



**National Active and Retired Federal Employees Association**

Protecting Federal Worker Retirement Benefits Since 1921

**Chapter 706 Oceanside/Carlsbad/Encinitas 18-11**  
4840 Cardiff Bay Drive  
Oceanside CA 92057-3413

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**NOVEMBER 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/Carol Amano	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	880 Front Street Ste 4236		202-224-3841
Vista CA 92081			San Diego CA 92101		

Chapter Meeting  
**November 15, 2018**  
 3<sup>rd</sup> Thursday of Each  
 Month at 1:30PM  
 Except July, August & December  
**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 October 31, 2018

(By Joe Beyer)

Balance Forward (Checking)	\$5403.20
Receipts	354.34
Dividend	.93
Total Checking Receipts	\$5758.47
Total Disbursement	(170.54)
Less: Outstanding checks	0.00
Net Disbursements	(\$170.54)
Balance (Checking)	\$5587.93
Balance on Hand for Use:	
Checking	\$5,587.93
Savings (incl \$0.19 Dividend)	1,503.51
Total on Hand	\$7,091.44

Note: Last months letter addressed to Senator Feinstein had an old address for her San Diego office. The address above is correct. Her phone numbers are unchanged.



## SPEAKER

Contributed by Sara Baldwin, 1st VP

### November Speaker

Jesse Andrews, Veterans Services Officer from the Veterans Affairs of San Diego County will speak on eligibility for VA benefits for veterans and the services offered at the VA Clinic in Oceanside and the VA Hospital in La Jolla on Thursday, November 15<sup>th</sup>. This is especially important if you have health issues and served in Vietnam.

### Annual Lunch but No Meeting in December

Please join us for our holiday get-together luncheon on Friday, December 7<sup>th</sup> at the Elks Club. The chapter is subsidizing part of the cost so tickets are only \$15 (form is in this newsletter).

### January Speaker

Dale Huffman, a certified public account, is back! He will provide information on how the taxes changes in 2018 are going to affect your tax return and what other tax insights he might have for 2019. Mark your calendars for Thursday, January 17<sup>th</sup>.



## LEGISLATIVE UPDATES

### COLA announced for 2019

Based on the latest consumer price data released by the Bureau of Labor Statistics, the 2019 cost-of-living adjustment (COLA) for Civil Service Retirement System (CSRS) annuities and Social Security benefits will be 2.8 percent. This is the largest COLA for CSRS retirees and Social Security beneficiaries since 2012. Meanwhile, retirees under the Federal Employees Retirement System (FERS) will not receive the full amount and instead will only receive a 2 percent COLA to their annuities.

Source: NARFE

### New WEP Reform Bill Introduced

Reps. Kevin Brady, R-TX, and Richard Neal, D-MA introduced legislation, H.R. 6933, the *Equal Treatment of Public Servants Act of 2018*, to modify the Windfall Elimination Provision (WEP). The WEP reduces the Social Security benefits of federal retirees covered by the Civil Service Retirement System (CSRS), and many state and local government retirees covered by similar systems, who earned Social Security benefits through other employment.

Under the bill, starting in 2020, individuals whose Social Security benefits are reduced by the WEP would receive an additional payment of \$100 per month. Individuals receiving a WEP-reduced Social Security benefit based on their spouses' employment would receive an additional \$50 per month. These changes would apply to individuals who turn age 62 prior to 2025.

But individuals who turn age 62 in 2025 (those turning 55 this year) or later would be subject to a new formula designed to more accurately account for earnings based on covered employment, such as in private-sector jobs, compared to earnings from a non-Social Security covered position. This formula would affect each individual differently, but should increase Social Security benefits for a significant majority of individuals who would be subject to WEP under current law.

While the bill does not fully repeal WEP, it does represent a significant improvement over the status quo for CSRS retirees unfairly penalized for their public service – and for that reason, NARFE supports the bill. Please contact your representatives today to urge them to cosponsor the bill.

Source: NARFE Legislative Hotline 10/5/18

## FEHB and FEDVIP Premium Increase

The Office of Personnel Management (OPM) has announced the average Federal Employees Health Benefits (FEHB) Program premium for America's retired and active federal workers will increase 1.3% in 2019, with the average enrollee's share rising 1.5%. This is the lowest increase since 1996.

FEHBP premiums increased 3.8% in 2012, 3.4% in 2013, 3.7% in 2014, 3.2% in 2015, 6.4% in 2016, 4.4% in 2017, and 4.0% in 2018. Note: Kaiser High Option is increasing 15% (\$451.06). Kaiser continues to oppose Self Plus One by pricing that is \$70.60 higher than Self Plus Family.

Federal Employees Dental and Vision Program (FEDVIP) plans will see the overall average premium for dental plans will increase by 1.2%, while the overall average premium for vision plans will decrease by 2.8%.



## FEHB OPEN SEASON

Open Season will take place between November 12 and December 10, 2018. This will be an opportunity for the federal community to assess various coverage options and select the plans that meet their healthcare and financial needs. Enrollees' new health plans will then become effective January 1, 2019. **FEHBP rates & brochures for 2019 are now on our website.** It includes 2019 Rates, 2019 Plan Brochures, 2019 Changes, Links to the providers website. No Computer? FREE computer use is available at all libraries. The librarians are happy to help you.



## 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:

*Estate Planning for Feds – December 13<sup>th</sup>*

**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.



Chat with participating FEDVIP, FEHB, FLTCIP, and FSAFEDS carriers.



Register to attend the **2018 Virtual Benefits Fair** to chat with carriers, review 2019 plan details, and get the information you need to help make the right decisions, in one convenient online location. Visit [LTCFEDS.com/elearning](http://LTCFEDS.com/elearning) to sign up today.

### Review 2019 plan details

Log in anytime during the Federal Benefits Open Season, from November 12 to December 10, 2018. Save 2019 plan brochures in your online briefcase, visit individual carrier booths, watch instructional videos, and register for educational webinars.

### Get answers to your questions

Representatives from all participating carriers will be available to take your questions during our two live carrier chat days:

**Tuesday, Nov 13, 2018**  
**10 a.m.–5 p.m. ET**

**Wednesday, Dec 5, 2018**  
**10 a.m.–5 p.m. ET**

**NOTE: THAT IS 7 AM-2 PM CALIFORNIA TIME!**



## CHAPTER MEETINGS

Our chapter meetings are on the 3<sup>rd</sup> Thursday: November 15<sup>th</sup>, January 17<sup>th</sup>, February 21<sup>st</sup>, March 21<sup>st</sup>, April 18<sup>th</sup>, May 16<sup>th</sup>, and June 20<sup>th</sup>.



## CHAPTER BOARD MEETING

The Board meeting on Wednesday, November 7<sup>th</sup> was attended by Tom Buggie, Sara Baldwin, Gloria Cortez, Marcy Rose, Carol Amano and Joe Beyer. Topics addressed and discussed:

- Speakers for next calendar year.
- NARFE California Convention in April.
- Holiday Luncheon update – 23 members have paid so far.



## CHAPTER ELECTIONS

If you are interested in ANY chapter position, please contact any chapter officer **ASAP**. Nominations from the floor will be encouraged and accepted. This is your chapter and you are needed to volunteer. Please consider donating some of your time and energy to becoming a chapter officer or committee chair. Training and mentoring are available to make the transition smooth.



## MEETING MINUTES OF October 18, 2018

*Contributed by Carol Amano & Marcy Rose, Secretary Co-Chair*

Tom Buggie, President, called the meeting to order.

Gloria Cortez (2<sup>nd</sup> V.P) gave the Invocation and led us in the Pledge of Allegiance.

Due to time constraints, there was no business meeting was held but a handout was provided to state the Legislative, Treasurer, and Membership Reports.

The League of Women Voters provided attendees with unbiased comments on the Propositions on the November ballot.

The meeting was attended by 11 members and (estimated) 32 guests.

Ann Bernel won the drawing - congratulations!

# MEMBERSHIP



# NARFE is YOUR voice in Congress!

*Contributed by Carol Amano & Marcy Rose, Membership Co-Chairs*

## Half Price First Year Membership Drive

The Half-Price Membership Drive will be for the first year. It includes both NARFE and Chapter 706 dues. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member living.

This offer is ONLY available for NEW members (that includes postal carriers) that join our chapter and live in our geographical area of service. Current and former members of NARFE are not eligible because the cost of the membership is being partially offset by rebates from NARFE Headquarters and the NARFE California Federation of Chapters (CSFC). Without the assistance of NARFE and the CSFC we would not be able to do this.

**ONLY THE SPECIAL MEMBERSHIP FORM CAN BE USED FOR THIS OFFER. PLEASE APPROACH FORMER CO-WORKERS AND YOUR POSTAL CARRIER THIS MONTH AND TALK UP THE BENEFITS OF A NARFE MEMBERSHIP!**

Our special membership form is also on our chapter website at [narfechapter706.org](http://narfechapter706.org).



## HOLIDAY LUNCHEON – SAVE THE DATE

Our Holiday Luncheon will be **Friday, December 7<sup>th</sup>, at the Elks Club** (down the street from where we hold our monthly meetings). Please plan on attending to socialize and have a relaxing time. The chapter is subsidizing a portion of the cost so that your cost is only \$15 per person this year. 23 members have signed up. Please join us. The more the merrier.

**The holiday reservation form is attached – the form and cash or a check (made payable to NARFE Chapter 706) can be given or mailed to our Treasurer, Joe Beyer at our chapter meeting or mailed to 5423 W. Lilac Rd, Bonsall, CA 92003-3726.**



## HUGS FROM HOME

Our service project for the holidays includes joining the Oceanside Elks Lodge in its yearly Hugs from Home drive. This program provides special services and support to our military men and women serving overseas. The Oceanside Elks Lodge also seeks volunteers for this year-round program which is especially busy during the holidays.

Material items and monetary donations are solicited from businesses and other organizations from surrounding communities. Volunteers then fill 12x12x12 boxes with food items, sundry items, toiletry items, medical supplies, cosmetics, socks, portable showers, games, fly swatters, bug spray, electrical tape, duct tape, safety pins, etc...let your imagination be your guide.

**NOVEMBER IS THE LAST TIME TO BRING YOUR DONATIONS SO THEY MAY BE TURNED IN AND MEET THE MAILING DEADLINES. YOU MAY ALSO DROP OFF YOUR DONATIONS AT THE OCEANSIDE ELKS CLUB.**



## 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.

Recycling was \$0.00 for the month of October and \$151.08 for 2018. That about covers our postage expenses.

Thank you to Ann Johnson, Tom & Sandy Buggie, and Carol & Rich Amano.



## 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 \$12 in the month of October, plus an additional \$3.50 from the chapter's Alzheimer's stamp fundraiser (stamps sold in October). The Alzheimer's stamp is available for sale at our chapter meetings for \$1 each as a NARFE-Alzheimer's Research fundraiser. The stamps are sold in groups of 5.

### Alzheimer's Disease Funded by Congress

At the end of September, the largest-ever funding increase for Alzheimer's and dementia research at the National Institutes of Health (NIH) was signed into law. The \$425 million increase was advocated for by the Alzheimer's Association, the Alzheimer's Impact Movement (AIM) and its nationwide network of dedicated advocates — including the dedicated members of NARFE. This action shows that Congress remains fully committed to the fight to end Alzheimer's.

Source: NARFE Alzheimer's October e-newsletter

## DUES WITHHOLDING = LOWEST COST MEMBERSHIP

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC. About 50% of our members now use Dues Withholding, they pay the lowest cost Chapter 706 membership.

### MEMBERS RENEWING (September, 2018)

MICHAEL ALEKIAN ##	CARLSBAD	GLORIA G HALL ##	OCEANSIDE
LOUIS H AUNG	OCEANSIDE	DUANE J HILL ##	OCEANSIDE
ROBERT F BARNEY	ENCINITAS	ROBERT H MIFFLIN ##	OCEANSIDE
AUDREY LOUISE BURNETT	SAN LUIS REY	MARC ORDMAN	OCEANSIDE
DONALD B BURNETT	SAN LUIS REY	HELEN M OWENS ##	WINTER PARK FL
JOANNE CHAVEZ ##	OCEANSIDE		

## = Dues Withholding

### NEW MEMBERS (September, 2018)

Judson Begley &&	Oceanside
Louise Durham &&	Oceanside
Robert Howe &&	San Diego
Donald Tremper &&	Oceanside

&& Prospective Member ## Transferred In @@ Reinstated

### IN MEMORIAM (September, 2018)

Audrey A. Siler	San Diego
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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**  
CERTIFIED PUBLIC ACCOUNTANT

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**Note: The date for 2019 is Saturday, October 12, 2019.**

## **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? How about you sons and daughters? 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)). The special membership application can also be found on our website.

The March-November prospective members brought us up to 200 newsletters we needed to meet the USPS mailing requirements. No extras were added to the mailing list.

# RESERVATIONS FOR CHRISTMAS LUNCHEON and INSTALLATION OF CHAPTER OFFICERS

**When:** Friday, December 7, 2018

**Where:** Oceanside Elks Lodge  
444 Country Club Lane  
Oceanside CA 92054

**Time:** Social Hour -- 11: 30 AM

Lunch Served -- 12:00 PM

## **BUFFET MENU**

Turkey and Ham,  
Mashed Potatoes with Gravy,  
Vegetable,  
Salad,  
Hot Rolls with Butter,  
Beverage (Coffee, Tea, etc.)  
Apple Pie or Pumpkin Pie with Cool Whip,  
No Host Bar

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Please enclose check for **\$15.00 per person** with this reservation form. The cost includes gratuity and tax. The cost is actually \$25 but the chapter is picking up \$10 of cost. Make checks payable to **NARFE Chapter 706**.

Name(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

No. in party \_\_\_\_\_ Amount of check \$ \_\_\_\_\_

Send by mail to: **JOE BEYER, Treasurer Chapter 706**  
**5423 W LILAC RD**  
**BONSALL CA 92003-3726**

Tickets may be purchased at our monthly meetings on, September 20<sup>th</sup>, October 18<sup>th</sup> and November 15<sup>th</sup>.

Reservations and payment **must be made before the end of our November 15<sup>th</sup> meeting**. No tickets will be sold at the door. No cancellations after November 15<sup>th</sup>.

**PAYMENT MUST BE RECEIVED BY THE CLOSE OF OUR  
NOVEMBER MEETING ON 11-15-2018**





# 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)