



National Active and Retired Federal Employees Association

Protecting Federal Worker Retirement Benefits Since 1921

Chapter 706 Oceanside/Carlsbad/Encinitas 18-03

4840 Cardiff Bay Drive
Oceanside CA 92057-3413

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MARCH 2018 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	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: www.NARFEchapter706.org		
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
March 15, 2018
 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 February 28, 2018

(By Joe Beyer)

Balance Forward (Checking)	\$5,670.62
Receipts	264.77
Dividend	.89
Total Checking Receipts	\$5,936.28
Total Disbursements	(41.28)
Less: Outstanding checks	0.00
Net Disbursements	(\$41.28)
Balance (Checking)	\$5,895.00
Balance on Hand for Use:	
Checking	\$5,895.00
Savings (incl \$0.17 Dividend)	1,501.99
Total on Hand	\$7,396.99

www.NARFEchapter706.org

You can find past issues of our newsletters and for the Palomar/Escondido/Encinitas 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

Diabetes & Blood Pressure Go Hand-in-Hand

Alfred Santos, GEHA Outreach Executive, will speak on *Natural Diabetes & Natural Blood Pressure Solutions* on Thursday, March 15th at the Oceanside Senior Center, 455 Country Club Lane, at 1:30 PM. As we age, these are two health areas we need to watch very closely because they go hand-in-hand.

MEETING IS FREE AND OPEN TO THE PUBLIC.



LEGISLATIVE UPDATES

2019 Proposed Budget

The Trump administration announced a number of provisions that would cut federal workers' retirement and other benefits in the 2019 proposed budget...

- Reintroduces a number of cuts to federal employees' benefits and retirement programs that were proposed last year but went unimplemented by Congress;
- Seeks a pay freeze for all civilian employees in 2019;
- Moves the civil service to a pay for performance system;
- Requires (active) federal workers to contribute 1 percent more toward the Federal Employees Retirement System defined benefit annuity each year for six years, and eliminate the FERS supplement for retirees under the age of 62 (when Social Security kicks in);
- Reduces cost of living adjustments for employees and existing retirees in the Civil Service Retirement System by 0.5 percent, and it would eliminate COLAs for FERS employees and retirees altogether;
- Changes the formula that determines future federal retirees' defined benefit annuities to be based on the highest five years of salary, instead of the current high three;
- Changes the Thrift Savings Plan G Fund (which is made up of government securities and currently has a statutorily mandated annual interest rate of 2.25 percent) to the yield of the three-month U.S. Treasury bill (which is 1.03 percent per year);
- Do away with the current leave system (which offers different categories of time off for regular leave, sick days and vacation) in favor of one category of Paid Time Off, which would effectively reduce the amount of leave workers receive each year;
- Remove defined benefit pensions altogether in the future;

Other proposed changes include:

The Office of Personnel Management would change how it determines the employer contribution portion of the Federal Employees Health Benefits Program by shifting away from the current 72 percent of the weighted average of all plan premiums with a 75 percent cap, to a range between 65-75 percent depending on a plan's performance in order to encourage employee enrollment in high-performing health plans.

Elimination of more than a dozen small agencies and programs, along with major cuts in others at nearly every department which is staffed by federal employees.

Overhauling of the U.S. Postal Service, calling for a slew of changes that would provide the agency with an additional \$80 billion over 10 years. The White House suggested USPS bring its retirement benefits in line with the same changes proposed for the rest of the federal workforce, which would save the

agency \$35 billion over the next decade. The postal service would increase employees' contributions toward their health and life insurance.

Source: GovExec dated 2/12/18 & 2/14/18

Health Net of California

Federal employees in California could find themselves shopping for health insurance in the coming months. The Office of Personnel Management's Inspector General deemed Health Net of California to be in breach of its contract with the federal government under the Federal Employees Health Benefits Program because Health Net of California balked at an audit of its information technology systems.

Note: We will keep you up-to-date as we learn more!

Source: GovExec dated 2/28/18



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:

Social Security and Feds – March 22nd

TSP: Maximizing Your Retirement Savings – April 26th

How Much Do You Need for a Secure Retirement? – May 24th

Steps to a Speedy Federal Retirement – June 21st

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, 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, March 7th was canceled as there was no business to address.



MEETING MINUTES OF 2/15/2018

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 the guests introduce themselves.
- Joe Beyer provided the Treasurer's Report (which is also in the newsletter). Joe also provided a recycling update.
- Marcy Rose (Co-Secretary) mentioned that the Secretary's Report/Meeting Minutes for the last chapter meeting was in the newsletter.
- Marcy Rose (Service Officer) reminded the 3 members that she is available for answer questions related to benefits. No members called her this month for assistance.

- Tom Buggie (President) addressed the National Legislation Report:
 - Postal Service Reform (HR756) – requires post retirees to enroll in Medicare Part B to be eligible for FEHB. NARFE opposes this portion of the bill. This has come out of committee.
 - GPO/WEP (HR1205/S915) – repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). WEP/GPO is unlikely to come out of committee.
- Tom Buggie asked if anyone noticed a slight change in our annuity amount. He mentioned that Dale Huffman (our January speaker) gave us a heads up we might see a change in our February (or March) annuity.
- Tom Buggie mentioned keeping our NARFE and our chapter informed of any change in address as it costs money when mail is returned undelivered.
- The Membership Report was listed in the Agenda: new members and reinstatements (2), prospective members (4), dropped for non-renewal (1), transferred in (1), and members transferred out to National chapter (7).
- No Publicity or Alzheimer's Reports were provided.

Our speaker was Matthew Parcasio from Aging and Independence Services, San Diego County. He explained the importance of having an Advanced Health Care Directive (which is in a Trust document) so that your wishes are carried out and so that a burden is lifted from your loved ones. He provided resources for all to use.

Meeting adjourned and refreshments were available.

The meeting was attended by 10 members and 3 guests.

Joe Beyer won the drawing - congratulations!

MEMBERSHIP



NARFE is YOUR voice in Congress!

Contributed by Carol Amano, Membership Co-Chair

2018-2019 Membership Plan for Chapter 706

The Board approved the Chapter 2018-2019 Membership Plan in January 2018 and it is attached for your information.

Half Price First Year Membership Drive

We want to welcome the following new members that took advantage of our half price dues for the first year membership drive: Sharron Smith, Sandra Rodriguez, Steve Rodriguez, Muriel Overley, and Dr. Gary Michael Durbin.



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.



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, Sara Baldwin, and anyone else who contributed toward the recycling efforts. Our February deposit for recycling was \$14.28.



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 to the Alzheimer's Research Fund during the month of February. The Chapter Board has set a goal of \$200 for CY2018.

Alzheimer's Stamp

The issuance of the Alzheimer's Disease Semipostal Stamp will raise critical public awareness about the disease and aid the National Institutes of Health (NIH) in its efforts to increase Alzheimer's research funding to the appropriate level to cure or effectively treat the disease by 2025.

NOTE: The stamp will be available for sale at our next chapter meeting for \$1 each as a NARFE-Alzheimer's Research fundraiser.



ONE MEMBER, ONE VOTE

The March edition of *narfe* magazine (pages 52-64) shows the Candidate Statements for National Officers and Regional Vice Presidents. The statements are also available on www.narfe.org/2018Balloting. NARFE will offer members the opportunity to vote online or by mail via a ballot that will be included in the June issue of the magazine, with further instructions for print and online voting.

This is YOUR opportunity to use your vote to decide who will represent NARFE over the next few years. This is also the first time the new **One Member, One Vote** policy will be used (previously each chapter had votes proportioned by the number of members within the chapter). Let's make our votes count!

About FEDcon18: Learn*Advocate*Lead

August 26-28, 2018 *** Hyatt Regency Jacksonville Riverfront, Jacksonville, FL

EARLY BIRD PRICING IS NOW IN EFFECT FOR NARFE MEMBERS (\$150 AND GALA TICKETS ARE \$65) UNTIL MARCH 30, 2018!

Register at narfe.org/fedcon18 OR by phone at 571-483-1265 (prices increase March 31st)

Check out the March issue of *narfe* magazine (pages 50-51) for the Agenda, Keynote Speakers, and Breakout Sessions.

Who should attend: All Feds, spouses and survivors who want to maximize their benefits, safeguard their financial future, and who are anxious about legislation and policies that will affect their retirement

MEMBERSHIP PLAN 2018-2019

Chapter 706, District I

Membership Plan for Chapter 706, District VIII, 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 Headquarters provides three mailed renewal notices beginning three months before the expiration of membership, plus three electronic reminders if the member has an email address, and then a final renewal notice with the *narfe* magazine. The Chapter will not duplicate NARFE Headquarters efforts. The Chapter will monitor the M-112 Report for "dropped for non-renewal" and contact the lapsed member at that time, 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 newspaper.

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 our Chapter members via newsletters and meetings of CA Federation and NARFE National on-going membership incentives.
- b. Continue to encourage dues withholding by contacting those members not on this method and remind the members of the incentives, savings and rebates involved.

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 (January 2018)

GREFALIA COKAS ##
 JEFFREY CONWELL
 FREDRICK LEE FRANKLIN
 WILLIAM H FREEMAN
 SUN MI RHEE

OCEANSIDE
 ESCONDIDO
 OCEANSIDE
 OCEANSIDE

JOYCE M HIGHTOWER ##
 ARLENE J JOHNSON ##
 MILTON ROLL ##
 ZELLA G RUTHERFORD ##
 MICKIE TODD ##

LAS VEGAS NV
 OCEANSIDE
 CARLSBAD
 SOLANA BEACH
 OCEANSIDE

= Dues Withholding

NEW MEMBERS (January 2018)

JANICE BURCH &&
 MARIA LUISA &&
 ROY SCHROEDER &&
 SHAWN STONE &&

CARLSBAD
 CAMP PENDLETON
 SOLANA BEACH
 OCEANSIDE

&& Prospective Member

Transferred In

IN MEMORIAM (January 2018)

No deaths were reported this month.

Note: additional information is available on the Obits page on our website (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 and  for details.
 Open Free To The Public. Access For Handicapped.

Leone, Huffman & Associates, Inc.
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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? 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).

The February new members and prospective members brought us up to 200 newsletters we needed to meet the USPS mailing requirements. No extras were added to the mailing list.



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.

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