



**National Active and Retired Federal Employees Association**

Protecting Federal Worker Retirement Benefits Since 1921

**Chapter 706 Oceanside/Carlsbad/Encinitas 18-06**

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

**ADDRESS SERVICE REQUESTED**

**NON PROFIT  
U.S. POSTAGE  
PAID  
OCEANSIDE, CA  
PERMIT NO. 150**

**JUNE 2018 issue**

**FEDERAL RETIREE or  
FEDERAL WORKER?**

**Chapter Officers and Committee Chairs**

<b>President</b> Tom Buggie 722-4691	<b>Chaplain</b> Gloria Cortez 529-0751
<b>1<sup>st</sup> V.P.</b> Sara Baldwin 724-1859	<b>Membership</b> Carol Amano 967-8600
<b>2<sup>nd</sup> V.P.</b> Gloria Cortez 529-0751	<b>Editor Newsletter</b> Tom Buggie 722-4691
<b>Secretary</b> Marcy Rose/Carol Amano 722-5309	<b>Sunshine</b> Gloria Cortez 529-0751
<b>Treasurer</b> Joe Beyer 758-5633	
<b>Ways &amp; Means</b>	<b>Publicity</b> Carol Amano 967-8600
	<b>Hospitality</b> Sara Baldwin 724-1859
<b>Legislation (Nat'l)</b> Tom Buggie 722-4691	<b>Public Relations</b> Carol Amano 967-8600
	<b>Alzheimer Coord.</b> Carol Amano 967-8600
<b>Service Officer</b> Marcy Rose 722-5309	<b>District 1 V.P. Bob (Old Bob) Davidson</b> 432-0081
<b>Service at Senior Center</b> 435-5250	<b>Chapter phone: (leave messages only)</b> 760-722-4691
By Appointment Only (call Marcy Rose)	<b>CHAPTER WEBSITE:</b> <a href="http://www.NARFEchapter706.org">www.NARFEchapter706.org</a>
Old Oceanside Senior Center	
455 Country Club Lane	<b>Senator Kamala D. Harris</b> 619-239-3884
Oceanside CA 92054	600 B Street Ste 2240 202-224-3553
	San Diego CA 92101
<b>Congressman Issa's Vista Office</b> 760-599-5000	<b>Senator Dianne Feinstein</b> 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  
June 21, 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 May 31, 2018

(By Joe Beyer)

Balance Forward (Checking)	\$5,658.42
Receipts	334.33
Dividend	<u>.96</u>
Total Checking Receipts	\$5,993.71
Total Disbursements	(356.36)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$361.12)
Balance (Checking)	\$5,637.35
Balance on Hand for Use:	
Checking	\$5,637.35
Savings (incl \$0.19 Dividend)	<u>1,502.56</u>
Total on Hand	\$7,139.91

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

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

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

A chart of the 2014 – 2016 ObamaCare premiums is available on our website. Goes up annually based upon age plus an annual rate adjustment. By age 60, it is over \$1000 a month per person covered (before supplement).

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



## SPEAKER

Contributed by Sara Baldwin, 1st VP

### Managing Stress through Wellness

Alfred Santos, GEHA Outreach Executive, is back with this month's topic of Managing Stress through Wellness. Come learn how to create balance in your life in order to help manage stress and understand the connection between thoughts, nutrition, exercise, sleep, and breath. It is never too late to change our habits in order to lead a healthier and longer life. Remember to invite your family and friends to this very informative meeting on Thursday, May 17<sup>th</sup> at the Oceanside Senior Center, 455 Country Club Lane, at 1:30 PM. **MEETING IS FREE AND OPEN TO THE PUBLIC.**



## LEGISLATIVE UPDATES

### Message from NARFE President Richard G. Thissen

#### Thrift Savings Plan (TSP) Changes

The **2017 TSP Modernization Act** will allow federal employees and retirees to make multiple age-based withdrawals from their Thrift Savings Plan accounts and remain eligible for partial withdrawals after leaving the government. Those who have left government service would be able to make multiple partial post-separation withdrawals.

"Federal employees and retirees can now expect greater flexibility with their TSP accounts in September 2019, which is when the TSP Modernization Act will be implemented by the Federal Retirement Thrift Investment Board (FRTIB). This law will provide federal employees and retirees with much-needed changes in how they are able to manage their TSP accounts. NARFE was a strong advocate for the passage of this legislation. You can read my letter to the House Committee on Oversight and Government Reform by clicking [here](#). Restrictive TSP withdrawal options forced many to transfer their money out of the TSP. This is unfortunate since the TSP provides a safe investment option in retirement."

#### New TSP Withdrawal Options Slated for September 2019

At a joint meeting of the Federal Retirement Thrift Investment Board (FRTIB) and the Employee Thrift Advisory Council (ETAC), of which NARFE is a member, the Board announced that new Thrift Savings Plan (TSP) withdrawal options are slated for implementation in September 2019.

Signed into law last November, the TSP Modernization Act created new, more flexible withdrawal options for TSP participants. Among the many changes is the ability to provide for multiple partial post-separation withdrawals. These post-separation withdrawals are limited to one every 30 days for processing protection purposes. Partial withdrawals can be taken even if the participant is already taking monthly, quarterly or annual payments from TSP. The new law will also permit up to four age-based in-service withdrawals per calendar year for current federal employees aged 59-1/2 or older. These partial withdrawals can also only occur once every 30 days to prevent processing errors. The current rules only allow for one age-based in-service withdrawal for active federal employees. The installment rules will be changed to allow for monthly, quarterly and annual installments, as well as the ability to make changes to those installments and the ability to start and stop them. A full list of the changes and what they mean for you can be found in a NARFE white paper [here](#).

Many NARFE members are eagerly awaiting these changes. The law provided the FRTIB with two years to implement these changes, which would have been November of 2019. At the joint meeting, at which NARFE was a participant, the Board announced a full implementation date of September 2019.

Source: NARFE Legislative Hotline dated 6/1/18

## **Executive Orders Target Unions, Merit System**

NARFE

President Trump signed three executive orders on May 25, designed to weaken the influence of and limit the resources available to federal employee unions, and to make it easier to fire federal employees.

The Order titled “Promoting Accountability and Streamlining Removal Procedures Consistent with Merit System Principles” sets forth principles for agencies to apply in the discipline and removal of employees due to misconduct or poor performance. Those principles include: (i) not requiring progressive discipline; (ii) not prohibiting discipline in one situation because it was not applied in another; (iii) not suspending employees if removal is appropriate; and (iv) taking into account past work history and disciplinary record. The Order directs the Office of Personnel Management (OPM) Director to examine whether existing regulations further these principles, and if not, to propose new regulations that would.

The second Order limits the use of “official time,” through which federal employees are compensated by their agency for performing their representational union duties instead of their standard work. The last Order aims to limit the scope and influence of collective bargaining by federal employee unions.

The Executive Orders include language stating they must conform to current statutory requirements. These orders cannot override legislation passed by Congress and signed by the President. However, legal challenges to the orders have begun, and more are likely to occur as they are implemented.

## **The Taxpayer-Funded Pension Disclosure Act**

The passage of the Taxpayer-Funded Pension Act (H.R. 3200) would allow for public disclosure of federal pension data, including: name of annuitant, last agency of employment, grade, monthly annuity and total annuity contributions.

NARFE opposes this measure and it has very few cosponsors. It has been referred to the House Committee on Oversight and Government Reform.

Source: narfe magazine



## **YOUR VOTE IS YOUR VOICE**

### **2018 NARFE Elections – Have you voted yet?**

Our May newsletter and the recent edition of the NARFE magazine provided you with some guidelines to assist you in completing the voting process. Please exercise your right to vote (either online or by mail). Votes must be received by June 30<sup>th</sup>.



## **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:**

*Steps to a Speedy Federal Retirement – June 21<sup>st</sup>*

*Survivor Benefits: Ensure Your Peace of Mind – July 26<sup>th</sup>*

*Federal Benefit Forms: The Devil is in the Details – September 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.

---



## CHAPTER MEETINGS

Our chapter is SILENT in July and August. HAVE A GREAT SUMMER. See you Thursday, September 20<sup>th</sup> for our next chapter meeting.

---



## CHAPTER BOARD MEETING

The Chapter Board meeting scheduled for Wednesday, June 6<sup>th</sup> was cancelled as there was no business to discuss.

---



## MEETING MINUTES OF May 17, 2018

Contributed by Carol Amano, Co-Secretary

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.
- Tom Buggie (President) asked if there were any new members or visitors attending. There were no new members but there were several visitors.
- Joe Beyer provided the Treasurer's Report (which is also in the newsletter). Joe reminded everyone that the Holiday Party is scheduled for Friday, December 7<sup>th</sup> at the Elks Lodge. The cost for the lunch is \$25, with the chapter subsidizing \$10 for any members that attend.
- 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) said she had one call for assistance on the Thrift Savings Plan (TSP). She took this opportunity to remind members that the Government hasn't issued any TSP changes as of yet.
- Tom Buggie (President) provided the National Legislation Report:
  - Postal Service Reform (HR756) – No action, 17 cosponsors, still has to clear four more committees. Both NALC and APWU (unions) support the bill. NARFE opposes the requirement for Medicare Part B to be eligible for health care coverage.
  - Postal Reform of 2018 (S2629) – No action, 3 cosponsors, assigned to zero committees. About 1/3 of the bill relates to health benefits and realigns prefunding of health benefits.
  - Service Financial Improvement Act (HR760) – Only one committee so it is awaiting a House vote. Requires the U.S. Treasury to invest surplus USPS Health Benefits Fund into TSP-like investments.
- Tom Buggie provided the Ways and Means Report. Recycling of cans and bottles has brought in \$89.47 (Jan-Apr).
- Sara Baldwin (1<sup>st</sup> VP) directed members to the *NARFE* magazine for NARFE-PAC information and contribution form.
- Tom Buggie again mentioned keeping NARFE or our chapter informed of any change in address as it costs money when mail is returned undelivered. The chapter uses bulk rate (which is 1/3 of the regular postage price), but there are high costs for returned mail (\$1.75 each). This has become a continuing problem.

- Carol Amano provided the Publicity Report. She mentioned which newspapers to her knowledge advertised today's meeting. For Public Service Recognition Week (the first week of May), *The Paper* printed the chapter's letter in full. KOCT is advertising our organization and meetings on Mondays-Fridays (9-9:30AM and 5-5:30PM) for the next year at a cost of \$120. The chapter is hoping to take advantage of the increased viewers on KOCT for the primary election in June and the general election in November as voters watch the local debates on KOCT.
- Carol Amano provided the Alzheimer's Report and reminded members that she is selling the Alzheimer's stamp for \$1 each and in a group of 5 minimum (\$5 minimum).
- Carol Amano provided the Membership Report. The Agenda listed the member numbers for April: 2 members transferred out, 3 were provided second notice, 2 members died, 3 members were dropped for non-renewal. Carol and Marcy will be working on a summer dues withholding membership drive.

Our speakers were Bill Loftus and Mary Tompson from the League of Women Voters of North County. We were given non-partisan pros and cons on the propositions for the June primary elections. Did you know that statewide only 40-50% of registered voters cast a ballot in the primaries? San Diego County is on the higher end of that percentage. The handouts were very helpful and the attendees asked a lot of questions.

Meeting adjourned and refreshments were available.

The meeting was attended by 21 members and 4 guests.

Carol Amano won the drawing - congratulations!

## MEMBERSHIP



## NARFE is YOUR voice in Congress!

Contributed by Carol Amano, Membership Co-Chair

### Dues Withholding Summer Drive

The Chapter will be holding its Dues Withholding Drive over the summer to remind members that there is a way to save money. Those members that are NOT on dues withholding will be receiving information in the mailing strongly urging signup. We are making it so easy – just add your CSA and Social Security numbers, sign the form, and mail it. Dues withholding is a proven way to increase our NARFE retention.

### Half Price First Year Membership Drive

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.

This offer is only available for NEW members (that includes postal carriers). 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).



## 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.**

*There was no money collected for recycling in the month of May.*

---



## **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.

---



## **YOUR WELLNESS BRIEF: New Medicare Cards**

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that is unique to you, instead of your social security number. This action will help protect your identity.

Things to know about your new Medicare card:

- You don't need to take any action to get to your new Medicare card.
- The new card won't change your Medicare coverage or benefits.
- Medicare will never ask you to give any personal or private information to get to your new Medicare number and card.
- There is no charge for your new card.

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-633-4227.

---



## **ALZHEIMER'S INFORMATION**

*Contributed by Carol Amano, Alzheimer's Chair*

Our chapter members donated \$20 in the month of May, plus an additional \$8.75 donation from the chapter's Alzheimer's stamp fundraiser. The Chapter Board has set an Alzheimer's goal of \$200 for CY2018.

### **Alzheimer's Stamp**

The issuance of the Alzheimer's Disease Semi-postal 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 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.*

### **Walk to End Alzheimer's**

The 2018 Walk to End Alzheimer's® has been kicked off. The funds raised will advance the care, support and research efforts of the Alzheimer's Association. All funding raised will stay with the local Alzheimer's Association.

NARFE is a silver sponsor of the Walk. The NARFE Team for the San Diego Walk on Sunday, September 23, 2018 has been established. The name of the team is NARFE CA Federation. To join the team or donate, please go to:

<http://act.alz.org/site/TR/Walk2018/CA-SanDiegoImperial?team id=459471&pg=team&fr id=11094>

## Daytime drowsiness increases risk of Alzheimer's in elderly, study says

Poor sleep and the risk of dementia go hand in hand, but no one knew which came first. In what researchers say is the first study of its kind, a study published Monday in the journal *JAMA Neurology* shows that excessive daytime sleepiness in cognitively normal elderly leads to a buildup of a plaque in the brain called amyloid.

Depositing amyloid in brain tissue is the first known preclinical stage of Alzheimer's and happens well before any obvious symptoms of dementia begin.

"We know that sleep is necessary to clear toxins and beta-amyloid in the brain," said study author Prashanthi Vemuri, a research faculty member at the Mayo Clinic, where the study was done. "We also know that beta-amyloid causes sleep disruptions."

Source: NARFE Alzheimer's April 2018 Newsletter

---



**FEEA**

FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND

## NARFE-FEEA DISASTER FUND

Blue Cross Blue Shield Federal Employee Program (BCBS) has generously provided \$25,000 in matching funds to the Federal Employee Education and Assistance Fund (FEEA) for use in June. This means for every dollar you donate in June, BCBS will match your gift dollar for dollar, doubling your gift to FEEA.

Please consider making a tax deductible donation to FEEA in the month of June! The fund is supported by tax-deductible donations from NARFE members and friends of NARFE and is administered by FEEA.

NARFE partners with FEEA to provide emergency grants and loans to federal employees affected by a declared national disaster through the NARFE-FEEA Disaster Fund. NARFE disaster funds in the form of cash grants (\$500 maximum grant per household) are available to all NARFE members in good standing who have been injured, incurred property damage or have other needs during and after a declared natural disaster. NARFE contributions are kept separate from FEEA's own emergency assistance fund and are disbursed to NARFE members whose applications are approved.

# DUES WITHHOLDING = LOWEST COST MEMBERSHIP

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

## MEMBERS RENEWING (April and May 2018)

THOMAS W BUGGIE ##	OCEANSIDE	PAUL LU ##	CARLSBAD
SANDRA L BUGGIE ##	OCEANSIDE	CHARLES F MINNIEAR ##	VISTA
PATRICIA L CLEMENTS ##	OCEANSIDE	ROBERT L MOORE ##	OCEANSIDE
MAUREEN COLGAN ##	OCEANSIDE	ANNE M NEIGHBORS ##	SCOTT AR
ROBERT J CONNOLLY	OCEANSIDE	HAROLD NICHOLLS ##	OCEANSIDE
MARLEEN DUBONA	VISTA	MAHESH PODAR	CARLSBAD
BARBARA FOX ##	CARLSBAD	ARTHUR RANDALL	OCEANSIDE
DONALD P FRIGGE ##	OCEANSIDE	MARCELLA J ROSE ##	OCEANSIDE
RICHARD GERSHON	OCEANSIDE	MARIANNA E SATHRUM ##	OCEANSIDE
VIRGINIA L GRANT ##	OCEANSIDE	DONALD SCHULTZ ##	SAN JUAN CAPISTRANO
MASAKO HATANO	BONSALL	JEFF THYSELL ##	OCEANSIDE
JAMES ISODA ##	VISTA	PETE G VEGA ##	OCEANSIDE
ANNIE LEONARD ##	SAN DIEGO		

## = Dues Withholding

## NEW MEMBERS (April and May)

ARTHUR RANDALL	OCEANSIDE
MASAKO HATANO	BONSALL
ROBERT COATES &&	OCEANSIDE
DARYL PORTER &&	OCEANSIDE
VAJDA, BARBARA &&	CAMP PENDLETON

&& Prospective Member ## Transferred In @@ Reinstated

## IN MEMORIAM (April and May 2018)

ROGER MAGHAN	SAN MARCOS
GEORGE S TAYLOR	CARLSBAD
REYNALDO SEPULVEDA	SAN MARCOS

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.

## Leone, Huffman & Associates, Inc.

CERTIFIED PUBLIC ACCOUNTANTS

### Dale Huffman

CERTIFIED PUBLIC ACCOUNTANT

5927 Balfour Court, Suite 212  
Carlsbad, California 92008  
[www.LHA-CPA.com](http://www.LHA-CPA.com)

(760) 931-9973 Office  
(760) 931-9913 Fax  
[dbuffman@LHA-CPA.com](mailto:dbuffman@LHA-CPA.com) Email



# 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)