



**National Active and Retired Federal Employees Association**

Protecting Federal Worker Retirement Benefits Since 1921

**Chapter 706 Oceanside/Carlsbad/Encinitas 18-02**

**4840 Cardiff Bay Drive  
Oceanside CA 92057-3413**

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**February 2018** issue

# FEDERAL RETIREE or FEDERAL WORKER?

### Chapter Officers and Committee Chairs

President	Tom Buggie	722-4691	Chaplain	Gloria Cortez	529-0751
1 <sup>st</sup> V.P.	Sara Baldwin	724-1859	Membership	Carol Amano	967-8600
2 <sup>nd</sup> V.P.	Gloria Cortez	529-0751	Editor Newsletter	Tom Buggie	722-4691
Secretary	Marcy Rose	722-5309	Sunshine	Gloria Cortez	529-0751
Treasurer	Joe Beyer	758-5633			
Ways & Means			Publicity	Carol Amano	967-8600
			Hospitality	Sara Baldwin	724-1859
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Carol Amano	967-8600
			Alzheimer Coord.	Carol Amano	967-8600
Service Officer	Marcy Rose	722-5309			
Service at Senior Center		435-5250	District 1 V.P. Bob (Old Bob) Davidson		432-0081
By Appointment Only (call Marcy Rose)			Chapter phone: (leave messages only)		760-722-4691
Old Oceanside Senior Center			CHAPTER WEBSITE: <a href="http://www.NARFEchapter706.org">www.NARFEchapter706.org</a>		
455 Country Club Lane					
Oceanside CA 92054			Senator Kamala D. Harris		619-239-3884
			600 B Street Ste 2240		202-224-3553
			San Diego CA 92101		
Congressman Issa's Vista Office		760-599-5000	Senator Dianne Feinstein		619-231-9712
1800 Thibodo Road Ste 310		202-225-3906	750 B Street Ste 1030		202-224-3841
Vista CA 92081			San Diego CA 92101		

Chapter Meeting  
**February 15, 2018**  
 3<sup>rd</sup> Thursday of Each  
 Month at 1:30PM  
 Except July, August & January  
**Country Club Ln  
 Senior Center**  
 Board Meetings @  
 Country Club Ln Senior Cntr  
 1<sup>st</sup> Wednesday each  
 Month at 9:30AM

### Treasurer's Report as of January 31, 2018

(By Joe Beyer)

Balance Forward (Checking)	\$5,686.44
Receipts	259.03
Dividend	.95
Total Checking Receipts	\$5,946.42
Total Disbursements	(275.80)
Less: Outstanding checks	0.00
Net Disbursements	(\$275.80)
Balance (Checking)	\$5,670.62
Balance on Hand for Use:	
Checking	\$5,670.62
Savings (incl \$0.19 Dividend)	1,501.82
Total on Hand	\$7,172.44

### [www.NARFEchapter706.org](http://www.NARFEchapter706.org)

You can find past issues of our newsletters and for the Palomar/Escondido Chapter on the Newsletters page on our website.

Our speaker announcement is always posted before our newsletter is mailed. Late cancellations will also be available there.

A chart of the 2014 – 2016 ObamaCare premiums is available on our website.

Several interesting reports from the **Congressional Research Service** are available on the Info page



## SPEAKER

Contributed by Sara Baldwin, 1st VP

### HEALTH CARE DIRECTIVES

Matthew Parcasio from Aging and Independence Services, San Diego County, will speak on the importance of Advanced Health Care Directives. Join us on Thursday, February 15th at the Oceanside Senior Center, 455 Country Club Lane, at 1:30PM. MEETING IS FREE AND OPEN TO THE PUBLIC.



## LEGISLATIVE UPDATES

You probably heard about the recent government shut-down and how they came to an agreement on the third day. Well, it's back again. Their temporary fix expires about February 8<sup>th</sup>. They get to do it again. It's not clear to me why the Republicans can be held hostage by the Democratic Party. Isn't the House and Senate controlled by the Republicans? Maybe having a majority is not enough. How many votes do they need to pass appropriations bills?



## FREE NARFE WEBINARS

Get expert guidance about federal benefits and retirement by registering for one of NARFE's one-hour webinars and a bonus one-hour Q&A session.

### Upcoming webinars:

**What's Your Best Retirement Date? – February 22nd**

**Social Security and Feds – March 22nd**

**TSP: Maximizing Your Retirement Savings – April 26th**

All webinars are at 11 AM Pacific Time (preregister at the NARFE website)

All NARFE Federal Benefits Institute webinars are **FREE** for NARFE members. The nonmember registration fee of \$39.95 includes a one-year membership in NARFE, a subscription to narfe magazine, member-only discounts and more.

If a member misses the live webinar you can see the recorded webinar a few days later on the NARFE website.



## CHAPTER MEETINGS

Our scheduled Chapter meetings: Thursdays, February 15th, March 15th, April 19th, May 17th, and June 21st at 1:30 PM at the Oceanside Senior Center, 455 Country Club Lane.



## CHAPTER BOARD MEETING

The Chapter Board meeting for Wednesday, February 7th was canceled as there was no business to address.



## MEETING MINUTES OF 1/18/2018

Contributed by Marcy Rose, Secretary

Tom Buggie, President, called the meeting to order.

- Gloria Cortez (2nd VP) gave the Invocation and led us in the Pledge of Allegiance.

- Tom Buggie (President) had new members and guests introduce themselves.
- Joe Beyer provided the Treasurer's Report (which is also in the newsletter). Joe also provided an update on the Holiday Party (December 1st, 2017) and recycling monies update. He stated our next Holiday Party will be December 7th, 2018 and the chapter will subsidize each member \$10, leaving the cost per member at \$15.
- Marcy Rose mentioned that the Secretary's Report/Meeting Minutes for the last chapter meeting was in the newsletter.
- Marcy Rose reminded the members that she is available (as the Service Officer) for answer questions related to benefits. One member called her this month for assistance.
- Marcy Rose provided information on behalf of Carol Amano (Alzheimer's Chair) who was absent. She mentioned a 30 minute screening (at no charge) on January 30th at the UCSD Alzheimer's Research Center in La Jolla.
- Tom Buggie discussed the National Legislation Report. Specifically, Tom briefed the members on Postal Service Reform (HR756) and WEP/GPO (HR1205). HR756 is out of one committee but still hasn't moved in 10 months. HR1205 had no change.
- Tom Buggie also mentioned Congressman Issa's announcement not to run for reelection.
- Tom Buggie gave the Ways and Means Report and the recycling update.
- Tom Buggie gave the Membership Report (in the absence of Carol Amano). He mentioned 24 life members we had on our chapter roster have been removed from our rolls. Our chapter has now dropped below the 200 required envelopes for mailing. Our membership drive will now go year-round and we will offer ½ price membership if signing with our chapter.
- No Publicity or Alzheimer's Reports provided.

Our speaker was Dale Huffman, Certified Public Accountant, from Leone, Huffman & Associates in Carlsbad. Mr. Huffman brought us so much great information about recent tax changes and how those changes will influence our lives. The new tax rates under the Tax Cuts and Jobs Act (500 pages long) are not favorable to many taxpayers. We left his presentation wondering "what tax breaks?!"

Meeting adjourned and refreshments were available.

The meeting was attended by 25 members and 3 guests.

Marcy Rose won the drawing and donated her winnings to the NARFE-Alzheimer's Research Fund – congratulations and thank you Marcy!

## MEMBERSHIP



## NARFE is YOUR voice in Congress!

Contributed by Carol Amano, Membership Co-Chair

DON'T FORGET OUR ½ PRICE MEMBERSHIP DRIVE – CHECK OUR WEBSITE FOR AN APPLICATION FORM.

WHY DO YOU BELONG TO NARFE? HERE ARE A FEW GREAT REASONS REPORTED BY NARFE IN 2017...

- thwarted all attempts by Congress and the President to cut the earned pay and benefits of federal employees and retirees;
- protected postal retirees' health benefits through the Federal Employees Health Benefits (FEHB) Program; and
- helped provide more flexible withdrawal options for TSP participants, giving them more control over their own retirement savings.

Source: NARFE NewsWatch dtd 12/26/17



## SERVICE OFFICER ASSISTANCE

Contributed by Marcy Rose, Service Officer

The Service Officer plays a vital role in meeting the needs of NARFE members and their families. When you have a question or problem related to your retiree or survivor benefits, consider calling your Chapter Service Officer Marcy Rose. Her phone number is on the front page.

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## OPM LAUNCHES COMBINED FEDERAL CAMPAIGN DONOR WEBSITE

The Combined Federal Campaign (CFC) has launched its new donor pledge website, opening up the campaign's ability to accept online pledges for participating charities.

OPM now has authorization to solicit donations from Federal retirees during CFC's open season. You may set up one-time online donations via e-check or credit card as well as recurring donations via credit card.

Federal employees and retirees may now visit [www.opm.gov/showsomalovecfc](http://www.opm.gov/showsomalovecfc) - a brand new, centralized giving portal for all potential CFC contributors across the nation - to create their own profile, research charities, and then choose how they would like to support the causes they care about most by donating money or volunteer time.

The mission of the CFC is to promote and support philanthropy through a program that is employee focused, cost-efficient, and effective in providing all federal employees the opportunity to improve the quality of life for all. The CFC includes thousands of participating charities to represent the diverse interests of Federal employees everywhere.

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## VETERAN ONLINE SHOPPING

All veterans with an honorable discharge are now eligible to shop at the service exchanges online. Each service exchange - NEX, AAFES, MCX, and CGX - has a portal to access the benefit.

Veterans who are must visit [www.VetVerify.org](http://www.VetVerify.org) to gain access. The process may require several steps for some. Proof of honorable or general under honorable conditions discharge requires submission of your full name and Social Security number and some type of discharge form, such as a DD Form 214, DD Form 215, DD Form 256, DD Form 257, or NGB-22. VetVerify has an FAQ with answers to common questions regarding eligibility. The benefit does not include purchase of uniforms, alcohol, or tobacco products.

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## FREE TAX PREPARATION

AARP tax aides provide free annual federal and state tax preparation for low-middle income seniors and families from February 1st through April 15th at most senior centers. Appointments book up quickly. Call the senior centers directly to make an appointment.

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## RECYCLE FOR CASH

If you have "CA CRV" aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. "CA CRV" does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for "CA CRV" – those are the only items we want.

Thank you to Duane Hill, Sally August, Tom & Sandy Buggie, and Carol & Rich Amano for their recycling efforts. Our January deposit for recycling was \$39.53 (from Nov & Jan meetings).

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# BOXTOPS FOR EDUCATION

The Chapter collects Boxtops for Education all year long to support our local schools. Please bring your Boxtops to the Chapter meeting or mail them to Carol Amano at 4517

Big Sur St, Oceanside, CA 92057-4217.



# ALZHEIMER'S INFORMATION

Contributed by Carol Amano, Alzheimer's Chair

Our chapter members donated \$39 to the Alzheimer's Research Fund during the month of January.

The Chapter Board has set a goal of \$200 for CY2018. (This is a correction from our January newsletter where we reported a goal of \$175 for CY2018.)

## Alzheimer's Fundraising Stamp

The Alzheimer's stamp was released by the USPS on November 30th and proceeds from the stamp will raise funds for the National Institutes of Health (NIH), which leads Alzheimer's research. The issuance of the Alzheimer's Disease Semi-postal Stamp will raise critical public awareness about the disease and aid the NIH in its efforts to increase Alzheimer's research funding to the appropriate level to cure or effectively treat the disease by 2025.

Source: NARFE e-Newsletter Oct 2017

NOTE: The stamp will be available for sale at our chapter meetings for \$1 each as a NARFE-Alzheimer's Research fundraiser. Please help stamp out Alzheimer's disease and spread the word.

## DUES WITHHOLDING = LOWEST COST MEMBERSHIP

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC. Whatta Deal!!!

### MEMBERS RENEWING (December 2017)

PAULINE BENNETT ##	CARLSBAD	CAROL MCFARLAND	OCEANSIDE
ROSEMARIE P BEYER	BONSALL	ROBERT O MCGEE ##	ENCINITAS
JEAN F CARRILLO ##	OCEANSIDE	JIM PROVENZA ##	OCEANSIDE
PATRICIA F HERRICK ##	FALLBROOK	ALICE F THROCKMORTON	OCEANSIDE
JEANNETTE A LANDIS ##	SOLANA BEACH	CAROLYN WYNN ##	OCEANSIDE

## = Dues Withholding

### NEW MEMBERS (December 2017)

JANICE BURCH &&	CARLSBAD
MARIA LUISA &&	CAMP PENDLETON
ROY SCHROEDER &&	SOLANA BEACH
SHAWN STONE &&	OCEANSIDE

&& Prospective Member

## Transferred In

### IN MEMORIAM (December 2017)

HARRIS, MILDRED	OCEANSIDE
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Note: additional information is available on the Obits page on our website ([www.narfechapter706.org](http://www.narfechapter706.org))

The Military Order of the World Wars  
San Diego Chapter  
presents

**FREE  
EVENT**

**The 62nd Annual  
Massing of the Colors and  
Service of Remembrance**

**Saturday, October 13, 2018  
10:30 - 11:30 AM**


**Spreckels Organ Pavilion  
Balboa Park**



 **You're invited to join us for this moving patriotic tribute.**

We will honor our flag and those who serve or have served our country; and remember those who have paid the ultimate sacrifice in service to the United States of American. This family friendly outdoor event will feature a parade of color guards from civic, military, veterans, law enforcement, JROTC/ROTC, and scouting that you will not want to miss!

**Do you have a Color Guard to participate?  
Send a message today to register with your  
contact information and color guard name.**



Visit [www.SanDiego-MOWW.org](http://www.SanDiego-MOWW.org) and  for details.  
Open Free To The Public. Access For Handicapped.

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**Dale Huffman**  
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## HELP! We need more members!

Our membership has dropped below the USPS requirements for mailing at the non-profit postage rate. We are currently mailing an extra copy to a few members but that is not a viable long-term solution. To get more members, the chapter is offering **new members** a half-price one year membership. They pay \$20 and the chapter pays \$20. It's a great deal for them and will expose them to the benefits of NARFE membership.

Do you know anyone at your former workplace? How about your neighbors? Please let them know about **NARFE** and the half-price membership. There are a few requirements. The application and their check must be mailed to the chapter. Mailing the application directly to NARFE would require a \$40 check rather than the \$20 check if they send it to us. They must also be a California resident as the California State Federation of Chapters (CSFC) is participating in this offer.

We are attaching a membership application. You and your friends can also get one from our chapter website ([www.narfeChapter706.org](http://www.narfeChapter706.org)).



# Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

## Who Should Join the National Active and Retired Federal Employees Association?

If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

### NARFE MEMBER BENEFITS

- Get monthly issues of *narfe* magazine with news and insights for the federal community.
- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
- The opportunity to get involved at the local level by joining a chapter in your area.

1Q6

## NARFE MEMBERSHIP APPLICATION

**YES. I want to join NARFE for the low annual dues of \$40.**

Mr.  Mrs.  Miss  Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

### I am a (check all that apply)

- Active Federal Employee  Active Federal Employee Spouse  
 Annuitant  Annuitant Spouse  Survivor Annuitant

**Please enroll my spouse**

Spouse's Full Name

Spouse's Email

### First year NARFE membership @ half price

1. Print this form and fill in the left column (name, address, etc.)
2. Write a check for \$20 payable to NARFE
3. Mail the check and the application form to:  
C. Amano  
4517 Big Sur St  
Oceanside CA 92057-4217

### PAYMENT OPTIONS

- Check, Money Order or Bill Pay (Payable to NARFE)  
 Bill me (NARFE membership will start when payment is received.)  
 Charge my:  
 MasterCard  VISA  Discover  AMEX

Card No.

Expiration Date \_\_\_\_ / \_\_\_\_  
mm yyyy

Name on Card

Signature

Date

### TOTAL DUES

\$40 Annual Dues X \_\_\_\_\_ = \_\_\_\_\_  
Per Person # Enrolling Total Dues

*Dues payments are not deductible as charitable contributions for federal income tax purposes.*

Looking to meet others in the federal community and participate in NARFE at a local level? Call **800-627-3394** to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now 0706

**MAY WE THANK SOMEONE?** If applicable, please provide the name, membership and chapter number of the member who introduced you to NARFE:

C. Amano  
 Recruiter's Name  
 10850166  
 Recruiter's Membership ID  
 0706  
 Recruiter's Chapter Number

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission.

(0817)