

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 7-4

OCTOBER 2007

EDITORS COMMENTS

We are almost through the year and the good news is that there are a number of accomplishments to report. Many of the accomplishments are attributed to actions that have been in process and many are attributed to our new Officers in Headquarters and our new California Executive Board Officers.

There are a number of goals, one of which includes Service Officer training sessions in January or February 2008 for all Chapters within California.

This Newsletter includes a number of subjects I believe Service Officers should be informed of or reminded of based on questions received in this last quarter. Coverage this period will be limited because I am taking a long awaited for vacation by cruise to Hawaii for 15 days.

You are reminded to let me know if you have ideas for training, change of address or e-mail address. Please notify me or have your NARFE Net coordinator send a message to me by e-mail at: maryv65@earthlink.net. My new mailing address is: 23535 State Highway 74, Perris, Ca. 92570

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

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Dist. VIII – Yoggi Riley, #061 (818) 768-
4383 - yoggi@sbcbglobal.net
Dist. IX. - Joanne C. Rowles, #0068
(661) 663-1642 – jrowles@bak.rr.com
Dist. X. – Need Volunteer

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

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

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 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

#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

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 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

WEBSITES OF INTEREST

Issues of all SOS Newsletters are available on line on the NARFE California Federation’s Website:

<http://www.csfcnarfe.org>
NARFE National Office at <http://www.narfe.org>

Publications on FEGLI Life Insurance at:

<http://www.opm.gov/insure/life/Index.htm>. or (800) 633-4542

OPM Retirement at www.opm.gov/retire for inquiries and changes.

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

NEW 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.

FIVE THINGS YOU NEVER KNEW YOUR CELL PHONE COULD DO!

There are a few things that can be done in times of grave emergencies. Your mobile phone can actually be a life saver or an emergency tool for survival. (This has been checked out in Snopes)

1. **112 is the Emergency number worldwide.** If you find yourself out of area of your mobile, network and there is an emergency, dial 112 and the mobile will search any existing network to establish the emergency number for you.
2. **Unlock your Car.** If you lock your keys in the car and the spare keys are at home, call home on their cell phone from your cell phone. Hold your cell phone about a foot from your car door and have the person at home press the unlock button, holding it near the mobile phone on their end. Your car will unlock. You could be hundreds of miles away. (Note: Cars with remote keyless entry systems cannot be unlocked by relaying a key fob transmitter signal via a cell phone.) **OR Just hide a door key behind your license plate.**
3. **Activate Hidden Battery Power.** To activate hidden battery

power in your cell phone, press the keys *3370#. Your cell will restart with this reserve and the instrument will show a 50% increase in battery. This reserve will get charged when you charge your cell next time. (Note this may only work on some brands such as Nokia)

4. **Disable a STOLEN mobile phone.** To check your Mobile phone’s serial number, key in the following digits on your phone: *#06#. A 15 digit code will appear on the screen. The number is unique to your handset. Write it down and keep safe. If your phone gets stolen, you can phone your service provider and give them this code. They will be able to block your handset so even if the thief changes the SIM card, your phone will be totally useless. (Note: I have checked and found that the provider has the Serial No. when they activated the cell phone, so all you have to do is call to block calls. Check with your provider).
5. **Free Directory Service for Cell Phones.** When you need to use the 411 information option, simply dial: (800) 373-3411 without incurring any charges at all. (Note: this really works!!)

NARFE APPLAUDS PASSAGE OF PREMIUM CONVERSION BILL IN COMMITTEE

National Active and Retired Federal Employees Association (NARFE) President Margaret L. Baptiste praised the House Committee on Oversight and Government Reform, especially Chairman Henry Waxman (D-CA) and Ranking Member Tom Davis (R-VA), for favorably reporting legislation (H.R. 1110) on September 20, 2007. that would allow federal and military retirees and active duty personnel to pay their health insurance premiums with pre-tax earnings.

“Federal and military retirees lose ground every year health insurance premiums skyrocket,” NARFE President Margaret Baptiste said. “The premium conversion benefit helps federal workers pay for their health insurance and this tax relief would also enable federal annuitants living on fixed incomes to bear this burden.”

The tax code allows public and private employers to permit their workers to pay for health insurance with pre-tax wages excluded from both income and Social Security payroll taxes. The executive branch began offering premium conversion plans to their employees in October 2000 and Congress extended the tax benefit to legislative branch workers in January 2001. Federal annuitants are not eligible to participate.

“Many federal employees don’t even know they enjoy an average tax savings of about \$820 a year because Premium Conversion is an automatic

benefit handled by their employing agency. In fact, they may not know they have it until it is gone when they retire,” Baptiste added. “That’s why federal workers who will want premium conversion in the future -- when they’ll need it the most -- should be fighting for it now by helping us support this important legislation.”

"We are grateful to Congressman Tom Davis for championing this important legislation," said Baptiste. "This is only one of many steps in a lengthy journey," she added "but a very positive one nonetheless. And, because of the importance of this bill to retirees, NARFE is determined to keep pushing until we reach the finish line - enactment." Because it amends the tax code, the legislation must also be passed by the House Committee on Ways and Means or included by the panel in a larger tax bill.

The bill was introduced in February by Rep. Tom Davis and has been cosponsored by 264 of his colleagues. Identical legislation, S. 773, sponsored by Senators John Warner (R-VA) and Jim Webb (D-VA) is pending in the Senate with 49 cosponsors. The House Subcommittee on the Federal Workforce, chaired by Danny Davis (D-IL), approved H.R. 1110 on September 18.

IRS WARNS OF NEW E-MAIL SCAM

On August 28, 2007, the Internal Revenue Service issued a consumer alert regarding a new, two-step e-mail scam that falsely promises recipients they will receive \$80 for participating in an online customer satisfaction survey.

In the scam, an unsuspecting taxpayer receives an unsolicited e-mail that appears to come from the IRS. The e-mail contains a URL linking to an online “Member Satisfaction Survey.”

“We have seen many e-mail scams using the IRS name,” IRS Deputy Commissioner for Operations Support Linda Stiff said. “The IRS does not initiate contact with taxpayers through e-mail. Taxpayers should always use caution when they receive unsolicited E-mails.

”In this case, the e-mail notifies the recipient that he or she has been randomly selected to participate in a survey. In return, the IRS will credit \$80 to the taxpayer’s account.

There are references to the IRS in the “from” line and the “subject” line of the e-mail. The link to the survey and a copyright statement at the bottom of the e-mail also reference the IRS. The survey form features the IRS logo.

In addition to standard customer satisfaction survey questions, the survey requests the name, phone number of the participant, and also asks for credit card information. Once the fraudsters have a name and phone number, they will presumably call the participant and attempt to retrieve other financial information.

The apparent objectives of this scam are to use the participant’s name and financial data to withdraw funds from the taxpayer’s bank account, run up charges on a credit card or take out loans in the taxpayer’s name.

Tricking victims into revealing private personal and financial information over the Internet, telephone or other means is a practice known as "phishing."

Taxpayers should be aware that the IRS does not send unsolicited e-mail. Additionally, the IRS never asks taxpayers for PIN numbers, passwords or similar secret access information for credit card, bank or other financial accounts.

Recipients of questionable e-mail that appears to come from the IRS should not open any attachments or click on any links contained in the e-mail. Instead, the e-mail should be forwarded to phishing@irs.gov.

The IRS and the Treasury Inspector General for Tax Administration work with the U.S. Computer Emergency Readiness Team (US-CERT) and various Internet service providers and international CERT teams to have the phishing sites taken offline as soon as they are reported.

Since the establishment of the mail box last year, the IRS has received more than 30,000 e-mails from taxpayers reporting almost 400 separate phishing incidents. To date, investigations by TIGTA have identified host sites in at least 55 different countries, as well as in the United States.

Other fraudulent e-mail scams try to entice taxpayers to click their way to a fake IRS Web site and ask for bank account numbers. Another widespread

e-mail scam tells taxpayers the IRS is holding a refund for them — frequently \$63.80 — and seeking financial account information. Still another Email claims the IRS's "anti-fraud commission" are investigating their tax returns.

**CALIFORNIA LAWS
EFFECTIVE JULY 1, 2007**

New laws in California with significant driving fines are included for your information:

- Carpool Lane – 1st time \$1068.50 (the old fine of \$271 is no longer in effect. Don't do it again because the 2nd time is going to double. The 3rd time will triple and the 4th time the license will be suspended.
- Incorrect lane change - \$380. Don't cross the lane on solid intersections.
- Blocking Intersection - \$485
Driving on the shoulder - \$450
- Cell phone use in the construction zone – Double fine.
- Passengers over 18 not in their seatbelts – both passengers and driver get tickets.
- Speeders can only drive 3 miles above the speed limit.
- DUI equals JAIL (Stays on your driving record for 10 years!)

As of July 1, 2008 cell phone use must be "hands free" while driving. Ticket is \$285. They will be looking for this one like crazy.

FTC Consumer Alert

Federal Trade Commission
Bureau of Consumer
Protection Division of
Consumer & Business
Education Unsolicited Mail,
telemarketing and Email:
Where to go to "Just Say No"

Tired of having your mailbox crammed with unsolicited mail, including pre-approved credit card applications? Fed up with getting telemarketing calls Just as you're sitting down to dinner? The good news is that you can cut down on the number of unsolicited mailings, calls and e-mails you receive by learning where to go to "just say no".

Credit Bureaus

The credit bureaus offer a toll-free number that enables you to "opt-out" of having pre-approved credit offers sent to you for two years. Call 1-888-5-OPTOUT (567-8688) or visit www.optoutprescreen.com for more information. When you call, you'll be asked for personal information, including your home telephone number, your name and your Social Security number. The information you provide is confidential and will be used only to process your request to opt out of receiving pre-screened offers of credit.

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes—an important step toward eliminating unsolicited mail. Write your own letter or use the sample letter in this article to

limit the amount of information the credit bureaus will share about you.

Send your letter to each of the three major credit bureaus:

Equifax, Inc. Options
PO Box 740123
Atlanta, GA 30374-0123
Experian Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013
TransUnion
Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

Direct Marketers Telemarketing

The Federal Government has created the National Do Not Call Registry—the free, easy way to reduce the telemarketing calls you get at home. To register, or to get information, visit www.donotcall.gov, or call 1-888- 382-1222 from the phone you want to register. You will receive fewer telemarketing calls within three months of registering your number. It will stay in the registry for five years or until it is disconnected or you take it off the registry. After five years, you will be able to renew your registration.

Mail

The Direct Marketing Association’s (DMA) Mail Preference Service lets you opt out of receiving direct mail marketing from many national companies for five years. When you register with this service, your name will be put

on a “delete” file and made available to direct-mail marketers. However, your registration will not stop mailings from organizations that are not registered with the DMA’s Mail Preference Service. To register with DMA, send your letter to:

Direct Marketing Association
Mail Preference Service
PO Box 643
Carmel, NY 10512
Or register online at www.the-dma.org/consumers/offmailinglist.html.

E-mail

The DMA also has an E-Mail Preference Service to help you reduce unsolicited commercial emails. To “opt-out” of receiving unsolicited commercial email, use DMA’s online form at - www.dmaconsumers.org/offemaiillist.html your online request will be effective for one year.

DEPARTMENT OF MOTOR VEHICLES

The Drivers Privacy Protection Act allows states to distribute personal information only to law enforcement officials, courts, government agencies, private investigators, insurance underwriters and similar businesses – but not for direct marketing and other uses.

If You Have a Complaint

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-

4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Sample Opt-Out Letter (Send to addresses on first page of this Alert.)

Date

To whom it may concern:

I request to have my name removed from your marketing lists. Here is the information you have asked me to include in my request:

- FIRST, MIDDLE & LAST NAME (List all name variations, including Jr., Sr., etc.)**
- CURRENT MAILING ADDRESS**
- PREVIOUS MAILING ADDRESS (Fill in your previous mailing address if you have moved in the last 6 months.)**
- SOCIAL SECURITY NUMBER**
- DATE OF BIRTH**

Thank you for your prompt handling of my request.

Signature

FOR THE CONSUMER 1-877-FTC-HELP ftc.gov FEDERAL TRADE COMMISSION

Thrift Savings Plan Withdrawal Options

Employees that separate from federal service should receive a TSP Withdrawal Package from their agency. The package contains a booklet entitled 'Withdrawing Your TSP Account after Leaving Federal Service', 8/02 edition. The booklet has three sections: 1) Leaving Your Money in the TSP, 2) Withdrawing Your TSP Account, and 3) Special Considerations. (Note: If there is a more recent version, TSP would have it on its website shown below.) The following are excerpts from the booklet:

After the employing agency has notified TSP about the employees' separation, TSP will mail a current account and withdrawal information and a tax notice.

If you have an outstanding TSP Loan, TSP will send information about closing the loan. (Note: An outstanding loan will delay any withdrawal. Loans must either be repaid prior to a withdrawal or the loan declared a taxable distribution.)

Partial Withdrawal – Retirees may make a one-time only withdrawal of part of the TSP account if they did not make an age-based in-service withdrawal while an employee. The withdrawal must be in the amount of \$1,000.00 or more.
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Full Withdrawal – Retirees can make a full withdrawal of the

entire TSP account in either a single payment, a series of monthly payments or a life annuity, or a mixture of all three.

For FERS participants who are vested in the agency automatic contributions (usually after completing 3 years of Federal civilian service) and CSRS participants, if the account balance is less than \$200.00 after you have left Federal service, the full account will be paid automatically in a single direct payment to you.

There is a required Minimum Distribution: The IRS requires you receive a portion of your TSP account beginning in the calendar year you become age 70 ½. If you do not withdraw your account balance or begin receiving payments from your account, the TSP is required to make the required distribution to you by April 1 of the following year. Minimum distribution amounts cannot be transferred or rolled over changes to your account: If you leave your entire account balance (if it is over \$200.00) after you retire you can make inter-fund transfers at anytime. There is no longer a requirement to wait until an annual open season for this.

**Contacts and Web Sites:
For Retirees: Write to Thrift Savings Plan, P.O. Box 385021
Birmingham, AL 35238 or
Call: 1-877-968-3778
Web Site: www.tsp.gov**

Note: The above information was suggested by our National

Secretary, Nathaniel Brown because he could not find in the Service Officer Guide, FH-10.

Service Officers should make note that the information is in the Green Book on pages 49-52
Please see pages 42 & 43 in the August NARFE Magazine for more information about TSP. See page 54 for TSP Investment chart for all funds for the last 12 months.

SERVICE OFFICERS RESPONSIBILITIES

I have received information from one of my busy Service Officers, Jeannie Sprenger, that she has had problems when notifying OPM of her Chapter member's change of address.

She indicated that even with the Social Security number but NO Pin number, the representative told her that she had to have the member on the phone to authorize the Service Officer to talk to OPM. To resolve the problem, the OPM representative arranged a 3-way call and the matter was resolved.

Another problem the Service Officer had was in the mailing of the Chapter Newsletter to a member. Through extra effort, the SO sent the member a letter to confirm the correct address. In reply, the member's daughter indicated that her mother had moved to an assisted living facility and the personal mail was being sent to the daughter.

As a result of this experience, a check in the Service Officer's guide (FH-10) revealed there was a form for changing address – RI 28-29 but the

form is no longer on the list of forms on the OPM website. Because of the above, I am suggesting that that a member or family member be advised to send a letter to OPM, Attn: Change of Address Section. (The letter should identify the annuitant's name, CSA or CSF number, and new address. – Be sure to have annuitant sign the letter).

OPM Computer Matching Program with Social Security

There was another problem identified by Jeannie that resulted in a new finding on the subject. It seems that Jeannie received a call from member who lost her husband in April 2007. The member indicated that one week after the death of her husband; she received an OMB Form 3206-0197 from the Retirement Inspection Branch. The spouse was asked to provide the date of death, place of death and a copy of the death certificate. It was interesting to note and confusing since the spouse had not yet notified OPM of her husbands death.

Thanks to Service Officer, Jeannie Sprenger for the above information and for a job well done.

After several telephone calls to various sections within OPM, Jeannie received the following information from David B. Snell, Director of Retirement Benefit Services of NARFE. He responded as follows: "OPM conducts a computer matching program with Social Security where SSA

provides to OPM a list of all deaths reported on a weekly basis. In the spouses' case, it appears that OPM received information about her husbands' death from Social Security and that generated a letter (Form RI 38-107) known as the Address Verification letter. The letter is used as a part of an OPM requirement to verify the information from Social Security because on rare occasion, reports of death turn out to be false. OPM doesn't want to stop payments if the annuitant is not deceased. Jeannie was advised to tell the spouse not to return the form and she took action to notify OPM of the death of the annuitant which would result in the sending of the proper forms.

Thanks to Service Officer, Jeannie Sprenger for the above information and for a job well done.

NARFE OFFERS WEB HOSTING TO CHAPTERS, FEDERATIONS.

Did you know that NARFE chapters and federations can now have the option of having their Web sites hosted by National Headquarters? The Association will provide secure, easy-to-use sites that can be customized by each chapter and federation. The information about how to get set up was included in the NARFE News section of the August 2007 on Page 51

Service Officers should encourage your President to get information on establishing their own site.

PART-TIME SERVICE RULING BY MSPB

A recent development is a ruling by the Merit Systems Protection Board (MSPB) that affects some employees who were full time employees but as a result of a work related injury covered by Workers Compensation (OWCP) were only able to work part of a day and used Leave Without Pay for part of the day. In the appeal case of Hatch vs OPM, MSPB ruled that these employees should have been treated as full time employees for retirement purposes. Up to now OPM had interpreted the retirement laws and regulations as to treat these periods of service as part-time, thus affecting the employee' high 3 average salary computation if this service was included. While OPM will change the way they credit this service in the future, it is not possible for them to identify annuitants who fit the Hatch profile and qualify to have their annuity recomputed. Service Officers should put the above information in their newsletters. If a member contacts you regarding this matter, you should advise them to contact OPM's Retirement Information Office.