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NOVEMBER 2019 issue

FEDERAL RETIREE or FEDERAL WORKER?

Chapter Officers and Committee Chairs

President	Tom Buggie	722-4691	Chaplain	Gloria Cortez	529-0751
1 st V.P.	Sara Baldwin	724-1859	Membership	Carol Amano	967-8600
2 nd 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	Publicity	Carol Amano	967-8600
Ways & Means			Hospitality	Sara Baldwin	724-1859
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Carol Amano	967-8600
Service Officer	Marcy Rose	722-5309	Alzheimer Coord.	Carol Amano	967-8600
Service at Senior Center		435-5250	District 1 V.P. Bob (Old Bob) Davidson		566-5980
By Appointment Only (call Marcy Rose)			Chapter phone: (leave messages only)		760-722-4691
Old Oceanside Senior Center			CHAPTER WEBSITE:		www.NARFEchapter706.org
455 Country Club Lane			Senator Kamala D. Harris		619-239-3884
Oceanside CA 92054			600 B Street Ste 2240		202-224-3553
			San Diego CA 92101		
Congressman Levin's Oceanside Office		760-599-5000	Senator Dianne Feinstein		619-231-9712
2204 El Camino Real Ste 314		202-225-3906	880 Front Street Ste 4236		202-224-3841
Oceanside CA 92054			San Diego CA 92101		

Chapter Meeting

November 21, 2019
3rd Thursday of Each

Month at 1:30PM

Except July, August & December

**Country Club Ln
Senior Center**

Board Meetings @
Country Club Ln Senior Cntr
1st Wednesday each
Month at 9:30AM

Treasurer's Report as of October 31, 2019

(By Joe Beyer)

Balance Forward (Checking)	\$3,042.65
Receipts	352.00
Dividend	.23
Total Checking Receipts	\$3,394.88
Total Disbursement	(1,030.86)
Less: Outstanding checks	0.00
Net Disbursements	(\$1,030.86)
Balance (Checking)	\$2,364.02
Balance on Hand for Use:	
Checking	\$2,364.02
CD Savings (opened 9-16-19)	7,527.52
Total on Hand	\$9,891.54

www.Narfe.org/chapter706

www.NarfeChapter706.org



SPEAKER

Contributed by Sara Baldwin, 1st VP

A representative from Congressman Mike Levin's office will speak on Thursday, Nov 21st at the Oceanside Senior Center, 455 Country Club Lane, on the top district concerns, issues and challenges facing the Oceanside Planning Commission, and other legislation affecting the federal employee community. Our business meeting starts and 1:30 and the speaker has the floor from 2-3:15.

WE NEED A GOOD TURNOUT IN ORDER TO GET A FUTURE RETURN VISIT SO JOIN US!

January Speaker

Dale Huffman, CPA from Carlsbad, will be our speaker in January. He has spoken to our group a number of times and brings us the changes that impact our income taxes for CY 2019. Has California raised the standard deduction?



LEGISLATIVE INFO

Open Season has arrived!

Open Season started several days ago and will end on December 9, 2019. The changes go into effect in January, 2020. You might want to look at your plan/plans and reconsider your health benefits situation. You may be over-insuring. This is especially true if you also have MediCare Part B (most of us do). Some insurers offer two or more plans with different copays. Maybe higher copays would be better for you. Why? The lower premiums might cover the higher copays and then some.

As an example, Kaiser seems to be using pricing to nudge us into considering changes. They offer both a high option (lower copays) and a standard option (higher copays and lower premiums). For 2020 their high option increased 32% over 2019. The standard option for 2020 has a premium that is 31% lower than what I paid in 2019. The 2020 difference between high option and standard option (family) is \$2,954.64 annually. Using my medical expenditures for 2019 as a guide for 2020, I would have been ahead by over \$2,000 if I had switched last year. I have been over-insured. Are you over-insured?

Everyone's situation is different so look closely at your current plan and consider the options that are available. It may save you some money.

Need help? NARFE has a timely webinar on November 21st titled "**Manage your FEHBP Options**". That's the same day as our next meeting but it starts at 11AM (CA time). You need to register for it. It's free for NARFE members. Non-NARFE members have to pay but it includes a one-year NARFE membership. [Register today](#).

Open Season Premium Correction in the NARFE Magazine

There are several corrections to pages 44-46 in the Open Season Report in the November 2019 issue of NARFE Magazine. These corrections are on the website, in NARFE Newline, and in the December issue of NARFE Magazine. In addition, the digital edition of the November issue has been corrected.

The information should be:

Code 105, Blue Cross Standard Self and Family

The total monthly premium amount is incorrect. It should be \$1805.29.

Code 106, Blue Cross Standard Self Plus One

This row of information is incorrect in the monthly columns. The correct information is:

Standard Self Plus One: Monthly

Total Premium: \$1671.09

Government Pays: \$1092.26

Employee Pays: \$578.83

The biweekly premium information for code 106 is correct.

Code JN5, Aetna Open Access-Capitol Region

The biweekly enrollee pay amount is incorrect. It should be \$189.84.

Codes E34, E35, and E36, Kaiser Mid-Atlantic HMO

The monthly "enrollee pays" column is incorrect. It should be:

Standard Self (E34): \$142.89

Standard Self & Family (E35) and Standard Self Plus One (E36): \$328.62

Code 626, Kaiser S. California HMO

The monthly total premium for Self Plus One is incorrect. It should be \$1077.70.

Code 105, Blue Cross Standard Self and Family

The biweekly "enrollee pays" number is incorrect. It should be: \$286.74

Code 106, Blue Cross Standard Self Plus One

The biweekly "enrollee pays" number is incorrect. It should be: \$267.15

NARFE regrets these errors.

Too confusing? You can access the OPM rates and brochures on our websites (both of them)

2020 FEHB & FEDVIP Rates

Enrollees in the Federal Employees Dental/Vision Program will pay 5.6% more on average for their dental plans, and 1.5% more on average for vision. As OPM posts new FEDVIP rates for 2020, we will add the rates to our website. You can view the FEDVIP plans and rates from links on our website.

New WEP Reform Bill Introduced

The House Committee on Ways and Means Chairman Richard Neal, D-MA, introduced a new Windfall Elimination Provision (WEP) reform bill - the Public Servants Protection and Fairness Act, H.R. 4540 - on September 27th. The bill would provide current Social Security beneficiaries affected by WEP (and future beneficiaries turning age 62 before 2022) with a \$150 per month increase in their Social Security benefits. NARFE supports the bill, as it would provide some relief to current retirees affected by WEP. Contact your members of Congress today and urge them to support the Public Servants Protection and Fairness Act. This bill currently has 50 cosponsors (48 D, 2 R). Congressman Levin **has not** cosponsored this bill. *Source: NARFE Newsline dtd 10/1/19*

Social Security and WEP

Rep. Kevin Brady, R-TX, introduced the Equal Treatment of Public Servants Act of 2019, H.R.3934, which would reform the unfair Windfall Elimination Provision (WEP). NARFE supports the bill. Additionally, the Ways and Means Committee debated the future of the Social Security program in a hearing, and NARFE sent a letter to the committee regarding the Social Security 2100 Act, H.R. 860, urging that the legislation be adjusted to treat federal retirees fairly with regard to cost-of-living increases.

The WEP reduces the Social Security benefits of federal retirees who receive benefits from having worked in both the private and public sectors. The Equal Treatment of Public Servants Act would reform the WEP by changing the Social Security benefit calculation for WEP-affected beneficiaries moving forward. The bill also would provide WEP-affected individuals who are currently age 60 and older with a monthly rebate of \$100, adjusted annually by the COLA. Individuals receiving a WEP-reduced Social Security benefit based on their spouses' employment would receive a \$50 per month rebate.

Although H.R. 3934 does not fully repeal the WEP, it represents a significant improvement over the status quo, which unfairly punishes CSRS retirees for their public service -- for that reason, NARFE supports the bill.

This bill currently has 39 cosponsors (39 R, 0 D)

Source: NARFE NewsWatch of July 31, 2019

Support for both bills is along party lines. HR 3934 provides an adjustment for spousal benefits. HR 4540 does not adjust the spousal benefits but both total \$150. My preference would be HR 4540 because that would increase my SS income the most. HR 4540 also was introduced by the head of the Ways & Means committee so he can bring it to a vote at any time he chooses. Then the ball would be in Nancy Pelosi's court.



CHAPTER BYLAWS

NARFE National has requested that all chapters review and update the existing chapter bylaws. **These bylaws will be put to the membership for voting at the chapter meeting on November 21st.**

We published the proposed chapter bylaws in the October newsletter and it provides the required notice to the chapter membership in accordance with the provisions of the current bylaws.



FREE NARFE WEBINARS

NARFE Webinars cover topics of interest specifically for the federal community. Members have access to wealth knowledge and expertise to help them make the best decisions about their benefits, finances, and careers before, during and after retirement.

Register for the live webinar at narfe.org/institute at least one day before the scheduled date:
November 7th @ 11 AM (PT) – The Pros & Cons of Consumer Driven Health Plans
November 21st @ 11 AM (PT) – Health Plans – What's Your Best Option?



CHAPTER MEETINGS

Our chapter meetings are on the 3rd Thursday of the month: November 21st, January 16th

Our holiday party is Friday, December 7th at the Oceanside Elks Club. NOTE: The registration form is attached. Then lunch replaces our regular meeting in December.



CHAPTER ELECTIONS

PLEASE VOLUNTEER FOR A CHAPTER POSITION FOR CY 2020. Current chapter officers would like to see volunteers come forward and ALL officer positions are available. Training and mentoring are available to new officers to make the transition smooth. Some of our current chapter officers would like to be replaced.

PLEASE consider a volunteer position in YOUR chapter – CONTACT Tom Buggie (or any board member) by phone or email NLT November 1st. **Elections will be held at the November chapter meeting on Thursday, November 21st.**



CHAPTER BOARD MEETING

The Board meeting was held on Wednesday, November 6th, was attended by Tom Buggie, Sara Baldwin, Gloria Cortez, Marcy Rose, Carol Amano, and Joe Beyer.

Topics discussed: (1) Senior Center provided options for a new date and time for the Board meetings (due to non-availability of the meeting room) and the Board voted to keep the same day (1st Wed of the month) and move the time to noon. (2) Sara reported that the speakers have been confirmed (January through May). (3) Joe provided an update on the Holiday Gathering (Fri 12/6 @ 11AM-2PM, Oceanside Elks Club) – 26 to date. (4) Chapter Elections will take place at the November general meeting. Some current Board members stated they will not be returning in 2020 or 2021. (5) Sara reminded us the by-laws are scheduled for a vote at the November general meeting. (6) Board reviewed the chapter finances. Tom said it will be difficult to identify new dues withholding members for rebate incentives until these reports are corrected. (7) Gloria made mention of FEHB changes, especially if Medicare is involved. Carol mentioned that NARFE announced errors in the FEHB rates listed in the latest magazine. We will put the FEHB rate corrections into the newsletter and on the website. (8) Board reviewed questions for Congressman Levin's representative for the November meeting. (9) Carol will send the Membership Plan to the Board members for review as it expires the end of the year.



MEETING MINUTES for October 17, 2019

Contributed by Carol Amano, Secretary

Call to Order - Tom Buggie (President) called the meeting to order.

Invocation and Pledge of Allegiance – Marcy Rose (Service Officer)

No new members were identified but one guest did introduce himself.

Tom Buggie (President) called for Officer and Committee Reports:

- *Treasurer's Report* – Joe Beyer provided the report, which was also listed on the written agenda. Joe reported that we are still awaiting reports from National. Joe apologized that some members were not mentioned in the newsletter that contributed to recycling and that their names will be added in the next newsletter.
- *Secretary Report* – Carol Amano stated the September Meeting Minutes were in the newsletter and there was not a request for a reading of the last minutes. Carol also reminded everyone that Open Season will be starting on Nov 11th, that premiums in many cases are going up for medical, dental and vision at approximately 5.6%, so shop around. Our website has the 2020 rates posted.
- *Service Report* – Marcy Rose had no request for Service. She did mention that free phones are available from either the federal or state programs to anyone with a hearing problem. Some members shared their experience with these phones (all mentioned positive experience). We are looking into a speaker to cover this topic in 2020 so more information is coming.
- *National Legislation Report* – Tom Buggie
 - Fair COLA for Seniors Act (H.R.1553) changes COLA from CPI-W to CPI-E. Long-term effect is minimal (.2% over 29 years). Increase emphasis on housing and medical. Assigned to 5 committees (normally not a good sign); 33 co-sponsors (31-D, 2-R). (Representative Mike Levin is currently not a sponsor.)
 - Social Security Fairness Act of 2019 (H.R.141) WEP/GPO Repeal was reintroduced 1/3/19; 206 co-sponsors (156-D, 50-R). Still in Ways and Means. (Representative Mike Levin is a sponsor.)

- USPS Fairness Act (H.R. 2382) Repeals requirement that USPS prefund future Postal Service Retirement Benefits; reintroduced 4/29/19; 261 co-sponsors (219-D, 42-R). Assigned only to Oversight Committee. (Representative Mike Levin is a sponsor.)
- Check out the 2019 plans available for FEHBP with Medicare. While FEHB rates are increasing an average of 5.6%, we only receive 1.6% COLA.
- NARFE National Election Status: 9% of members voted, 100% of the referendums passed, and 73% of the voting was done via the Internet.
- *Ways and Means* – Info on the chapter’s recycling program is in the newsletter. Joe reported that calendar year to date in this area is \$226.12. Tom reported that pays for half a year of newsletter postage.
- *NARFE-PAC* – Tom reported that funds were requested by Congressman Levin. Tom said he rejected this request.
- *Alzheimer’s* – Carol Amano reported there was \$8 in donations from members at our October meeting.
- *Publicity* – Due to time constraints, no report was provided.
- *Membership* – Due to the new computer system at National, our chapter cannot determine chapter numbers at this time.

Unfinished and New Business:

No unfinished or new business.

Speakers:

Dr. Arcela Nunez-Alvarez and Mr. Roberto Garcia spoke about the 2020 Census. This census is very important because everyone needs to be counted, it’s about fair representation in the House of Representatives, redrawing the boundaries of the legislative districts, and about the fact that it is mandatory. This will be the first year the census can be completed online when it comes in the mail to your home. The Census Bureau is also hiring census workers with pay starting at \$20.50 per hour. There are also some work from home, flexible hours, weekly pay, paid training options. There is a 30 day background check so apply now as training begins in January. Apply at gsa.gov/fedrelay. Meeting adjourned. Refreshments were available. The meeting was attended by 10 members and 5 guests.

Joe Beyer won the drawing - congratulations!



Veterans Day Event

Contributed by Gloria Cortez, 2nd V.P.

The Veterans Association of North County (VANC) held its annual Veterans Day event on Monday, November 11th at the VANC building. Congressman Levin spoke at the event.



MEMBERSHIP



NARFE is YOUR Voice in Congress!

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

Dues Withholding Incentive

The Chapter Board has voted to increase the dues withholding incentive through the end of 2019 for any of our members that switch over to dues withholding. If you have sent the Dues Withholding form to NARFE but it has not yet gone into effect, let us know as that will protect the bonuses (\$45) promised.

Half-Price First-Year Membership Drive Continues

The Half Price First Year Membership Drive will be for the first year. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member living in California.

This offer is ONLY available for NEW members (that includes postal workers) 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 www.narfechapter706.org.



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 for January through October was \$240.12. Our thanks to Harold Nicholls, Duane Hill, Tom and Sandy Buggie, and Carol & Rich Amano.

DUES WITHHOLDING = LOWEST COST MEMBERSHIP.

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC and a **\$30 check** from our chapter.

NEW MEMBERS (M112 - Not available)

(April, May, June, July, August and September reports not available on 10-10-2019 – NARFE is changing their computer system and the old style reports are gone and nothing is available to replace them.)

BRANDON BEYER
JOHN CAVADIAS
WILLIAM DURDIN
GREGORY J KUIVER
KAREN SALAZAR
GEORGIA J STROUD

trans in

BONSALL
OCEANSIDE
OCEANSIDE
CARLSBAD
VISTA
CARLSBAD

IN MEMORIAM (Not available)

Willie Little

Oceanside

Note: additional information is available on the Obits page on our website (www.narfechapter706.org)

MEMBERS RENEWING (April, May, June, July, August, September and October reports are not available on 11-13-2019 – NARFE has changed their computer system and the old style reports are gone and nothing is available to replace them. This was developed by comparing renewal date in March to their current renewal date.)

PAID DIRECT TO NARFE

HARVEY J SCHROEDER	OCEANSIDE
ROBERT F BARNEY	ENCINITAS
JOAN SULLIVAN BIASI	CARLSBAD
SLADER BUCK	ENCINITAS
AUDREY LOUISE BURNETT	OCEANSIDE
ROBERT J CONNOLLY	OCEANSIDE
HERMAN F CORNISH	OCEANSIDE
ELIZABETH DALY	ENCINITAS
KENYON DONOHEW	OCEANSIDE
JAMES J DUNLAP	OCEANSIDE
GARY M DURBIN	REDONDO BEACH
EUGEN GRYG	FALLBROOK
SALLY JORDAN	OCEANSIDE
ELLEN KIPPEL	OCEANSIDE
LYNNE LITWILLER	LA JOLLA
MARION MCCORD	CARLSBAD
SANDRA LEE NOSKOWIAK	OCEANSIDE
MARC ORDMAN	OCEANSIDE
DONALD G PUTNAM	OCEANSIDE
JAMES W SMITH	ENCINITAS

PAID to NARFE via OPM (dues withholding)

Thomas W Buggie ##	OCEANSIDE
Patricia L Clements ##	OCEANSIDE
Barbara Fox ##	CARLSBAD
Donald P Frigge ##	OCEANSIDE
Annie Leonard ##	ALBUQUERQUE
Paul Lu ##	CARLSBAD
Charles F Minniear ##	VISTA
Robert L Moore ##	OCEANSIDE
Harold Nicholls ##	OCEANSIDE
Marcella J Rose ##	OCEANSIDE
Marianna E Sathrum ##	OCEANSIDE
Jeff Thysell ##	OCEANSIDE
Pete G Vega ##	OCEANSIDE
Ann E Bernal ##	OCEANSIDE
Sandra Buggie ##	OCEANSIDE
Joy Frew ##	FALLBROOK
Masako Hatano ##	BONSALL
David M Tokoro ##	ENCINITAS
Sara B Baldwin ##	VISTA
Marleen B DuBona ##	CARLSBAD
Lowell E Gates ##	CARLSBAD
Margaret H Kustka ##	SAN JUAN CAPISTRANO CA
James C Miller ##	VISTA
Elaine L Norris ##	OCEANSIDE
Dorothy A Romani ##	BONSALL
Walter Don Selmer ##	OCEANSIDE
Julius M Stegman ##	DEL MAR
Florence G Trout ##	OCEANSIDE
Paul B Yoshida ##	OCEANSIDE
Jacqueline A Cotterman ##	GROVE CITY OH
Bonnie R Jackson ##	SAN MARCOS
William B Jackson ##	SAN MARCOS
Herman Mosqueda ##	OCEANSIDE
Violet B Mosqueda ##	OCEANSIDE
Terese M Salehyar ##	SHERMAN OAKS CA
Betty Hahn ##	SHINGLE SPRINGS CA
Vivian Hamilton ##	ENCINITAS
Sally Mckay ##	SAN YSIDRO
Yoko Miles ##	OCEANSIDE
Susan Peniston ##	CARLSBAD
Eleanor R Schubert ##	CARLSBAD
Stiles ##	OCEANSIDE
Michael Alekian ##	CARLSBAD
Joanne Chavez ##	OCEANSIDE
Gloria G Hall ##	CARLSBAD
Duane J Hill ##	OCEANSIDE
Robert H Mifflin ##	OCEANSIDE
Helen M Owens ##	WINTER PARK FL

= Dues Withholding

Please sign and mail the attached letter. This would be a good chance to use a couple of the return address labels you have laying around. Without your address they cannot verify that you live in his district and without it they cannot respond.

NOTE: The date for the Meeting Minutes above should have been October 17, 2019 rather than June 20, 2019.

Representative Mike Levin
2204 El Camino Real Ste 314
Oceanside CA 92054-6391

Dear Congressman Levin,

Please support the Public Servants Protection and Fairness Act (H.R. 4540)

As a constituent, I ask for your support of the Public Servants Protection and Fairness Act (H.R. 4540). This bill would modify the formula used by the Windfall Elimination Provision (WEP) and provide a \$150 rebate per month for WEP impacted retirees.

H.R. 4540 was introduced by Representative Richard E. Neal (D-MA), Chairman of the House Ways and Means Committee. This is also the only committee that HR 4540 is assigned to.

While this bill does not repeal WEP, it will reduce much of the pain WEP has created.

There is a similar bill called the Equal Treatment of Public Servants Act (H.R. 3934) that was introduced a few months ago. It provides a slightly lower change in the WEP formula. It was introduced by Representative Kevin Brady, Ranking Member of the Ways and Means committee.

This seems to indicate there is interest on both sides of the isle in modifying the WEP program. I hope you will support this change.

Thank you for your time and consideration of my views, and I look forward to your response.

RESERVATIONS FOR CHRISTMAS LUNCHEON and INSTALLATION OF CHAPTER OFFICERS

When: Friday, December 6, 2019

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

Questions? Call Joe Beyer at 760-758-5633.

Please enclose check for **\$10.00 per person** with this reservation form. The cost includes gratuity and tax. The cost is actually \$25 but the chapter is picking up \$15 of the cost. Because of the amount the chapter is paying, non-members can only attend as guests of a chapter member.

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 19th, October 17th and November 21st.

Reservations and payment **must be made before the end of our November 21st meeting**. No tickets will be sold at the door. No cancellations after November 21st.

**PAYMENT MUST BE RECEIVED BY THE CLOSE OF OUR
NOVEMBER MEETING ON 11-21-2019**

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 NARFE?

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

- 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.
- Get monthly issues of *NARFE Magazine* with news and insights for the federal community.
- 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.

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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

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 yy

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 800-456-8410 to learn about a NARFE chapter in your area.

Would you like to receive a FREE one-year chapter membership? Choose one:

Chapter closest to home OR Chapter # _____

MAY WE THANK SOMEONE? Did someone introduce you to NARFE? Please provide their Name and Member ID.

Recruiter's Name

Recruiter's Membership ID

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. (0719)

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