

# S.O.S. NEWSLETTER

*"SERVICE OFFICERS FOR SERVICE"*

**SERVICE OFFICER NEWSLETTER**

**VOLUME 7 -1**

**JANUARY 2007**

## EDITORS COMMENTS

First, I want to again thank all those who sent cards or e-mail messages of condolence following the death of my husband. He lived a good life for 86 years but in the last two years he had a lot of pain and suffering. I am consoled that he went quietly and is no longer suffering. I was grateful for the messages from so many NARFE family members. Thank you again.

This issue is late but I hope to get back on the quarterly schedule. I am also relying on the August issue that contained a directory of articles written over the last 6 years. Service Officers should go to the Federation's website ([www.csfcnarfe.org](http://www.csfcnarfe.org)) to set up their information according to the directory. If you take the steps to gather the information by subject matter, you will be surprised at how knowledgeable you can be on many subjects.

Mary Venerable  
Chair, Service Committee

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Dist. IX - Joanne C. Rowles, #0068 (661) 833-1647 - [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)  
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## NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

# 35 - 3916 Marilyn Place, Bakersfield, Ca. 93309 (661) 833-1647 - JoAnne Rowles - By Appt.  
# 8 - NARFE Federal Civilian 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.  
# 1 - NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (951) 862-7685 - Vaudis Pennell - By Appointment.  
#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  
# 12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 Josephine M. Murphy - (760) 757-5559 Wednesdays 12 Noon to 3 p.m.  
#42 - Residence of Vernon Rood, 7016 Oak Leaf Dr., Santa Rosa, CA. 95409 (707) 537-9044 - 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 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. 92555 (760) 939-0978 - Theresa Gonzales - Mon - Fri. 9 - 11 a.m. & 1 - 3 p.m.

# 4 - Vallejo, Ca. (707) 644-5469 - Everett Crockett, - Mon. - 12 Noon to 4 p.m. Mail - 312 Hampshire St., Vallejo, CA 94590.

# 171 - Residence of Katie Karikka, 1675 S. Los Osos Valley Rd., Los Osos, CA. (805) 528-2422 - Questions & Service by phone 24 hr.

# 183 - Residence of Emile Lapointe, 204 E. Vieta Green, Port Hueneme, CA. 93041 (805) 984-3341 Questions & Service by phone.

# 149 - Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4400. - Mondays 9 a.m. to Noon (except in July, August & holidays)

#202 - NARFE Service Center, Norman P. Murray Com. & Senior Center, 24932 Veterans Way, mission Viejo, CA. 92692. Bert Zucker - (949) 470-3063 - 2<sup>nd</sup> & 4<sup>th</sup> Monday each month from 1-3 p.m.

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)

**REMEMBER VOLUNTEERS ARE NEEDED!**

### WEBSITES OF INTEREST

Issues of all SOS Newsletter are available on line through NARFE California Federation Web Site -

<http://csfnarfe.org>

NARFE National Office at

<http://www.narfe.org> - Publications

FGLI Life Insurance at [http://](http://www.opm.gov/insure/life/index.htm)

[www.opm.gov/insure/life/index.htm](http://www.opm.gov/insure/life/index.htm)

(800)633-4542 OPM Retirement

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

### *FEDERATION CONVENTION IN COSTA MESA, CA.*

*Just a notice to Service Officers (SO's) and other interested members that a special training session for SO's will be held on Saturday, May 19<sup>th</sup>, the second evening of the Convention at 7 p.m. I have received a number of requests from Service Officers regarding the need for training. This will be an excellent opportunity for new Service Officers and current SO's to get needed information and updates on benefits.*

### **FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)**

The Federal Employees Retirement (FERS) System was effective on January 1, 1987. The new system was developed because of the Social Security Amendments Act of 1983, covering after that date, all new Federal employees under the Social Security System and CSRS Transfers. The FERS retirement system has three parts representing one-third of an employees retirement benefits (annuity). These include:

- \* Basic Retirement Benefits
- \* Social Security Benefits
- \* Thrift Savings Plan

The Basic retirement benefit portion of the program is administered by OPM. The Social Security Administration has

responsibility for administering the Social Security Benefits and the Federal Thrift Savings Board administers the Thrift Savings Plan.

FERS retirees will be paid benefits and will receive a check from each of the three agencies mentioned above.

The FERS program is similar to the CSRS program in many areas. The similarities will be pointed in the subject matters discussions as they are covered in this newsletters.

Since retiree's under FERS have already gone through the basic eligibility requirements to qualify for retirement and are on the retirement rolls, this article will include information the SO should become familiar with first, since survivor benefits information will be the most often referred to.

Survivor Benefit under FERS is slightly different from CSRS in several areas.

Under FERS, a surviving spouse receives 50% of the spouses' annuity. Under CSRS, a surviving spouse receives 55% of the spouses' annuity.

Under FERS, surviving benefits (page 34 in Green Book) are payable to a spouse in the following form:

- \* An annually indexed one-time Lump sum amount, plus
- \* 50% of deceased employee's final salary or Hi-3 average salary whichever is greater.

Other differences under FERS depend on the age of the surviving spouse. If the surviving spouse is under Age 62 and not eligible for Social Security benefits at the time of spouses death, she would be eligible for a "Special Retirement Supplement" until age 62 and then eligible for monthly survivor benefits from Social Security.

Under CSRS, a surviving spouse receives 55% of the deceased employee's annuity at the time of death. COLA's will also be indexed for Survivor Benefits annually since the annuitant retired. *Also, the Surviving Spouses' Age is not a concern. Benefits begin from date of death of the spouse.*

### **GOVERNMENT PENSION OFFSET (GPO)**

The amount of Survivor benefits for a widow depends on another rule, which is referred to as the Government Pension Offset (GPO). (*Material on this subject is included in the Green Book on page 13*). The GPO was incorporated into the Social Security Law in 1977. It may reduce the amount of an individuals unearned Social Security spouses or surviving spouses' benefit by two-thirds of the non-covered pension.

Before we go further into GPO provisions, we need to examine some basics of the GPO and terms in the above paragraph.

The GPO came about because of 1935 Social Security provisions that provided for "Spousal Benefits" for women and disabled men who were dependent on their wives for support. In the early days, (1935) women were seldom eligible for annuities because they remained at home or had limited employment opportunities. As a result, women whose husbands retired were immediately eligible for "Spousal Benefits" which is 50% of their husbands' (worker) benefits. As years went by, women subsequently became eligible for their own retirement benefits, thereby, disqualifying or almost disqualifying them for any "Spousal Benefits".

The term "spouse" refers to the worker (the man) who earned SSA benefits by working and earning 40 quarters for 10 years of service.

A rule that came into the SSA law in 1977 was the 2/3's rule. This refers to the reduction in benefits, if the spouse also receives a pension based on her own work in non-covered employment. (The result is a reduction of \$2 of the SSA's spouses benefits for every \$3 of non-covered pension for those first eligible for Government pension if retirement occurred after December 1982).

Another term is "unearned" SSA benefits. This refers to the matter of whether the wife has a record of

earnings to qualify for benefits under any Federal, State, or local Government pension. Note: If the wife qualified for a pension from the Federal, State or local Government, and was eligible to retire based on age and length of service before 1982, she would have been exempt from the GPO. (A SF-50 Personnel Action would have to be presented to Social Security as evidence) If the wife has no records of earnings to qualify for Federal, State, or local Government pension, she would be eligible for Spousal benefits.

If the spouse (wife) has her own record of earnings under Social Security, she qualifies for SSA benefits, she would be eligible, upon the death of the worker, to receive one check that represents her SSA benefits and those of her husband if "Higher.

For example, if her husbands check is for \$800 of which she would be entitled to 50%. Therefore, if her check is for \$400 she would qualify for the "Higher" SSA benefit. Namely, her check would be \$400 Dlu5 \$400 from her husbands paid survivor benefits.

Also, she would not qualify for "Spousal Benefits" based on her own record of employment under CSRS and her retirement annuity. Any spousal benefits (\$400) would be reduced (wiped out) using the following formula and example of how this works:

Spouse's (Husbands) SS benefit  
= \$800  
Your Spousal benefit = \$400  
Your Civil Service Annuity = \$900

\$900 times 2/3 = \$600 - Thus \$600 will "Offset" the SS spousal benefit of \$400 and there will be no spousal benefit payable.

The major concern in the GPO is the effect it has on surviving spouse's benefits under Social Security. Current provisions literally eliminate entitlement for the 50% of the workers benefits for survivor benefits, if the spouse has a government pension.

## REMINDER

*Service Officers should review the SOS Newsletter of August 2006 for the Directory on subjects and their locations in previous Newsletters.*

### TRICARE FOR LIFE FOR MILITARY RETIREES

Service Officers are reminded of the new program entitled: "Tricare for Life" which became effective on October 1, 2001 for military-eligible uniformed service retirees, including retired guard and reservists; Medicare-eligible family members, including widows/widowers; and certain former spouses if they were eligible for TRICARE before age 65. Medicare eligible refers to reaching age 65 and purchasing Medicare Part B (\$93.50-2007). Tricare for Life program replaced the old CHAMPUS program and supplements Medicare Part B benefits for military retirees at NO COST to the enrolled military member. Military retirees and their spouses are given the opportunity to "suspend" their health plan under the Federal Employee Health Benefits Program (FEHBP) and enroll in Tricare for Life.

Remember, if those who suspend their FEHBP enrollment later change their mind, they can rejoin FEHBP during a future FEHBP Open Season.

In this plan, Medicare would be the primary payer and Tricare for Life would be the secondary payer.

### NO NURSING HOME FOR ME!

*No nursing home for me. I am checking into the Holiday Inn! With the average cost for a nursing home per day reaching \$188. There is a better way when we get old and feeble. I have already checked on reservations at the Holiday Inn. For a combined long-term stay discount and senior discount, it's \$49.23 per night. That leaves \$138.77 for: breakfast, lunch and dinner in any restaurant I want or room service. Laundry, gratuities and special TV*

*movies. Plus, they provide a swimming pool, a workout room, a lounge, washer, dryer, etc. Most have free toothpaste and razors, and all have free shampoo and soap. They treat you like a customer, not a patient, \$5 worth of tips a day will have the entire staff scrambling to help you.*

*There is a city bus stop out front, and seniors ride free. The handicap bus will also pick you up if you fake a decent limp. To meet other nice people, call a church bus on Sundays. For a change of scenery, take the airport shuttle bus and eat at one of the nice restaurants there. While you are at the airport, fly somewhere. Otherwise, the cash keeps building up.*

*It takes months to get into decent nursing homes. Holiday Inn will take your reservation today. And you are not stuck in one place forever, you can move from Inn to Inn, or even from city to city.*

*Want to see Hawaii? They have a Holiday Inn there too. T.V. broken? Light bulbs need changing? Need a mattress replaced? No problem. They fix everything, and apologize for the inconvenience. The Inn has a night security person and daily room service. The maid checks to see if you are OK. If not, they will call the undertaker or an ambulance. If you fall and break a hip, Medicare will pay for the hip, and Holiday Inn will upgrade you to a suite for the rest of your life. And no worries about visits from family, they will always be glad to find you, and probably check in for a few days mini-vacation. The grand kids can use the pool. What more can you ask for?*

*So, when I reach the golden age I'll face it with a grin. Just forward all my e-mail to: me@Holiday.Inn*

(Editors Note: I hope you enjoyed the humor as it does have some food for thought.)

## BE PREPARED FOR LIFE'S EVENTS

This is the title of a new publication, identified as a **NARFE Guide for Federal Employees and Annuitants. The form No. Is F-100.** This document has the space for personal information formerly collected on the old form F-76. In addition, beginning on page 6 of this document are excellent presentations of Benefits payable after Death of an Annuitant, procedures for death of an annuitant's spouse and death of a Survivor Annuitant. Page 11 has information for every NARFE member regarding services provided by Service Officers and Service Centers. As indicated, this is an excellent publication for Service Officers to pass out to members

### DEATH OF SPOUSE

The Chair also wishes to thank **Merlynn Doll from our San Diego Chapter 4.** (Merlynn is the wife of Bill Doll, Service Officer for the Chapter). Merlynn suggests the following actions in the case of death of a spouse:

1 .Notify Social Security, Medicare, Retired Military Pension Provides, OPM, private pension providers (as applicable).

2 File claims for Life insurance (certified copy of death certificate required)

3 Contact financial institutions and provide required documentation to close, transfer or remove spouse from accounts. Institutions will provide routing/transit number for direct deposit. Contact legal, accountant, financial advisor prior to selling property, redeeming stocks, bonds, IRA's, 401k, US Savings Bonds, filing taxes for year of death.

4 To qualify for \$500,000. Tax exclusion on sale of owner-occupied home, sale must be concluded by December 31 of year of death of

spouse. Vacant land, rental properties, vacation homes incur different tax liabilities. (Contact your accountant)

1. 401k, Traditional IRA, Roth IRA, TSP, TSA, ERIA Rules and Regulations are different for each of these retirement products. Contact the financial institution (IRA), employer (401k), or local, state, federal government (TSP, TSA) where funds are on deposit to determine available options and documentation requirements.
2. US Savings Bonds – Information and current value is available at [www.treasurydirect.gov](http://www.treasurydirect.gov). (This site has additional information such as t-notes, etc. Go to TOOLS under this option for US Savings bonds) any financial institution that sells US Savings Bonds is required to redeem it. Federal taxes (no state) apply at redemption. Transfer of title to remove deceased joint owner or transfers to a trust incur no tax liability.
3. For Social Security, you can report the death to a Service Representative or by calling 1-800-772-1213 between the hours of 7 a.m. and 7 p.m.

The above information should be printed out by the Service Officer and presented members at a Chapter meeting. The information should also be kept with the F-100 form and placed in a folder that the spouse or administrator can find.

### MARRIAGE AFTER DEATH OF SPOUSE

Service Officers should be aware of the rules in the case of remarriage after the death of a spouse.

The annuitant **may** elect, within 2 years after the marriage to provide a survivor annuity for his/her new spouse. Immediate change in FEHBP enrollment is allowed to cover the new spouse. The new spouse would be

entitled to 55% of your earned annuity at your death.

To provide this benefit, approximately nine percent and a further actuarial reduction of less than five percent would reduce the annuity, to account for the period between the death of your first wife and the remarriage. *During this period, the annuity was paid at the full rate.* The annuitant may elect less than 55% for the new wife and the annuity will be reduced less. **If the annuitant does not elect some amount as a survivor benefit, there will be no entitlement to continue FEHBP after death.**

Individuals should notify OPM, P. O. Box 45, Boyers, PA 16017 soon after remarriage if survivor benefits are desired. OPM will provide notification explaining the reduction in the annuity, the amount for the new wife, and requesting confirmation of the election before your choice becomes final. There is a nine-month waiting period (after marriage) before the election becomes effective.

### DESIGNATION OF BENEFICIARY FORMS

In previous issues, I have spoken about the importance of having Designation of Beneficiary forms completed for CSRS and FERS retirement benefits (SF-2808 – SF 3102); Federal Employees Group Life Insurance. (2823) and Thrift Savings Plan for CSRS & FERS. (TSP-3). At the time of death of a surviving spouse, new designations of beneficiary forms are required. OPM will send these forms when requested.

At time of death of an annuitant, OPM will send the appropriate Designation of Beneficiary form to the surviving spouse for the unpaid annuity due a retiree in the month in which he or she dies. For example, if the retiree dies on May 29, the beneficiary is entitled to 29 days of annuity for May.

Page 17 and 18 - COLA 3.3%

Social Security Taxes:

Employee	7.65%
Employer	7.65%
Self-Employed	15.30%

Under Social Security Section

Page 2                      Year 2007  
Earnings \$1000.00 = 1 quarter of credit

Or \$4,000.00 of earnings =  
4 quarters of credit

Page 8                      Index Factor Table

Maximum Tax Earnings \$97,500  
Index Factor: 1.00

Page 14  
2007 Earnings Limitation

Age 62 – 64 -- Under full retirement age - \$12,960/yr (1080/mo) One dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age - \$34,440 /yr (\$2,870 /mo.) This applies only to earnings for months prior to attaining full retirement age. \$1 of benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age (65 & 8 months for retirees born in 1941; 65 & 10 months for those born in 1942).

Page 16

Part B Medicare Cost for 2007 - \$93.50 per month from Social Security Check.

Most beneficiaries will continue to pay the standard premium. But in 2007, a small number of beneficiaries with higher income (individuals with income exceeding \$80,000 and married couples with income exceeding \$160,000) will pay a higher Part B premium based on their income. (Re: New rules call 1-

800-772-1213 or visit Social Security Office) The following is information about the new rules.

Note: The 10% penalty charged for late Medicare enrollment is still in effect.

The above changes are to be made in The Green Book (prepared by the Chair) to update the annual changes. All other information in the Green Book is current but in the process of being updated in some of the examples.

Service Officers should also order a Service Officer Guide prepared by NARFE with similar information.

**MEDICARE PART B PREMIUMS:  
NEW RULES FOR BENEFICIARIES  
WITH HIGHER INCOMES**

The following is a brief summary of the new rules affecting the premiums for higher income beneficiaries. Service Officers can go on line and download the complete information from Social Security at [www.socialsecurity.gov](http://www.socialsecurity.gov).

The new law changes how Medicare Part B premiums are calculated for some higher income beneficiaries. The majority of Medicare beneficiaries will not be affected. Part B (medical insurance) helps pay for doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy and some home health care. Currently, the government pays a substantial portion – 75 percent – of the Part B standard premium and the beneficiary pays the remaining 25 percent.

In 2007, the government portion will be reduced for higher income beneficiaries who will begin paying a larger percentage of the premium. During the first year, higher income beneficiaries will be responsible for only one-third of the income-related adjustment. By 2009, the end of the transition period, those higher income beneficiaries will pay a monthly premium equal to 35, 50, 65, or 80 percent of the total cost, depending on their income level.

However, the law is expected to affect about 4 percent of Medicare beneficiaries, **so most people will continue to pay the standard premium**, without an income-related adjustment. .

To determine if you will pay a higher Part B premium, IRS will send Social Security information from your most recent tax return. SSA will use a sliding scale to make adjustments to premiums. The sliding scale will be based on your modified adjusted gross income (MAGI). Your MAGI is a combination of your adjusted gross (taxable) income and tax exempt interest income.

In 2007, if you file your taxes as "married, filing jointly" and your MAGI is more than \$160,000, you will pay a higher Part B premium. For all other taxpayers filing statuses, if your MAGI is more than \$80,000, you will pay a higher Part B premium.

Example of Part B premium calculation

Most Medicare Beneficiaries with no income-related monthly adjustment amount will pay the standard premium of \$93.50.

If the Individuals' MAGI is above \$80,000 up to \$100,000 with an income-related monthly adjustment of \$12.30 will pay \$105.80 as their standard premium. The premium rate for married couples with a MAGI above \$160,000 up to \$200,000 will be the same for singles in this category.

Individuals with a MAGI above \$100,000 up to \$150,000 with an income-related monthly adjustment of \$30.90 will pay \$124.40 as their standard premium.

Questions regarding this matter can be directed to Social Security by calling toll-free 1-800-772-1213 or visiting their website at [www-socialsecurity.gov](http://www-socialsecurity.gov). Those interested in learning more about Medicare Part B coverage may call 1-800-Medicare (1-800-633-4227 or visiting [www.medicare.gov](http://www.medicare.gov).

## SERVICE OFFICER RESPONSIBILITIES

The last article in this newsletter is specifically designed to attract MORE Volunteers for our NARFE Service function. The following information was issued by our Federation President in her **Points to Ponder (6-06)** and is reported as follows:

“One very important aspect of NARFE Chapters which is often overlooked is the fact that each Chapter has a Service Officer. The Service Officer and Service Center volunteers perform duties similar to the Personnel or Human Resource Office at our federal agencies. However, once you retire, access to these offices is lost.

Have you ever come across a problem related to your Federal retiree or survivor benefits and wondered where you could go for help? The answer is your Chapter's Service Officer and/or the nearest NARFE Service Center. Service Officers and Service Center volunteers perform the same functions.

They play a vital role in meeting the needs of NARFE members and their families. They:

- Help individual members, their families and survivors take the proper actions to obtain and retain their annuities, and health and federal group life insurance benefits.
- Provide emotional support to members having serious problems with their benefit arrangements and particularly to surviving spouses when they suffer the trauma of a death or serious illness.
- Make the availability of their services and assistance known to all members through newspaper/newsletter articles and reports at Chapter meetings.

The Service Officers and Service Center volunteers are knowledgeable about::

- Federal procedures governing delivery of annuity payments.

- Life Insurance, Federal Employees' Health benefits and Long Term Care Insurance.
- Survivor benefits under current CSRS and FERS laws administered by OPM.
- Change of Beneficiary.
- Rights of divorced spouses to survivor benefits. And
- Death benefits.
- State and federal income taxes as related to federal annuities and withholding.
- Social Security referral information.

“At last count in our California Federation, we have approximately 113 people designated as Service Officer and 15 Service Centers in Federal Office Locations, Civic Centers, Senior Centers and others in homes. Many of those designated as being responsible for providing service are not known in their Chapter because recognition has not been given or they are strictly carrying the title because no one else volunteered.

The Service Officer responsibility is a rewarding job, especially for those who are interested in helping others. We need individuals who are interested in learning about benefits and also interested in passing the information on to others. The Chair of the Federation's Service Standing Committee, Mary Venerable provides a quarterly publication “Service Officers for Service” (SOS) Newsletter. She is in the 6<sup>th</sup> year of publication and every one of the newsletters has been placed on the Federation Web Site ([www.csfcnarfe.org](http://www.csfcnarfe.org)) for reference and download. She has also provided an index by subject which references the particular SOS Newsletter. *(There still are Service Officers who are not getting the Newsletter).*

Unfortunately, the primary contact made by Service Officers is for the purpose of getting the paperwork needed to report the death of a spouse or surviving spouse. With this task, our Service Officers have an excellent opportunity to encourage the survivor

to continue NARFE membership to provide a source of information to that survivor, who is often not a federal retiree, and provide support through chapter involvement. Some Service Officers do not have Internet access; therefore it is important for Chapter NARFE-NET Coordinators to provide information such as the SOS Newsletter to the Service Officers. Another unfortunate situation is that some Service Officers do not make it a point to have a topic to discuss at each chapter meeting, nor provide an article for the Chapter Newsletter, there's lots of information to share with members.

It is the Service Officers' responsibility to become known within each Chapter and we ask the Presidents of each Chapter to include a Service item at each meeting. Chapters with Service Centers need to make the members aware of the valuable service they offer members and provide the members with the schedule when there are volunteers present to meet “face to face” to resolve concerns or answer questions. If these volunteers do not have an answer there is a “network” of Service Committee members to assist, and our Service Committee Chair has many resources available with the Office of Personnel Management, Social Security and NARFE Headquarters.

We need more Service Officers and volunteers in Service Centers. You don't need a background in “personnel matters”, just the interest and willingness to learn and help others. We especially are looking for those members who have FERS, as most new retirees are covered by FERS, rather than CSRS.

If you would like to volunteer for this valuable service and receive some detailed training as a Service Officer, or if you need additional training as Service Officer, please contact me.”

**HelenZajac**  
**CSFC President**  
**HLZ17@aol.com**