://www.military.com/benefits/survivor-benefits-family-benefits>

U.S. Coast Guard, Benefits Information and Financial Education Department –Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 and website at www.moaa.org

Medicare Part D Plan premiums <http://www.cms.hhs.gov/MedicareAdvtgSpecRateStats/RSD/list.asp?>

Free Cell phone number for 411 Information Calls (800) 373-3411 -- (800)Free411. This works on your home phone also.

Unauthorized Email - NARFE Headquarters warns us that some members have received e-mails from an individual named Marty Kurtz promoting his own materials on retirement counseling and/or disaster preparedness. Mr. Kurtz is NOT a member of NARFE and has no authorization to use the association's name. It was also noted that NARFE did not provide Mr. Kurtz with any e-mail address of NARFE members. E-mail received from Mr. Kurtz should be treated as a spam and deleted.

California Legislative Bills: Telephone number to make your voice heard. Governor Schwarzenegger has set up a number to call regarding California Legislative Bills being processed. The number is (961)-445-2841.

White House Comment Line: (202) 456-1111

E-mail – president@whitehouse.gov

NARFE Capitol Hill Toll Free No: (866) 220-0044

You can call these numbers, give the name of your Senator or Representative and you will be switched to their office.

NARFE Legislative Hotline by phone – (877-217-8234 (Toll-Free)

Links to Membership Renewal, Join GEMS, Update Your Record, etc., are located on the Members Home Page in the left panel under What You Can Do Online.

Links to Forms (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the left panel.

New Service Officer BLOG. The Service Officers Bulletin Board or SOBB can be accessed at www.narfe.org/sobb. 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. With a blog, you can access the site anytime the system is available.

EXPRESS PROCEDURES TO PAY SURVIVOR BENEFITS

Some time ago, Jo Murphy received an answer from the NARFE Retirement Benefits staff regarding the question about the possibility of a resolution that would require OPM to verify a death before further actions are taken, but not interfere with express procedures now used to pay survivors.

The response indicated that the present express procedures to pay survivor benefits were established in 1996 and have been successfully applied for a decade. These procedures start the payment process for a widow or widower based on an e-mail message or telephone call reporting the death. If the record appears to be clear, the survivor is placed in a pay status. Application forms requesting a death certificate are then sent on a follow-up basis.

Erroneous drops for death mainly result from returned annuity payments. The second most common cause is entering of an incorrect CSA retirement claim number. Over 300 death cases are processed on an average work-day by OPM. A supervisor in the expedited death claims processing section confirmed that requiring a death certificate before any action is taken would make the present system unworkable.

The Service Officer may provide the best solution to the one or two cases per week that cause these problems by contacting the expedited death processing section at (724)794-2005, or (888-767-6738 where there can be a fairly rapid response to problems.

The Department of the Treasury acts only as instructed by OPM concerning retirement payments. When OPM is notified of an erroneous drop of a retiree, the Service Officer may want to mention that there would also be a problem with direct deposit. Contact NARFE Retirement Benefits staff if problems continue.

It should be noted that there is no report of a death from OPM to the Social Security Administration. The opposite is true. The Social Security Administration has an agreement with funeral directors to report deaths, and OPM uses the Social Security Lists. When such lists are received payment is suspended for 30 days, a letter is sent out, if there is no reply there is a second 30 days suspension notice and finally a drop for reasons of death. (Information in this paragraph was provided by the Quality Control and Authorization Branch of Social Security.

FERS CREDIT FOR SICK LEAVE

The U.S. House of Representatives passed legislation (H.R. 118) on July 30th, 2008 that would allow Federal Employees Retirement System (FERS) employees to credit their unused sick leave toward their retirement. The House-passed bill would allow FERS employees who retire in the next three years to credit 75% of their sick leave hours towards retirement. FERS employees retiring later would have all of their unused sick leave credited to retirement. Years of service is one part of the formula used to

calculate annuities. Crediting unused sick leave toward years of service would increase annuities of current FERS workers, but it would also result in an additional cost to the Civil Service Retirement and Disability Fund. The House-passed bill is unclear on whether it finances this new obligation. Following House approval, NARFE will ask key Senators to address this bill's impact on the trust fund.

ALZHEIMER'S PROGRAM

During the last few months I have collected some very good articles on the subject of Alzheimer's. The articles came from Karen Baird, Alzheimer's Chair for the Red Bluff Chapter 1655. I believe you will find the topics helpful and informative.

In the first article entitled: **Conscientious People less Prone to Alzheimer's**. It was indicated that people who are conscientious and prone to "doing the right thing" are less likely to develop Alzheimer's disease as they age, according to a long-running study of Catholic nuns, priests and brothers. The findings are the latest from the study, which began in 1994.

When the trial began, the participants were read statements such as "When I make a commitment, I can always be counted upon to come through," designed to test their conscientiousness, and rated their agreement with each of 1w items. The test was repeated annually.

The study has been following up for 12 years, and people who are low in the conscientious trait are about twice as likely to develop Alzheimer's. That is true even when we controlled for other personality traits and risk factors and also how people were physically, cognitively and socially active. All we need to do is live up to our responsibilities.

The second article on the subject of **How to Talk to Someone with Alzheimer's** was also quite informative. It seems there was a new study that found that talking to men and women with Alzheimer's as though they are children often provokes them to resist care and even behave disruptively.

Elder speak is defined as talking in a high-pitched, singsong voice and using collective pronouns and overly familiar terms of endearment. This kind of language has a negative effect because it makes these adults feel less competent, less respected. The patients may not be able to tell us that, but that's clearly what they show us through their behavior.

Researches videotaped the interactions of patients with moderate Alzheimer's and their caregivers in nursing homes. When the staff used Elder speak, the probability of negative behavior was double what it was when they spoke normally.

NOTE as of September 30, 2008 our fund total was \$7,639,033 Of \$9,000,000.00 Goal. Also see page 26 in the December 2008 issue of NARFE Magazine regarding new goal and 2008 record set by NARFE.

MEDICARE & FEHBP, WHO NEEDS IT?

This question came from an article prepared in the Mike Causey Federal Report in June 2008. "When you retire from the federal government, you will have the option to keep your Federal Employee Health Benefits Plan (FEHBP) and to sign up for Medicare. And pay premiums to both. Keeping the FEHBP plan is a no-brainer. Do it unless you have a spare \$300,000 lying around to pay medical bills for yourself and a spouse. That's the amount many experts say a couple over 65 can expect to rack up in bills as they age. Fortunately your federal health plan will pay the lion's share of most of those bills. But the Medicare question is more complicated.

A reader names Marilyn is facing that choice. She asked us to give a yea or nay. Here's her question. When an employee retires and keeps their Blue Cross and Blue Shield insurance, then do they keep their standard option only which is probably the best thing to do, or do they keep the basic option and get Part B of Medicare? Please comment on this and what experts think for the future FERS employees and for the already retired employees under the CSRS.

Mike Causey passed the buck to the experts at NARFE. This is their reply: We at NARFE do not track what health care coverage changes CSRS and FERS federal retirees make when they become eligible for Medicare. We do, however, receive a great many questions from FEHBP enrolled federal retirees when are faced with the decision.

What Federal retirees need to understand is that after they enroll in Medicare, it becomes their primary health insurance coverage and their FEHBP plan is now secondary coverage supplementing the benefits Medicare pays. Enrollment in Part A hospital is free to more federal retirees and should not be declined. Enrollment in Part B medical requires paying a premium each month (\$96.40 in 2009)

For those retirees whose medical circumstances (or peace of mind) require them to have as much health insurance coverage as possible, the monthly premium cost for both can be a strain.

COLA FOR 2009

Retirees, military personnel and people who collect Social Security benefits are inching closer to an automatic January Cost of Living adjustment of 5.8 percent. Under the Federal Employees Retirement System (FERS) and FERS Special, the COLA will be 4.7 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.

Military Survivor Benefit Plan Update
Participants in the Uniformed Services Survivor Benefit Plan for retired military members now have a new milestone to mark on their calendars.

Effective October 1, 2008, SBP participants who reach 70 years of age and have made 360 payments (30 years), will no longer have to pay premiums for continued SBP coverage and will be placed in "[Paid-up SBP](#)" status.

Survivor Benefit Plan - Social Security Offset

Your surviving spouse's SBP annuity is reduced when he or she reaches age 62 and become eligible for Social Security. This is called the Social Security offset.

In the past the offset reduced the SBP annuity to 35 percent of the base amount. This offset created a need for members to purchase a [Supplemental Survivor Benefit Plan \(SSBP\)](#) policy. Fortunately the National Defense Authorization Act of 2005 established a phase out of the offset by 2008. Thus eliminating the need for the [SSBP](#).

The phase out increased the SBP percentage each year as follows:

- 40 percent in October 2005
- 45 percent in April 2006
- 50 percent in April 2007
- 55 percent in April 2008

Supplemental SBP

Important Note: The National Defense Authorization Act of 2005 established a phase out of the Social Security offset by 2008. Thus eliminating the need for the SSB.

In addition the Ronald Reagan National Defense Authorization Act (NDAA) for FY 2005 terminated payments for the Supplemental Survivor Benefit Plan (SSBP), effective 1 November 2004.

The SSBP was created to replace some or all of the SBP annuity reduction that takes place when the surviving spouse or former spouse reached age 62. The unsubsidized program was available to retirees who could choose to participate voluntarily.

SSBP participants' current level of coverage will continue, but they will no longer be charged supplemental premiums. Basic SBP coverage and costs remain unchanged. The funds that were removed from retired pay to cover supplemental costs are now added to retired pay, effective 1 December 2004.

The time of the year is approaching and those concerned about changing their income tax deduction should review the following information prior to making a request with OPM to change your tax deduction for 2009. Be sure to have your PIN ready. The following is an example of how it looks on the OPM website.

Federal Tax Withholding Calculator

Please use this calculator to see how much federal income tax should be withheld from your monthly payment. Answer the following questions and press **Calculate** for your results.

My monthly payment before deductions is: \$.00 Enter whole dollar amount (no commas, please).

For withholding purposes, I am: Select single status for withholding purposes, I am: Select married status for withholding purposes

Number of allowances I can claim: Enter number of withholding allowances

Calculate

The Office of Personnel Management does not supply IRS publications or tax advice.

- If you have taxable income in addition to your annuity or if you or your spouse can be claimed as a dependent on another person's tax return, you may want to claim fewer allowances.
- If you itemize deductions on your return, have tax-free income, or have any tax credits available, you may want to claim additional allowances

If either of the above two situations applies to you, contact the [Internal Revenue Service](#) for information on the correct number of allowances you should claim based on your financial situation. Look for Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits," on the IRS website. Please contact OPM at retire@opm.gov for information or assistance. **U.S. Office of Personnel Management** 1900 E Street NW, Washington, DC 20415 | (202) 606-1800 | TTY (202) 606-2532

CHRISTMAS POEM

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...



MERRY CHRISTMAS, HAPPY HANUKKAH AND HAPPY NEW YEAR