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JANUARY 2020 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	Vacant	
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	Vacant	
Ways & Means	Duane J. Hill		Hospitality	Sara Baldwin	724-1859
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Vacant	
Service Officer	Marcy Rose	722-5309	Alzheimer Coord.	Vacant	
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.NARFChapter706.org
455 Country Club Lane			Senator Kamala D. Harris		619-239-3884
Oceanside CA 92054			600 B Street Ste 2240		202-224-3553
Congressman Levin's Oceanside Office		760-599-5000	San Diego CA 92101		
2204 El Camino Real Ste 314		202-225-3906	Senator Dianne Feinstein		619-231-9712
Oceanside CA 92054			880 Front Street Ste 4236		202-224-3841
			San Diego CA 92101		

Chapter Meeting
January 16, 2020
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 November 30, 2019
(By Joe Beyer)

Balance Forward (Checking)	\$2364.02
Receipts	305.00
Dividend	.20
<u>Total Checking Receipts</u>	<u>\$2669.22</u>
Total Disbursement	(77.10)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$77.10)
Balance (Checking)	\$2,592.12
Balance on Hand for Use:	
Checking	\$2,592.12
CD Savings (opened 9-16-19)	<u>7,527.52</u>
<u>Total on Hand</u>	<u>\$10,119.64</u>

Treasurer's Report as of December 31, 2019
(By Joe Beyer)

Balance Forward (Checking)	\$2,592.12
Receipts	130.00
Dividend	.20
<u>Total Checking Receipts</u>	<u>\$2722.32</u>
Total Disbursement	(262.00)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$262.00)
Balance (Checking)	\$2,460.32
Balance on Hand for Use:	
Checking	\$2,460.32
CD Savings (opened 9-16-19)	<u>7,564.85</u>
<u>Total on Hand</u>	<u>\$10,025.17</u>



SPEAKER

Contributed by Sara Baldwin, 1st VP

JANUARY SPEAKER - TAXES

Dale Huffman, CPA, is back again! Mr. Huffman will address the upcoming changes as we get ready to prepare our taxes (or have your accountant do for you so you know what to expect). Mr. Huffman always makes dull and boring taxes an informative (and often amusing) presentation. Our business meeting starts at 1:30 on Thursday, January 16th, at the Oceanside Senior Center, 455 Country Club Lane, and Mr. Huffman has the floor from 2-3:15.

FEBRUARY SPEAKER - SPINE HEALTH

Alfred Santos, GEHA Outreach Executive, will speak on the importance of spine health on Thursday, Feb 20th at the Oceanside Senior Center, 455 Country Club Lane, from 2-3PM. A free informational spine analysis will be provided to those who arrive a little early or stay after the presentation. The chapter will conduct a business meeting from 1:30-2PM.

MARCH SPEAKER – SDG&E PRICING PLANS

Carolyn Ortiz, SDG&E Energy Specialist, will speak about the new Time of Use Pricing Plans on Thursday, March 19th at the Oceanside Senior Center, 455 Country Club Lane, from 2-3PM. Come learn how to save on your energy costs. The chapter will conduct a business meeting from 1:30-2PM.



LEGISLATIVE INFO

PAY RAISE FOR THOSE STILL WORKING

Their raise will average 3.1% consisting of 2.6% in an across the board increase and an average of 0.5% increase in locality pay. Those working in San Diego and Carlsbad areas will do slightly better than average with a 3.37% increase in pay. Their 2020 locality pay is plus 29.77% of the base rate. We have a link on our website to the nationwide pay tables. There are over 50 areas with locality pay. I don't know whether postal workers are included. Do you know?

Open Season has come and gone.

Open Season closed on December 9, 2019. The changes go into effect in January, 2020. The rates and brochures are still available on our website. You might want to look at your plan/plans and consider your health benefits situation.

OPM will be sending us two annuity notices in the next month or so. They will show the change on your annuity for the COLA (1.6%) and changes in your FEHBP premiums. You might want to keep these forms. Why? It has your OPM annuity claim number on it. If you decide to change to Dues Withholding, you will need to provide your claim number.

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 86 cosponsors (84 D, 2 R). Congressman Levin cosponsored this bill about one week after his local representative spoke at our November meeting. *Source: NARFE Newslite 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 44 cosponsors (41 R, 3 D)

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.

Years ago, former Congressman Brian Bilbray spoke to our chapter and he said that changes in the WEP were unlikely until a situation developed where the Republicans and Democrats were competing for our votes. That may be what's happening now. We need to keep the pressure on Congress to push this through. If either bill does not pass in the House, then the Democrats will have responsibility for the failure. Introducing a bill means very little. Passing a bill does. Then there is the Senate.



CHAPTER BYLAWS

The chapter bylaws were approved at our November meeting. Only minimal discussion was held as we were under some pressure to finish on time for our speaker. They have been forwarded to NARFE HQ for their review and approval. My understanding is that few bylaws have been approved by HQ.



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:

January 9th @ 11 AM (PT) – Avoid Post-Retirement Pitfalls/How to Maintain a Secure Future

January 23rd @ 11 AM (PT) – Long-Term Care Insurance

February 13 @ 11 AM (PT) – Understanding the FERS Basic Benefit

February 27 @ 11AM (PT) – Your Ticket to a Secure Future.



CHAPTER MEETINGS

Our chapter meetings are on the 3rd Thursday of the month: January 16th, February 20th, March 19th.

Our holiday party was Friday, December 7th. The attendance was the best we've seen in years. Maybe you can join us next year. It will be on December 4, 2020, the First Friday in December.



CHAPTER ELECTIONS

Current chapter officers were reelected by "acclimation" as nobody volunteered to serve. Duane Hill volunteered to do the "Ways and Means" committee. Carol Amano is not serving this year. A new grandchild has arrived (12-24) and that will take most of her time. She has been doing chapter membership, publicity, and chapter secretary. Training and mentoring are available to new officers to make the transition smooth.



CHAPTER BOARD MEETING

Contributed by Carol Amano, Outgoing Secretary

There was no board meeting in December or January. Future board meetings are the 1st Wednesday of the month at noon at the Oceanside Senior Center, 455 Country Club Lane: February 5th, March 4th, April 1st, May 6th and June 3rd.



MEETING MINUTES for November 21, 2019

Contributed by Carol Amano, Outgoing 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 two members attended that have not been to a meeting before.

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 reported that 34 have signed up for the Holiday Party on Friday, December 6th.
- *Secretary Report* – Carol Amano stated the October Meeting Minutes were in the newsletter. There was not a request for a reading of the last minutes. Carol also reminded everyone that Open Season is in process and it is important to compare your medical, dental and vision benefits and rates. Our website has the 2020 rates posted. The NARFE magazine and our current newsletter has some corrected premium amounts.
- *Service Report* – Marcy Rose reported she had no request for Service.
- *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; 224 co-sponsors (170-D, 54-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; 287 co-sponsors (231-D, 56-R). Assigned only to Oversight Committee. (Representative Mike Levin is a sponsor.)

- Public Servants Protection and Fairness Act (H.R. 4540) modifies WEP formula and provides a \$150 bump in SS for those WEP impacted; 58 co-sponsors. Assigned only to Ways and Means. (Representative Mike Levin is reviewing to determine if he will support.) Seems to finally have bipartisan support.
- *Ways and Means* – Tom stated he has a deposit he has not had a chance to put into the bank.
- *NARFE-PAC* – Sara Baldwin reminded our members that NARFE-PAC is a separate fund and is not funded by our dues.
- *Alzheimer's* – Carol Amano reported there was \$18 in donations from members at our previous meeting.
- *Publicity* – Carol Amano reported that the meeting announcement was sent to three papers and appeared in two that she was aware of. She also mentioned an article she wrote on NARFE and which was published in Tidbits of Tri-City.
- *Membership* – Tom reported the chapter has 158 members as of Nov 21st with 12 members being dropped for non-renewal in the past six months.

Unfinished and New Business: Annual chapter elections took place for 2020 chapter board. Nominations were requested from the floor. Duane Hill volunteered for the Ways & Means Committee. The following board members will return next year: Tom Buggie (President), Sara Baldwin (Vice President), Gloria Cortez (2nd Vice President), Joe Beyer (Treasurer).

Old chapter by-laws and constitution were rescinded. New chapter by-laws were voted on and passed by the majority.

Speaker: Our speaker was Kyle Krahel-Frolander, Deputy District Director, from Representative Mike Levin's office. Kyle provided information on the Representative's accomplishments over the past 2 years and his thoughts and goals for the next year.

Because Rep. Levin sits on the San Onofre Task Force, many of our members had questions regarding San Onofre's status and disposal of nuclear waste. Very informative discussion on this topic but reality is this is at least a 10 year project and involves many agencies! The land (owned by the Navy) will also need to be returned to its original condition by Southern California Edison.

Our membership addressed some of the bills that Rep. Levin co-sponsored and supported, and we also asked for additional support for some pending House Resolutions...including HR4540 which addresses changes to the WEP formula (rather than a complete repeal which has failed over the years) and HR1553 which addresses a change for retirees from CPI-W to CPI-E as Medicare Part B premiums continue to outpace the COLA adjustments and the Hold Harmless clause is not helpful. Mr. Krahel also sits on the Oceanside Planning Commission, so he provided a fountain of information on what is going on in Oceanside now and over the next couple of years.

It looks like our written letters, emails and phone calls do get the attention of Rep. Levin so keep those coming so he knows what is of importance to NARFE.

NOTE: Rep. Levin's office is available for any constituent that needs help with any other federal agency (expediting passports and visas, veterans' benefits, social security, etc). Please call the Oceanside office at 760-599-5000 or kyle.krahel@mail.house.gov.

Meeting adjourned. Refreshments were available. The meeting was attended by 17 members and 5 guests.

Joe Beyer won the drawing **AGAIN** - congratulations!

MEMBERSHIP



NARFE is YOUR Voice in Congress!

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

A new Membership Plan for CY2020-2022 (attached) was approved by the board in November 2019.

Dues Withholding Incentive

The Chapter Board 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 December was \$246.12. Our thanks to dozen or so members that provided cans and bottles for recycling. Bob Mifflin converts his recyclable's into cash and donates the proceeds to the chapter. Recycling paid our postage expenses for 2019.

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. Two members have switched to D/W. They will be receiving their D/W rebates as soon as NARFE notifies us that D/W has gone into effect for them.

NEW MEMBERS (M112 - Not available) (The last membership report (M112) received was March, 2019. Currently we are piecing information together using the daily Chapter Member List (CML))	IN MEMORIAM (M112 - Not available) JOANNE CHAVEZ Oceanside Note: additional information is available on the Obits page on our website (www.narfechapter706.org)
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YONG-HEE ANDREAN
OLIVIA QUINN

OCEANSIDE
OCEANSIDE

MEMBERS RENEWING

(April, May, June, July, August, September, October, November and December reports are not available on 1-9-2020 – 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 dates on 10-31-2019 to their renewal dates on 1-1-2020. If they changed, a dues payment was processed.)

PAID DIRECT TO NARFE

Robert Monroe 3 yrs
Michael S Lin 2 yrs
Chuck Wright 3 yrs

San Diego
Encinitas
Carlsbad

PAID to NARFE via OPM (dues withholding)

Melody Bacha ## Del Mar
Jo Ann Carter ## Oceanside
Carmen Castro ## Oceanside
Edigna Hansen ## San Diego
Andres Hark ## Oceanside
Anthony M Kao ## Carlsbad
Robert J McEwen ## Encinitas
Richard W Rieder ## Oceanside
Marie Rollo ## Oceanside
Georgia J Stroud ## Carlsbad
Roger C Suddith ## Carlsbad

Note: the "PAID DIRECT TO NARFE" is based upon changes in your renewal dates. If you made a dues payment between 11-1-2019 and 12-31-2019 and your name is not above, let us know. We'll check with NARFE to see what happened.

= Dues Withholding



ALZHEIMER'S REPORT

Contributed by Carol Amano, Outgoing Alzheimer's Chair

November chapter donations: \$11 – thank you!

CY2019 chapter goal: \$200

— CY2019 donations: cash collections \$131, stamps \$10.50, private donations \$200 =

\$341.50

CY2020 chapter goal: \$200

Bill Gates funds \$10 million grant to fuel Alzheimer's research

Bill Gates is joining the Alzheimer's Association Part the Cloud global research grant program led by visionary philanthropist Mikey Hoag. Gates' \$10 million award will stimulate an additional \$20 million in Association funding through Part the Cloud, doubling the program's total clinical research investments to \$60 million in just one year.

Source: NARFE Alzheimer's November e-newsletter

MEMBERSHIP PLAN 2020-2022

Chapter 706, District I

Membership Plan for Chapter 706, District I, which explains ideas and ways to **RETAIN** our present members, **INCREASE** meeting attendance, and **RECRUIT** new members into our Chapter.

1. **RETAIN current members**

- a. Produce a friendly and informative newsletter to keep Chapter members informed.
- b. Welcome new members at Chapter meetings and have them introduce themselves.
- c. NARFE provides three mailed renewal notices three months before the expiration of membership and a final renewal notice with the *narfe* magazine. The Chapter will not duplicate NARFE Headquarters efforts but rather be proactive by contacting the member and encourage them to renew their membership and to sign-up for dues withholding.
- d. Encourage Chapter members to attend meetings and suggest improvements.
- e. Involve members in Chapter activities by having them share at meetings and by recognizing members in newsletters.
- f. Promote Dues Withholding at Chapter meetings and in newsletters.
- g. Ask Chapter members to keep in touch with friends and family still working at federal agencies and “talk up” NARFE with active federal employees.

2. **INCREASE Chapter Meeting Attendance**

- a. Greet members upon arrival and allow time after meeting for socializing.
- b. Have programs and/or guest speakers on interesting or timely topics.
- c. Ask members to contact other members in order to remind them of Chapter meetings.
- d. Provide advance meeting information in newsletter, on website, and in local newspapers.

3. **RECRUIT New Members**

- a. Strive to expand knowledge of NARFE through newsletter, website and local newspaper.
- b. Contact prospective members that appear on the M-112 Report and invite these prospective members to Chapter meetings.
- c. Occasionally provide a current newsletter and/or NARFE magazine at visible locations within the local area to generate interest in NARFE and Chapter membership.
- d. Encourage members to make personal contacts with employees at their last federal agencies, friends, neighbors, former co-workers, and at community events in the surrounding areas.
- e. Encourage members to provide the Board with names and addresses of friends and neighbors that are current or former federal workers in order to recruit these prospective members.
- f. Encourage members to promote/give NARFE gift memberships to people retiring from their former agency and to friends and relatives who are active or retired federal employees.
- g. Get all Chapter members involved in recruiting new members. Encourage members to attend activities sponsored by their former agency in order to keep in touch with former co-workers and to meet the active federal employees there. Ask members to notify your Chapter Board members of events at their former agency so that the Chapter can arrange to attend retirement seminars or Health Fairs.
- h. Attend Health Fairs at federal agencies to display and give out NARFE literature.

4. **INCENTIVES**

- a. Notify Chapter members via newsletters and meetings of on-going membership incentives.
- b. Continue to encourage dues withholding and remind members of the incentives, savings and rebates involved.

Please sign and mail the enclosed 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. Feel free to add your personal comments.

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).

Thank you for co-sponsoring HR 4540 on November 23rd.

Please use your influence with Chairman Neal to bring this issue to a vote in the Ways and Means Committee. Then it will need to be brought to the attention of Speaker Nancy Pelosi. Once it passes the House it will then be up to the Republican controlled Senate to pass judgement on it.

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 very similar competing bill which seems to indicate there is interest on both sides of the aisle 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.



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)