

# S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 8-1

JANUARY 2008

## EDITORS COMMENTS

A New Year begins with lots of activities associated with getting new members and retaining the ones we have. A New Year's resolution could include every active member getting a "new member" to sign up for their Chapter. We meet federal employees and retired federal employees every day so it should not be too difficult to get at least one new member. The President of my Chapter is always on the look out for members or supporters of our organization. So make that resolution for 2008 to increase our membership - all you have to do is ask.

Well, the time is coming in 2008 for Service Officer Training. Since this is something many have asked for, I am setting up training sessions in several locations in Northern and Southern California. Hopefully ALL current and new Service Officers will be able to attend one of the sessions which will be strictly for Service Officer Training. At this time I am working with others in the Federation to be included in the Leadership Training sessions for Chapter Executive Board so that Service Officers will have a ride. Make plans to attend!

Mary Venerable  
Chair, Service Committee

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## FEDERATION OFFICERS

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Secretary – Vivian Nathanson  
Treasurer – Wener Gumpert  
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## SERVICE COMMITTEE MEMBERS

**Chair - Mary E. Venerable, #478**  
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**Vice Chair - Duane A. Peterson, #0531**  
(925) 825-2109 – [duanep@astound.net](mailto:duanep@astound.net)  
**Dist. I - Bertram Zucker, #1689 -**  
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[jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)  
**Dist. X. - Need Volunteer**

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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 Hartwood 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. [immadoll@earthlink.net](mailto:immadoll@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 [ogeneaa@wmconnection.com](mailto:ogeneaa@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 Emile Lapointe, 204 E. Viesta Green, Port Hueneme, CA. 93041 (805) 984-3341 Questions & Service by phone.**  
**#202 – Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692.**

Bert Zucker – (949) 470-3063 – 2nd & 4th 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)

**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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**RETIREMENT INFORMATION & SERVICES**

OPM has a location on its website (OPM.org) that will include information transforming the Federal retirement process, providing more efficient and effective access to retirement benefits for both current and former federal retirees through the Retirement Systems Modernization (RSM) program.

Current or former employees of the Federal Government can find general and personal information about retirement benefits and make changes concerning annuity payments.

The system has online tools to make the following calculations

**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:

and changes to individual benefit payment:

It has an online Service system to view a statement of your annuity, start, change, or stop you Federal and income tax withholdings, purchase savings bonds, obtaining duplicate tax statements (1099R’s), notify OPM of changes in mailing address, signing up for or changing account or financial institution for direct deposit of annuity payment, and make allotments to organization or checking or savings allotments. It also has an on-line interactive calculator that allows you to determine the face value of your FEGLI insurance.

**The RSM program is designed to provide faster, friendlier and high quality services.**

OPM likes to hear your comments regarding how the new service helped you and it was easy to use. There is a survey form included for that purpose.

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**COLA FOR 2008**

The Cost of Living Adjustment (COLA) of 2.3% for Civil Service Retirement System (CSRS) retirees was effective December 1, 2007 and will be reflected in your annuity payment dated January 2, 2008.

The COLA for Federal Employees Retirement System

[www.opm.gov/retire](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)

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*Did you notice the statement in the NARFE magazine about NARFE Service Officers? Look on page 40 in the January issue.*

(FERS) will be 2.0% for those who have received benefits for at least one year.

Remember that for a retiree to receive the full 2008 COLA, retirement must begin prior to December 1, 2007 otherwise the COLA is prorated by 1/12th of the increase for each month they received benefits under both CSRS & FERS plan.

The COLA for individuals receiving benefits under the Federal Employee compensation Act (FECA) will receive information about their increase by January 16, 2008.

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**NEW MEDICARE RATE**

Effective January 8, 2008, the new rate for Part B premium will rise to \$96.40 per month. Part A is still Free. The annual Part B deductible will also increase to \$135. The Part A (hospital services) deductible for the first 60 days as a hospital inpatient will increase from the present \$992 to \$1,024.

*Check with OPM for deduction from you annuity check or if paying by check see SF-5510 Preauthorization Payment Agreement form.*

Medicare does not pay for custodial care. It does pay for medically necessary treatment in a nursing home, paying all costs for 20 days and paying with a co

pay of \$128 per day for day 21 through day 100. Medicaid, Medi-Cal in California, will pay for custodial care if Medi-Cal eligibility can be established. (This is not an easy process). The best source of information regarding Medi-Cal eligibility and spousal impoverishment is CANHR, California Associates for Nursing Home Reform.

Thanks to **Chet Olson's (Service Officer)** article on the subject in his Red Bluff Chapter 1655 Newsletter, he indicated that CAHNR advocates are helping to spare Medi-Cal beneficiaries and applicants from the harsh eligibility requirements of the Deficit Reduction Act of 2005. This was a Federal law signed by President Bush in February 2006.

**Note: Other Medicare information was in the December magazine.**

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**FEDERAL TAX WITHHOLDING CALCULATOR**

In the new website, OPM has a system for calculating how much federal income tax should be withheld from your monthly payment.

If you want to make sure you are having enough tax taken from your annuity, use the set up under this heading in the OPM website, and input your information and it will calculate the amount to deduct. Be sure to get Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits" from IRS or IRS website.

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**EMPLOYEE EXPRESS**

Employee Express can be used by touch-tone phone and through the Internet. (Cell phones are not recommended) OPM's phone number is 800-606-2532. Through the Employee Express, you can reach a help desk to

get information about pending actions, issuing new Pin's,

If Service Officers get questions that can help individuals, contact the Help Desk by phone at 478-757-3030 or email at [FEXHELP@opm.gov](mailto:FEXHELP@opm.gov). When you email you should provide your full name, agency's name, your phone number and a brief description of your problem. (Do not include SSN or PIN in your email.

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**FEDERAL DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)**

How many Service Officers received questions about the FEDVIP Open Season period? If the answer was not many, it is not surprising. It is questionable if the retirees even read the information sent out by OPM.

The information was sent out with all of the necessary details about "Open Season period – November 12 through December 10, 2007".

**It should be noted that enrollment, change in plan or cancellation can only be done during "Open Season".**

For more information contact **BENEFEDS** at 877-888-3337. [www.BENEFED.com](http://www.BENEFED.com).

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**SHOULD I CONTINUE COVERAGE UNDER OPTIONAL INSURANCE?**

This is a question that regularly comes up from individuals who signed up and are paying for one or more of the Federal Employee Group Life Insurance (FEGLI) options. (This is over the amount you have for Basic Life Insurance coverage.)

Many individuals signed up for FEGLI Optional insurance at retirement but are now wondering whether they should

continue. The following is some basic information regarding the FEGLI Options.

There are three options for a retiring employee to sign up for:

- Option A** - \$10,000 additional insurance.
- Option B – Additional.** Your basic rate of pay times 1, 2, 3, 4, or 5 times the amount.
- Option C - Family Coverage** (\$5000 for spouse and \$2500 for each of your eligible dependent children – under age 22.

Now you don't get any of these without a cost and that cost is taken from your monthly annuity. Option A. - Cost until age 65 when reduction begins until 25% of the amount is left.

Option B and C begin reduction at age 65 until the amounts are gone entirely. Option C Cost: Under age 35 - .59 per month. Age 50-54 - \$1.95 per month Age 60-64 - \$5.63 per month Age 65-69 - \$6.50 per month Age 70-74 - \$7.37 per month Age 75-79 - \$9.75 per month and at Age 80 the amount goes up to \$13.00 per month.

**For on line info go to:** [www.opm.gov/insure/life/booklet/2004/federal/index.asp](http://www.opm.gov/insure/life/booklet/2004/federal/index.asp)

**One important thing to remember about the Optional insurance is that the premium continues until you reach age 65 at which time the insurance value will begin decreasing to the dollar amount of ZERO. Yes, I said ZERO. Many subscriber's did not realize this and are now wondering what they should do.**

**The answer is yours but you should check into the reasons for continuing monthly payments. Think about it!!!!**

**NARFE MEMBERSHIP FEES**

Effective January 1, 2008 the membership fees will be:

**New Members** – First year membership fee is \$33. Chapter of assignment receives \$11. Federation receives \$3.30. Upon renewal, members renew as annual renewing members.

**Annually renewing members (Multi-year Membership)** – One year = \$29 + one year chapter dues of record. Chapter receives one year dues of record. Federation receives \$2.90.

Two years dues of record. Federation receives \$5.20.

Three years = \$74 + three years chapter dues of record. Chapter receives three years dues of record. Federation receives \$7.40.

**Dues Withholding Member Retiree (Conversion):**

Annually charged \$24.60 (\$2.05 per month) plus chapter dues of record. Federation receives \$2.46.

To avoid too much information to confuse you, check into the Grandfathered Current Federal Employee (CFE) Incentives that were also effective January 1, 2008 and the Special Incentives for New Members through OPM mailing.

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**SUCCESSOR TRUSTEES: RISKS AND LIABILITIES**

The person who creates a revocable living trust is known as the “settler”. They are usually also named as the initial trustee. Once the settler/initial trustee dies, the trust becomes irrevocable. The terms of the trust will have named one or two

successor trustees who then become responsible for administering the trust in accordance with state and federal laws and the terms of the trust document. Once the successor trustee steps up and takes control of the trust estate, they become a fiduciary, and that’s where their potential liability lies.

**Fiduciary Duty.** Successor trustees are fiduciaries. A fiduciary is a person who acts for another, and has a special position of trust. Examples of fiduciaries are Trustees, Executors, Agents, Attorney-in-Fact, and Guardians. A fiduciary must act in the best interests of the person for whom he or she is acting. The trustee of a living trust has a duty to act solely for the benefit of the beneficiaries as to matters within the scope of the trust. A fiduciary may be vulnerable on two fronts when it comes to personal liability: (1) to non-beneficiaries in the course of the administration of the trust or estate; and (2) to beneficiaries for intentional breach of fiduciary duty and resulting in damage. To avoid potential liability, the trustee must understand what their duties are. The first step is to read the trust. They need to understand the terms of the trust; that is, who gets what and when.

**Record Keeping.** The trustee has a common-law duty to keep records and render accounts to beneficiaries. If the fiduciary fails to keep accurate books and accounts, the burden is on the fiduciary to establish the propriety of the acts in question. Further, if a trust has two or more beneficiaries, the trustee has a duty to deal impartially with them and must act impartially in investing and managing the trust property,

taking into account any differing interests of the beneficiaries.

**Trust as Investment.** The trustee is manager of other people’s money. That said, they should think of a trust as an investment vehicle, and unless the trust document states otherwise, the trustee has a duty to manage and invest all trust funds as soon as possible. In making such investments, the trustee is subject to the broad prudent investor standing pertaining to trustees. If real property is part of the trust estate, the trustee must take legal and physical control of it. They must file documents with the county recorder transferring title. They must review rental agreements, ensure rents are paid and property accounted for. They must use trust funds to insure the property and to make needed repairs. As you can imagine, beneficiaries will be looking closely at the actions of a trustee during the administration period.

Settlers of trusts should choose their successor trustees carefully. The person who succeeds you must be trustworthy and capable of carrying out the duties required of a trustee. Those persons accepting the position of trustee must understand those duties and decide if they really want to take on the potential liability that goes with the position.

**Credit for this article is given to David Sarazen, an attorney with a practice focused on will, trusts, and probate. Contact him at (310) 357-3679 or at [info@4trustlaw.com](mailto:info@4trustlaw.com)**

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**ALZHEIMER’S**

Alzheimer’s disease is a fatal, progressive brain disorder named for German physician Alois Alzheimer, who first

described it in 1906. Scientists have learned a great deal about Alzheimer's disease in the century since Dr. Alzheimer first drew attention to it. Now we know that Alzheimer's is a common and serious disease that affects the body as well as the brain; today, it is the seventh-leading cause of death in the United States.

Alzheimer's is the most common form of dementia, a general term for the loss of memory and other intellectual abilities serious enough to interfere with daily life.

A new skin patch for Alzheimer's has been developed by Novartis pharmaceutical group. The first skin patch to treat the dementia that can plague Alzheimer's patients gained federal approval.

The drug in the patch, called **Exelon or rivastigmine**, is the same as that now available in capsule form but provides a regular and continuous dose throughout the day, according to Novartis Pharmaceuticals Corp. Since the drug enters the bloodstream directly, the patch also eliminates some of the gastrointestinal side effects associated with the drug when swallowed.

The drug is meant to treat the symptoms of mild to moderate dementia in patients with Alzheimer's disease. It also won Food and Drug Administration approval to treat patients with mild to moderate Parkinson's disease dementia, Novartis said.

More than 5 million Americans have Alzheimer's. As the disease progresses, it robs patients of their memories and changes how they both think and behave. It's ultimately fatal.

Rivastigmine isn't a cure. It inhibits the breakdown of a chemical in the brain called acetylcholine, thought important for both learning and memory. Novartis said the prescription patch would be available soon. The patch is made by Germany's LTS Lohmann Therapie-Systeme AG and distributed by Novartis Pharmaceuticals, part of Switzerland's Novartis AG.

A team of Arizona researchers thinks they've found a gene that could help better predict a person's risk of developing Alzheimer's disease. The gene — called GAB2 — seems to affect the odds that some people will get the progressive neurological disease that afflicts about 5 million Americans, according to the research team led by the Translational Genomics Research Institute and Banner Alzheimer's Institute.

"This is a major breakthrough in Alzheimer's genetic research that will have an impact on the clinical treatment of the disease," said Dr. Dietrich Stephan, director of TGen's neurogenomics division.

Researchers here believe the study marks a new milestone for genetic research of Alzheimer's disease because it used a high-powered computer chip to measure more than a half-million genetic variations, the most robust such study to date.

Alzheimer's triggers memory lapses, clouds the thought process and leads to confusion and death in older adults. Researchers worldwide are not sure what causes the disease. They do know that sufferers' brain is harmed by plaques and tangles that block signals and ultimately cause cells to shrink and die.

When caring for a person with Alzheimer's disease, having a safe and supportive home is important.

**Speaking about Alzheimer's Service Officers should note in the January magazine that our new goal for 2008 is \$8 Million dollars for Alzheimer's research. The current total as of October 31, 2007 was \$7,108,277.**

**Remember, the Alzheimer's Fund helps to pay for research to find a cure for Alzheimer's.**

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**NEW PROVISIONS RE: FLAG SALUTE**

On July 25, 2007 a Bill was passed to allow veterans and servicemen not in uniform to salute the flag.

The salute is a form of honor and respect, representing pride in one's military service. Veterans and service members continue representing the military service even when not in uniform. Unfortunately, the law before this legislation left confusion as to whether veterans and service members out of uniform can or should salute the flag.

Senator Jim Inhofe's legislation clarified the regulation, allowing veterans and servicemen alike to salute the flag, whether they are in uniform or not. He said that that he believed that the passage of the legislation is an appropriate way to honor and recognize the 25 million veterans in the United States who have served in the military and remain as role models to other citizens.



### LONG TERM CARE

1.6 million older and disabled persons reside in 17,000 nursing homes nationwide. 40% of Americans who receive LTC are between age 18 and 64. 60% of Americans who reach 65 will need LTC at some point in their lives. The typical nursing home resident is a white female over age 75 and a Medicaid beneficiary. The average resident requires assistance with 3.75 of five activities of daily living (ADLs) 1 out of 4 Americans are age 85 or older actually live in nursing home. Costs for a year in a nursing home range from \$35,000 to \$95,000 depending on the area. Over 90% of private-pay nursing home residents are impoverished within a year after admission.

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

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

[WWW.nccnhr.org](http://WWW.nccnhr.org)

[WWW.aarp.org/indexes/health.html](http://WWW.aarp.org/indexes/health.html)

Individuals who wish to find more information about the Long Term Care Program should refer to the August 2006 Directory of Topics in SOS Newsletters. You can find the SOS Newsletters in the California Federation's website, [www.csfcNarfe.org](http://www.csfcNarfe.org). Go to Publications and then SOS Newsletters for all newsletters since 2002.

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### Scams

Recently a friend of mine experienced a false e-mail message sent to a lot of her addressee's. The message stated that she was stranded in Africa and was trying to get home after her money and passport was stolen. The message asked the addressee

to send her \$2500 so she could get home. Her full name was placed at the end of the message. (Note: her friends knew she was not in Africa)

Another scam was verified by Snopes.com regarding a Credit Card Scam. The way it works is that the person calling says, "This is (name), and I'm call from the Security and Fraud Department at VISA. My badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by (name of bank). Did you purchase an Anti-telemarketing Device for \$497.99 from a Marketing company based in Arizona? When you say "no", the caller continues with, "Then we will be issuing a credit to your account. Before your next statement, the credit will be sent to (gives you your address), is that correct?"

When you say "yes", the caller continues – "I will be starting a Fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for Security. After some additional discussion, the caller will ask you to read the 3 numbers on the back of your card (to verify it is yours).

This is where the problem begins because if you provided the caller with the security code it will allow a purchase/charge to your credit card.

***Beware of any calls with the same or similar story who asks for your 3 Digit PIN number.***

The real VISA Security Department indicates that they will never ask for anything on the card because they already know the information.

### TOP TEN ESTATE PLANNING MISTAKES

1. Not having a will or trust
2. Focusing solely on taxes
3. Being mysterious.
4. Failing to update beneficiary designation.
5. Relying on outdated documents.
6. Naming the wrong executor
7. Making things difficult for your executor
8. Improper use of joint tenancy
9. Underestimating the size of your estate
10. Not coordinating advisors.

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### THE GARDEN OF LIFE

First, plant 5 rows of Peas

Presence, Promptness,  
Preparation, Perseverance and  
Purity.

Next, plant 3 rows of Squash  
Squash gossip  
Squash indifference  
Squash unjust criticism.

Then plant 5 rows of Lettuce  
Let us be faithful to duty.  
Let us be unselfish and loyal.  
Let us obey the rules and  
regulations.  
Let us be true to our obligations.  
Let us love one another.  
No garden is complete without

Turnips ...  
Turn up for meetings.  
Turn up with a smile.  
Turn up with new ideas and  
Turn up with determination to  
make everything count for  
something good and worthwhile.

May we all be able to grow in this  
garden.

*(The above was found in the Oakland Chapter No. 40's Newsletter. Author is unknown)*