



National Active and Retired Federal Employees Association

Protecting Federal Worker Retirement Benefits Since 1921

Chapter 706 Oceanside/Carlsbad/Encinitas 18-09

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

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SEPTEMBER 2018 issue

**FEDERAL RETIREE or
FEDERAL WORKER?**

Chapter Officers and Committee Chairs

President Tom Buggie 722-4691	Chaplain Gloria Cortez 529-0751
1st V.P. Sara Baldwin 724-1859	Membership Carol Amano 967-8600
2nd V.P. Gloria Cortez 529-0751	Editor Newsletter Tom Buggie 722-4691
Secretary Marcy Rose/Carol Amano 722-5309	Sunshine Gloria Cortez 529-0751
Treasurer Joe Beyer 758-5633	
Ways & Means	Publicity Carol Amano 967-8600
	Hospitality Sara Baldwin 724-1859
Legislation (Nat'l) Tom Buggie 722-4691	Public Relations Carol Amano 967-8600
	Alzheimer Coord. Carol Amano 967-8600
Service Officer Marcy Rose 722-5309	
Service at Senior Center 435-5250	District 1 V.P. Bob (Old Bob) Davidson 432-0081
By Appointment Only (call Marcy Rose)	Chapter phone: (leave messages only) 760-722-4691
Old Oceanside Senior Center	CHAPTER WEBSITE: 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
September 20, 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 June 30, 2018
(By Joe Beyer)

Balance Forward (Checking)	\$5,637.35
Receipts	137.67
Dividend	<u>.93</u>
Total Checking Receipts	\$5,775.95
Total Disbursements	(0.00)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$0.00)
Balance (Checking)	\$5,775.95
Balance on Hand for Use:	
Checking	\$5,775.95
Savings (incl \$0.19 Dividend)	<u>1,502.75</u>
Total on Hand	\$7,278.70

Treasurer's Report as of July 31, 2018
(By Joe Beyer)

Balance Forward (Checking)	\$5,775.96
Receipts	216.00
Dividend	<u>1.00</u>
Total Checking Receipts	\$5,992.96
Total Disbursements	(0.00)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$0.00)
Balance (Checking)	\$5,992.96
Balance on Hand for Use:	
Checking	\$5,992.96
Savings (incl \$0.19 Dividend)	<u>1,502.94</u>
Total on Hand	\$7,494.90



SPEAKER

Contributed by Sara Baldwin, 1st VP

September Speakers

The chapter has been working on getting Diane Harkey and Mike Levin, both candidates for the vacant seat to replace House Representative Darrell Issa in the November election representing the 49th Congressional District. We have been informed that neither candidate is available on our meeting date but Mike Levin's office will send a representative to present his platform and answer your questions. Please note this is a tentative speaker which has not been officially confirmed as of the printing of the newsletter. We will continue to work on a speaker from Diane Harkey's campaign.

Your chapter officers will provide a **Status of NARFE Briefing** regarding the candidates running for NARFE president (bring your NARFE magazine and voting postcard as time is running out to vote by September 30th), the recent training held in Bakersfield and Florida, the organization's most important issues for 2018/2019, and where we see the organization and the chapter going forward. **We want your input so please attend** on Thursday, September 20th at the Oceanside Senior Center, 455 Country Club Lane, at 1:30 PM. **MEETING IS FREE AND OPEN TO THE PUBLIC.**

October Speaker

The League of Women Voters will provide an overview of the propositions on the November ballot and will begin at 1:30 PM sharp on Thursday, October 18th and continue until 3 PM. **Please make sure you are seated at 1:30 as there is a lot to cover.** The chapter will not have a business meeting this month but we will provide a business report handout to those in attendance. The League of Women Voters is a non-partisan organization that is not affiliated with any political party and you will get enough information to make an informed decision in November.

November Speaker

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

No Meeting in December

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

January Speaker

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



LEGISLATIVE UPDATES

Pay Freeze or Pay Raise?

NARFE supports a 1.9 percent pay raise for civilian federal employees in 2019, which was included in a Senate-approved FY19 appropriations package (S6101/H.R. 6147). The companion House bill did not include a pay raise for federal employees.

The president's FY19 budget proposed a federal pay freeze in 2019, singling out federal workers during a time of rising private-sector wages and a strengthening economy.

Source: NARFE Advocacy Alert dtd 8/22/18

Reorganization of Office of Personnel Management (a changing story)

The White House has proposed folding much of OPM into a restructured GSA and bringing much of what remains under its own (White House) umbrella.

As part of the first phase of the reforms, the Office of Personnel Management plans to shift its Human Resources Solutions division to the General Services Administration. Functions that would be relocated include OPM's fee-for-service offerings such as HR consulting, training, occupational assessment tests and the job vacancy listing site USAJobs. Task forces within OPM and GSA are reviewing what actions they can take unilaterally, without legislation. Some areas, such as USAJobs, the online repository of federal vacancies across government, may be statutorily tied to OPM.

Both the House and Senate included in their fiscal 2019 appropriations bills provisions to block unilateral efforts to reshape the Office of Personnel Management, General Services Administration and other agencies covered in the general government spending measure.

The bill specifically prohibits using any funds to create a new program, eliminate a program or activity, reduce a program or activity by the lesser of \$5 million or 10 percent, or create or reorganize offices "unless prior approval is received from the Committee on Appropriations" in both the House and Senate, among other restrictions.

Source: GovExec dtd 7/23/18 & 7/26/18

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. Check out the NARFE white paper on the narfe.org website for a full list of the changes and what they mean for you.

Source: NARFE Legislative Hotline dated 6/1/18

Unions Demand Swift Reversal of Agency Policies

Federal unions demanded that agencies roll back recent changes to workplace policies after a federal judge ruled that most of the key provisions in the president's recent workforce executive orders violated federal law.

The U.S. District Court issued a ruling that the administration's executive orders, which made it easier to fire federal workers and reduced the influence of unions, "eviscerate the right to bargain collectively," in conflict with the 1978 Civil Service Reform Act. Among the provisions found to be unlawful were efforts to set time limits on collective bargaining negotiations, the removal of a variety of issues from administrative grievance procedures, and severe restrictions on union employees' use of official time.

The Office of Personnel Management issued guidance (on 8/28/18) instructing federal agencies to roll back any already implemented provisions of the controversial workforce executive orders that are in violation of a recent court decision that found the meat of the orders to be unlawful.

Source: GovExec dtd 8/27/18 & 8/28/18

The Taxpayer-Funded Pension Disclosure Act

The passage of the Taxpayer-Funded Pension Act (H.R. 3200 – 7 cosponsors) 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*



NARFE VOTING RESULTS

2018 NARFE Elections – Have you voted yet?

Recent voting results in the first member-wide NARFE election showed a rather low voter turnout in June. This was the first time individual NARFE members were asked to vote under the ‘one member, one vote’ policy change. Members were asked to either vote online or by a mail-in postcard that appeared in the NARFE magazine. Previously each chapter voted on behalf of their members. Because no candidate received the majority vote, a new election is in process right now – PLEASE VOTE NO LATER THAN SEPTEMBER 30th.



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:

Retirement Forms: The Devil’s in the Details – September 20th

FEHB & Medicare: Understand Your Choices – October 11th

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 was SILENT in July and August (with the exception of working on our Dues Withholding Summer Drive). If you received a letter from the chapter please complete the form and sign up for dues withholding – it saves you and NARFE monies.

Our remaining calendar year chapter meetings are on Thursdays, September 20th, October 18th, and November 15th.



CHAPTER BOARD MEETING

The Board meeting on Wednesday, September 5th was attended by Tom Buggie, Sara Baldwin, Gloria Cortez, Marcy Rose, Carol Amano and Joe Beyer. Topics addressed and discussed:

- Long delays in processing of postage due returned newsletters. Tom has been working with the Postal Service on reducing our costs.
- Recruiting (summer update) – zero new members, 1 reinstatement, 3 transfers into our chapter, 1 transfer out of our chapter
- Dues withholding summer campaign – it is too soon to tell if this was successful. It takes several months for changes to appear on our chapter reports.
- Chapter members were reimbursed for postage, training, and the June newsletter.
- \$625 deposit for the Holiday Party was being made today to the Elks Club.
- Sympathy cards sent to the family of deceased members are being returned undelivered. Question was asked if this practice should continue. The board recognized that often the chapter doesn't find out about the death of a member for several months which may be why so many sympathy cards are being returned. The Board decided to continue the practice of sending cards to deceased members.
- Senior Center will publicize our speakers in its monthly calendar which is posted at the center and online to generate attendance and more interest in our speakers.
- Speakers for September – January will be mentioned in our newsletter.



MEETING MINUTES OF June 21, 2018

Contributed by Carol Amano, Co-Secretary

Tom Buggie, President, called the meeting to order.

- Marcy Rose (Co-Secretary) gave the Invocation and led us in the Pledge of Allegiance (in the absence of Gloria Cortez, 2nd V.P.).
- Joe Beyer provided the Treasurer's Report (which is also in the newsletter).
- 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) reported that she had no calls for assistance this month.
- Tom Buggie (President) provided the National Legislation Report:
 - Postal Service Reform (HR756) – No action by Ways & Means, 21 cosponsors (this is an increase in 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 with the USPS Health Benefits Plan.
 - Postal Reform of 2018 (S2629) – No action, 4 cosponsors, assigned to zero committees. Put on the calendar. 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.
 - WEP/GPO (HR1205_ - Unlikely to come out of committee.
- Tom Buggie provided the Ways and Means Report. Recycling of cans and bottles has brought in \$89.47 (Jan-Apr). There were no deposits in May.
- Sara Baldwin (1st VP) directed members to the *NARFE* magazine for NARFE-PAC information and contribution form. We do not take NARFE-PAC contributions at chapter meetings.
- Tom Buggie mentioned the new Dues Withholding incentives: \$15 California Federal rebate, \$10 chapter rebate, and you can save \$6 annually. Plus a new incentive is that the California Federal will raffle off a \$250 price (in April 2019) for those that join Dues Withholding.
- Tom Buggie provided the Publicity Report (in the absence of Carol Amano). Our recruiting ad is continuing on KOCT (2X a day, M-F). Some members reported seeing today's meeting in one of the newspapers we are advertising in.
- The Alzheimer's Report is in the newsletter.
- Tom Buggie provided the Membership Report (in the absence of Carol Amano). He mentioned the ½ price for new members: chapter pays \$20 and new member pays \$20. The Agenda listed

the membership numbers: 1 member transferred out, 4 were provided second notice, 1 member died, 0 members were dropped for non-renewal.

Our returning speaker was Alfred Santos, GEHA Outreach Executive, with this month's topic on **Managing Stress through Wellness**. Mr. Santos' presentation and handouts addressed creating balance in your life in order to help manage stress and understand the connection between thoughts, nutrition, exercise, sleep, and breath. Good speaker and lots of handouts were provided.

Meeting adjourned and refreshments were available.

The meeting was attended by 12 members and 6 guests.

Sara Baldwin won the drawing - congratulations!

MEMBERSHIP



NARFE is YOUR voice in Congress!

Contributed by Carol Amano, Membership Co-Chair

Dues Withholding Summer Drive

Tom Buggie, Marcy Rose, and Carol Amano met on July 25th to kick off the Dues Withholding Summer Drive. The purpose of the drive was to remind our members that there is a way to save money on your NARFE membership. Those members that are receiving an annuity and are NOT on dues withholding were sent information by mail explaining the program in detail, provided a customized form and a stamped envelope, and strongly encouraged to sign up for this program. While the customized form took the most time, the additional costs were for stationary, envelopes and postage.

Half Price First Year Membership Drive

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

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

Our special membership form is also on our chapter website at narfechapter706.org.



HOLIDAY LUNCHEON – SAVE THE DATE

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

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



HUGS FROM HOME

The Elks Lodge in Oceanside is doing its yearly *Hugs from Home* drive. The program was established in October 2008 to provide special services and support to our military men and

women serving overseas. Boxes are sent overseas to remote mountain and desert areas to show our military that we do care.

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

The Elks is looking for monetary or item donations as well as volunteers interested in helping to pack boxes. **PLEASE BRING YOUR DONATIONS TO OUR SEPTEMBER, OCTOBER AND NOVEMBER CHAPTER MEETINGS SO WE CAN TURN-IN YOUR DONATIONS AND MEET THE MAILING DEADLINES.**



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.

June's recycling was \$21.48 and summer recycling was \$14.28.

Thank you to Duane Hill, Sally August, Harold Nicholls, Tom & Sandy Buggie, and Carol & Rich Amano for their recycling efforts.



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. There is no charge for your new card. 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.

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.

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-633-4227 or your local Senior Medicare Patrol in San Diego at 855-613-7080 to report it.



ALZHEIMER'S INFORMATION

Contributed by Carol Amano, Alzheimer's Chair

SEPTEMBER IS NATIONAL ALZHEIMER'S MONTH

Our chapter members donated \$24 in the month of June, plus an additional \$14.75 from the chapter's Alzheimer's stamp fundraiser (stamps sold in April and May). We also had two personal checks from our members directly to the Alzheimer's Research Fund. We have exceeded our CY 2018 goal of \$200 – thank you to all our members that contributed.

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 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.*

Senate Proposes Alzheimer's Research Funding Increase

The Senate Appropriations Labor, Health and Human Services, (Labor-HHS) Education and Related Agencies Subcommittee proposed a \$425 million increase for Alzheimer's and dementia research funding at the National Institutes of Health (NIH). If signed into law, Alzheimer's and related dementia research funding at the NIH would reach \$2.3 billion.

Today, more than 5 million people are living with the disease, and, without medical breakthroughs, by 2050 this number is projected to reach 14 million. This is considered the most expensive disease in America!

Source: NARFE Alzheimer's July 2018 e-Newsletter

Link May Exist Between Eye Diseases and Alzheimer's

A new study suggests a possible connection between three degenerative eye diseases and Alzheimer's. Researchers report that of more than 3,800 study participants aged 65 and older, those with age-related macular degeneration, diabetic retinopathy or glaucoma had a 40 to 50 percent greater risk of Alzheimer's. The researchers suggest that primary care doctors seeing patients with these eye conditions should be more attentive to checking for possible dementia or memory loss.

Source: NARFE Alzheimer's Aug 2018 e-newsletter

DUES WITHHOLDING = LOWEST COST MEMBERSHIP.

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

MEMBERS RENEWING (June, July and August 2018)

SARA B BALDWIN ##	OCEANSIDE	HERMAN LONGORIA MOSQUEDA ##	OCEANSIDE
ANN E BERNAL ##	OCEANSIDE	SANDRA LEE NOSKOWIAK	OCEANSIDE
HERMAN F CORNISH	OCEANSIDE	ELAINE L NORRIS ##	OCEANSIDE
JACQUELINE A COTTERMAN ##	CARLSBAD	DOROTHY A ROMANI ##	BONSALL
CHARLES J DIETZ	QUILCINE WA	TERESE M SALEHYAR ##	SHERMAN OAKS
JOY FREW ##	FALLBROOK	WALTER DON SELMER ##	OCEANSIDE
LOWELL E GATES ##	CARLSBAD	HOWARD R SCHUMACHER ##	CARLSBAD
MALCOM GOODFELLOW	LADY LAKE FL	PAUL H SLAUGHTER	VISTA
BONNIE GRIFE ##	OCEANSIDE	SARAH SLOCUM	CARLSBAD
EUGEN GRYG	FALLBROOK	JULIUS M STEGMAN ##	DEL MAR
WILLIAM JACKSON ##	SAN MARCOS	JAMES W SMITH	ENCINITAS
BONNIE R JACKSON ##	SAN MARCOS	MARK A SMITH	VISTA
SALLY JORDAN	OCEANSIDE	DAVID M TOKORO ##	ENCINITAS
MARGARET H KUSTKA ##	SAN JUAN CAPISTRANO	FLORENCE G TROUT ##	OCEANSIDE
MAHALIA LITTLE	OCEANSIDE	KENNETH VON DEYLEN	OCEANSIDE
LYNNE LITWILLER	LA JOLLA	GEORGE D WEST	CARDIFF
JAMES C MILLER ##	VISTA	PAUL YOSHIDA ##	OCEANSIDE
VIOLET MOSQUEDA ##	OCEANSIDE		

= Dues Withholding

NEW MEMBERS (June, July and August)	
ROBERT TUIDER ##	ENCINITAS
MARK DEKOSTER &&	OCEANSIDE
KENNETH VON DEYLEN ##	OCEANSIDE
WILLIAM DURDIN &&	OCEANSIDE
KIM JONES &&	OCEANSIDE
LYNNE LITWILLER ##	LA JOLLA
MIKE MALONEY &&	ENCINITAS
GARY HETTLINGER &&	OCEANSIDE
MICHAEL MALLEY &&	OCEANSIDE
MARY VALDEZ &&	OCEANSIDE
GARY WILLIAMS @@	OCEANSIDE

&& Prospective Member ## Transferred In @@ Reinstated

IN MEMORIAM (June, July and August)	
ANTHONY SULLO	VISTA

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.
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(760) 931-9913 Fax
dbuffman@LHA-CPA.com Email

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).

RESERVATIONS FOR CHRISTMAS LUNCHEON and INSTALLATION OF CHAPTER OFFICERS

When: Friday, December 7, 2018

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

Time: Social Hour -- 11: 30 AM

Lunch Served -- 12:00 PM

BUFFET MENU

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

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

Name(s): _____

No. in party _____ Amount of check \$ _____

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

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

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

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



Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join the National Active and Retired Federal Employees Association?

If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

NARFE MEMBER BENEFITS

- Get monthly issues of *narfe* magazine with news and insights for the federal community.
- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
- The opportunity to get involved at the local level by joining a chapter in your area.

1Q6

NARFE MEMBERSHIP APPLICATION

YES. I want to join NARFE for the low annual dues of \$40.

Mr. Mrs. Miss Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

I am a (check all that apply)

- Active Federal Employee Active Federal Employee Spouse
 Annuitant Annuitant Spouse Survivor Annuitant

Please enroll my spouse

Spouse's Full Name

Spouse's Email

First year NARFE membership @ half price

1. Print this form and fill in the left column (name, address, etc.)
2. Write a check for \$20 payable to NARFE
3. Mail the check and the application form to:
C. Amano
4517 Big Sur St
Oceanside CA 92057-4217

PAYMENT OPTIONS

- Check, Money Order or Bill Pay (Payable to NARFE)
 Bill me (*NARFE membership will start when payment is received.*)
 Charge my:
 MasterCard VISA Discover AMEX

Card No.

Expiration Date ____ / ____
mm yyyy

Name on Card

Signature

Date

TOTAL DUES

\$40 Annual Dues X _____ = _____
Per Person # Enrolling Total Dues

Dues payments are not deductible as charitable contributions for federal income tax purposes.

Looking to meet others in the federal community and participate in NARFE at a local level? Call **800-627-3394** to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now 0706

MAY WE THANK SOMEONE? If applicable, please provide the name, membership and chapter number of the member who introduced you to NARFE:

C. Amano
 Recruiter's Name _____
 10850166
 Recruiter's Membership ID _____
 0706
 Recruiter's Chapter Number _____

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