

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

Volume 3 - 3

SEPTEMBER 2003

Editors Message

For many Service Officers, the service function has been heavily utilized. We've lost a number of members or Spouses this year making it necessary to complete paperwork and make changes the way things were done. Service Officers have had to make telephone calls or visits to assist the family. How do you read the articles in the June issue regarding the Service Officers' responsibilities? These articles should do a lot to make many members aware of the services and assistance we provide. In the October issue, there will be more information and stories of help provided to our members. If you have a story to tell, please let me know and the story will be published in our next issue.

As indicated previously, Service Officers should have received a SOS Newsletter. If you are still in the “dark” about what's going on, contact your Chapter President or NARFE Net Coordinator and have them go to www.csfnarfe.org to get the current or previous copies of the SOS Newsletter. Remember to use for article in your Chapter's Newsletter and to make short presentations at your chapter meeting. Keep up the good work as a volunteer Service Officer. You will get your rewards.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President – Kenneth G. Boffin
Exec. VP – Richard Ostergren
Secretary – H. Ray Harrington
Treasurer – Werner Gumpert
Immediate Past President -
Lea D. Zajac
Region VIII Field Vice President -
Fornay A. Lundy

DISTRICT VICE PRESIDENT'S

Dist. I - Robert “Bob” Davidson
Dist. II - George R. Bardwil

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Dist. V
Dist. I
Dist. X
John
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Dist. III - Andy Morgan
Dist. IV - Polly Stonich
Dist. V - H. Rodney Peery
Dist. VI - Eddie Steger Angove
Dist. VII - Helen L. Zajac
Dist. VIII - Earl J. Wilson
Dist. IX - William A. Gould
Dist. X - Don R. Ross
John L. Ellis, Director California State
Legislation & Editor of California Feds
Joyce Ross, CSFC Historian

SERVICE COMMITTEE MEMBERS

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Dist II. - William Park, #0465
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Dist. VIII - Walter T. Washington, #0010
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(559) 741-1755, Dmuel21627@aol.com
Dist. X. - Chester H. Olson, #1655
(530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 – 2105 Carrere St., Bakersfield, Ca.
(805) 399-5048 – Leo Lawrence – By
appointment.
8 – NARFE Federal Civilian Service
Center 5440 Dudley Blvd, McClellan,
CA. 95652 (916)971-2888 or 2889 – Bob
Johnson. Mon. & Thurs. 9 a.m. to
Noon. Now has 24-hour message
recorder.

1 – NARFE Service Center, P.O. Box
69, Patton, CA. 92369., (909) 862-7685 –
Vaudis Pennell - By appointment
#21 - Elderhelp of San Diego, 4069 30th
St., San Diego, (619) 284-9281 – William
Doll – Thurs. 9 a.m. to 12 Noon.
#53 – Santa Rosa Senior Center, 2318
Northwood Dr., Santa Rosa, CA.
(707)578-3180 - Vernon Rood - 1st
Monday Ea. Mo. – 1 p.m. to 3 p.m.
(except holidays)
145 – Naval Air Weapons Station,
China Lake – Rm. 8, Safety & Security
Bldg (760)939-0978 – Theresa Gonzales
– Mon – Fri. 9 - 11 a.m. & 1 - 3 p.m.
4 – Mare Island Naval Shipyard, Bldg
535, 2nd Floor, Vallejo, Ca. (707) 562-
3179 Everett Crockett, - Mon. & Wed.
(except last Monday of mo. – 12 Noon
to 4 p.m.
171 – Residence of Katie Karikka,
Los Osos, CA. (805) 528-2422 –
Questions & Service by phone 24 hr.
183 – Residence of Emile Lapointe,
Port Hueneme, (805) 984-3341
Questions & Service by phone.
149 – Antelope Valley Senior Center,
777 W. Jackman Street, Lancaster -
Norma Keipe, (661)726-4400. –
Mondays 9 a.m. to Noon (except in July
and August).
12 - Oceanside Senior Center, 455
Country Club Lane, Oceanside -
Josephine M. Murphy - (760)433-8933 -
Weds. 12 Noon to 3 p.m.
78 - Fresno Veterans of Foreign
Wars, 530 N. Parkway Dr., Fresno, CA.
(559)266-9604 – Victor Horg – 1st & 3rd
Tuesday – 1 p.m. to 5 p.m.
55 - NARFE Service Center, 1524
Jefferson St., Napa, CA 94558 – Oliver
E. Sheridan - (707) 257-2228 Monday
thru Saturday – By appointment.
133 – NARFE Service Center, Mem I
Credit Union, 1380 Hilltop Dr., Redding,
CA 96003 – Glenn Shaw – (530) 222-
6060 4th Wednesday each mo. From
10 a.m. to 2 p.m.
Notice: The status and information
above is subject to change. For up-to-

date information see the Federation's website. Notify Jo Murphy of changes by FAX (760) 439-5277 or E-mail at mjojo@worldnet.att.net

REMEMBER VOLUNTEERS ARE NEEDED!

WEBSITES OF INTEREST

Issues of this SOS Newsletter are available on line through NARFE California Federation Web Site - <http://csfcnarfe.org>
NARFE National Office at <http://www.narfe.org>
FGLI Life Insurance at <http://www.opm.gov/insure/life/index.htm>

MESSAGE FROM THE VICE CHAIR

With the upcoming vote on a possible national dues increase, I think the job of Service Officer becomes more important than ever in showing our members what a great service we provide to our chapter members. As stated in the Service Officer Responsibilities, we need to help individual chapter members, their families, and survivors take the proper actions to obtain and retain their annuities and survivor, health, long term care and federal group life insurance benefits. We, also, are responsible for emotional support to members having serious problems including a death of a member.

Make the availability of your services and assistance known to all members of the chapter through newsletter articles and reports at chapter meeting. If you don't know the answers to a member's question, and it's impossible to know all of the answers, call Mary or me. The Internet, if you have a computer, has some great information and answers to question on Social Security, Veterans benefits and more.

By doing our jobs to the best of our abilities, we can continue to provide good service to our members, and we can be one of the main reasons members want to renew their memberships and, yes, even pay higher dues, if the dues increase passes. Take care and good luck to all of you.

Darryl Mueller
Vice Chairman, SO Committee
Chapter 1306 - Visalia, CA

Membership Dues Referendum

I know you have heard this before but it is worth repeating. Service Officers are in the best position to get new members. If a current employee or a Federal Annuitant contacts you for assistance and you find they are not members of NARFE, you can assist them but you should also have a membership application handy.

The 2003 NARFE referendum initiated by the National Executive Board (NEB) proposes an Annual Dues for Regular Members and Members-at-large to be offered through multi-year rates of Twenty-nine Dollars (\$29.) for one year, fifty-two (\$52.) two years and seventy-four (\$74.) three years.

Members enrolled in dues withholding will be given the three year rate on an annualized basis \$24.67. Nothing in this proposal affects Chapter dues, which continues to be set by the Chapters.

By September 2, 2003, a ballot with specially prepared return envelopes will be mailed to each chapter secretary and Delegates-at-large (DAL) by the ballot counting company.

Chapters will have the same number of votes as at a National Convention, one vote for each fifty (50) members or fraction thereof. Ballots will be returned, in the envelope furnished, to the ballot counting company at any time after voting, but must be received no later than December 2, 2003 to be counted.

The ballot counting company will tally the votes and certify the results to the National Secretary by December 8, 2003. Results of the referendum will be disseminated electronically and published in the NARFE Magazine.

PROVISO - This change of dues amount shall be effective on dues renewals starting July 1, 2004

This is an important matter and your Chapter President will likely set up a meeting for members to discuss the pros & cons of the proposed referendum regarding this annual dues increase of Nine (\$9.) dollars.

NARFE FORMS

Service Officers are reminded that important forms furnished by NARFE are available by using the F-18 Requisition for Printed Supplies form. A recent check with the Support Service Department revealed that the F-100, Important Facts

You Need to Know Before and After you Retire" is being reprinted and is not currently available. The F-100 has important information including the F-76, Guide for Annuitant & Survivor Benefits, so until the F-100 is available use the F-76, which is in stock. Service Officers watch for notification of the availability of form F-100 and then order for Chapter members.

The NARFE Membership Department has produced a new four-page brochure as an alternative to using NARFE magazines in pre-retirement kits. The four-color, four-page brochure is aimed at current federal employees (CFE's) and was developed for inclusion in #10 envelope kits. The brochures are available for pre-retirement seminars. Membership still recommends using magazines when recruitment materials can be displayed on a table.

There is a current F-18 form available. Please note that forms are added and deleted based on the relevance of the information they contain and the F-18 is printed monthly to reflect these changes.

Service Officers should insure they have a supply of important forms for their members. Order by FAX to the attention of NARFE Supply Section. Jackie Bryant is quite efficient in seeing that SO's get your order filled. Be sure to let her know if there is a deadline date for the forms being requested. For large orders for Recruitment and Retention materials, call 1-800-627-3394.

The following forms have been discontinued:

- F-14A æ Membership Application for Spouses
- F-59 æ Legislative Officer Handbook
- F-91 æ NARFE's Brief History
- F-96 æ Six Ways to Improve Your Future
- L-3 æ Social Security Windfall Elimination (now combined with L-1)

"Glitch in Oracle System"

In June, Service Officers should have been informed about a glitch in the new computer system at NARFE Headquarters. It seems that a number of NARFE members received a notification letter regarding the cancellation of their dues withhold arrangements with OPM. We were advised that if any of our members who have dues withholding arrangements with OPM received such a notice, it was

sent out in error. Lea Zajac contacted HQ and received a response from Kathy Thigpen, Membership and Chapter Services. She indicated that NARFE Hq's converted to Oracle (new system) and there were some wrinkles that needed to be ironed out. The canceling of Dues Withholding notice was one of them. Quite a few members received the same notice. She advised Lea that it had been straightened out.

This is an example of knowing whom to call with such a question. Obviously, the Federation's President was the right contact.

RX Drugs

It pays to shop around. This also helps to solve the mystery as to why they can afford to put a Walgreen's on every corner

... Since the cost of prescription drugs is so outrageous, I thought everyone I knew should know about this. On a Monday night, in August 2003, Steve Wilson, an investigative reporter for Channel 7 News in Detroit, did a story on generic drug price gouging by pharmacies. He found in his investigation, that some of these generic drugs were marked up as much as 3,000% or more. Yes, that's not a typo ... three thousand percent!

So often, we blame the drug companies for the high cost of drugs, and usually rightfully so. In this case, the fault clearly lies with the pharmacies themselves. For example, if you had to buy a prescription drug, and bought the name brand, you might pay \$100 for 100 pills. The pharmacist might tell you that if you get the generic equivalent, they would only cost \$80, making you think you are "saving" \$20. What the pharmacist is not telling you is that those 100 generic pills may have only cost him \$10!

At the end of the report, one of the anchors asked Mr. Wilson whether or not there were any pharmacies that did not adhere to this practice, and he said that Costco consistently charged little over their cost for the generic drugs.

The author went to the Costco site, where you can look up any drug, and get its online price. It says that the in-store prices are consistent with the online price. Just to give you one example from his experience, he had to use the drug, Compazine, which helps prevent nausea in chemo patients. He used the generic equipment, which cost \$54.99 for 60 pills

at CVS. He checked the price at Costco, and he could have bought 100 pills for \$19.89. For 145 of his pain pills, he paid \$72.57. He could have gotten 150 pills at Costco for \$28.08.

Wilson indicated that although Costco is a "membership" type store, you do NOT have to be a member to buy prescriptions there, as it is a federally regulated substance. You just tell them at the door that you wish to use the pharmacy, and they should let you in.

Procedures for Notifying OPM

With the loss of a spouse, questions follow regarding what to do in notifying OPM of the spouse's death. The answer is twofold. First, the annuitant must notify OPM of the death of the spouse, which will result in the restoration of the annuitant without the deduction to provide survivor benefits. Also to be included in this notification is information about a change from Self and Family to Self Only. (If adult disabled child is eligible, coverage will continue under the Self and Family option).

In the case of remarriage and the annuitants desire to provide survivor benefits for a new spouse the following action is required. The retiree must send a letter to OPM with a copy of the marriage certificate stating that he/she wants to pick up the new spouse for survivor benefits. OPM will then send a packet with the election information.

(This will include a calculation of the amount owed by retiree including fees for making the new designation. The retiree will then have the information to decide if he/she wishes to provide "Survivor Benefits" for the new spouse.

It should be noted that such a calculation might be significantly larger than the amount originally deducted for the first spouse.

In the Retirement Life issue dated June 2002, the survivor benefits elected at the time of retirement were calculated under the CSRS System as follows:

Reduction for Survivor Benefit:

\$3600	\$30,000
X2.5%	- \$3,600
<hr/>	
\$90	\$26,400 x 10% = \$2640

Total Reduction for the Survivor Benefit:

\$2,640 + \$90 = \$2,730

Amount of the Survivor Benefit:

\$30,000 x 55%
\$16,500 or \$1,375 per month

Note: Examples are included in the "Green Book" which all Service Officers should have.

Veterans Benefits

By Duane A. Peterson

Service Committee Member, Dist. IV

Veteran's whose discharge(s) from Military Service were Honorable or Under Honorable Conditions are eligible for burial in National Cemeteries, have the US Flag presented to Next of Kin and, if desired, have Military Funeral Honors provided by Uniformed persons. Some requirements for these are: (1) For the US Flag, most Mortuaries have a supply and can provide one. In cases where the Mortuary does not have a supply, the family will have to go to the Main US Post Office and obtain one by filling out a short form on which they will need to supply the Postal Clerk with the veteran's serial number, name, date and place of birth. Etc.

(2) If the family desires Military Honors, they will need to make sure that the appropriate service is notified. The Mortuary should have the appropriate office to contact. Access to the Internet will provide a listing of contact offices.

Duane also gave me some phone numbers for Military Service organizations people calling from Northern, California or for Funeral Directors to call:

Army	1-888-634-7496
Navy	1-619-556-7178
Marine Corp	1-619-542-5559
Air Force	1-707-424-5063 (Bay area) or 1-530-634-5700
Coast Guard	1-510-437-3667
Merchant Marine (WWII) -	1-925-855- 0104

Thanks Duane for taking the time to send this information!

Thrift Savings Plan

In July 2003, a new benefit for many current federal employees who participate in the Thrift Savings Plan became available. The new benefit "catch-up" provision will allow federal employees age 50 and older (both CSRS and FERS) to contribute greater amounts into the TSP beyond the current contribution limits of 8% for CSRS and 13% for FERS. This provision is a great opportunity for workers over 50 to save money for retirement.

A Thank You to a Service Officer

This note came to one of our Service Officers who helped someone. It reflects the same sentiments that many of us have received which makes our job well worth the effort.

It went like this: *–Thank you for your support, strength and concern fro my loss. You have helped ease the pain of an overwhelming and unexpected event in my life. I will always remember your help. You were truly an angel in disguise, you were very caring and thoughtful, most importantly your love and prayers. Without your help, I don't know what I would have done. I do ask of you to treasure every precious moment you have with loved ones. Tomorrow or next year, you may not be the same, as you know it today. May God's love bless each of you. Thanks again.*

SUPPER RECRUITERS!

For those who did not attend the Convention in Sacramento, you missed a good Convention and the special recognition of 29 of our members who qualified for the category. Four of the members qualified for a \$75 check, which was presented at the convention. They were: Sophia Butram, Ch 4; Robert (Bob) Bishop, Ch. 1354; Claridge (Hoke) Himes, Ch 53, and Yvette Erdman, Ch 903.

The top recruiters in our California Federation for the Membership Plan year were: Forney Lundy, Ch. 1496 with 36 new recruits. (Forney carries Membership Applications everywhere he goes.) Claridge Himes, Ch 53 with 17, Fay Bardford, Ch 1255 with 15 and Yvette Erdman, Ch 908 with 14 new recruits.

As a Service Officer, you can also earn credit and qualify for an award check of \$75. Or you can earn a Super Recruiter Pin by recruiting two or more new members.

Why not work on it for next year!

FEDERAL ERRONEOUS RETIREMENT COVERAGE CORRECTIONS ACT (FERCCA)

As the saying goes, you learn something everyday. Well, the Editor learned something about FERCCA after an urgent telephone call from a current employee erroneously placed under the FERS system when he should have been placed under the CSRS Offset system. A contact with Joe Ikenberry of NARFE's Retirement Benefit Service Department provided the following: The FERCC Act was effective

on January 1, 1984 and at that time, new Federal employees and those with a separation of 365 days or more when re-employed in the Federal Service after that date, was covered by Social Security. This caused many problems when the Federal agencies were determining retirement coverage.

FERCCA is an attempt to make equitable coverage decisions. Generally, the coverage will be a choice that the retiree can make between CSRS Offset and FERS. However, CSRS coverage may be correct in some rare circumstances.

FERCCA is part of the process to determine the correct annuity by the Office of Personnel Management (OPM). Final computation of the annuity cannot be made until the proper coverage is determined. FERCCA is being administered, as a contract by OPM and OPM will have the final say in the annuity rate for retiree's. For the most part, there will be a choice of coverage and no loss of benefits to the retiree. For more information on the subject go to: www.opm.gov/benefits/correction/.

AN ATTORNEY'S ADVICE

A corporate attorney sent the following to the employees of his company:

The next time you order checks, have only your initials (instead of first name) and last name put on the checks. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

When writing checks to pay on your credit card account, **DO NOT** put the complete account number on the *–for–* line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box use your work address. Never have your Social Security No. printed on your checks *œ*you can add it if it is necessary. However, if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know

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what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. He also carries a photocopy of his passport when he travels either locally or abroad.

The attorney indicated that we have all heard of horror stories about fraud that is committed on us in stealing a name, address, Social Security Number, Credit cards, etc.

He unfortunately had first hand knowledge because his wallet was stolen. He indicated that within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.

He identified some critical information to limit the damage in case this happens to you or someone you know. He indicated that we have been told to cancel our credit cards immediately. However, the key is having the toll free number and your card numbers handy so you know whom to call. Keep the numbers where you can find them easily. File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one). But here's what is perhaps most important (*he never even thought to do this*). Call the three national credit reporting organization immediately to place a fraud alert on your name and Social Security number. He had never heard of doing this until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time he was advised to do this, almost two weeks after the theft, all the damage had been done.

There are records of all the credit checks initiated by the thieves' purchases, none of which he knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw his wallet away within a few week (someone turned it in). It seems to have stopped the thieves in their track.

Services Officers should let your members know about this at a Chapter meeting.