



SAN ANTONIO

CHAPTER 1594



A WORD FROM THE PRESIDENT

It is getting close to the end of another year. Our chapter continues to recruit new members. We thank the recruiters. It is so nice to see our members enjoying the meetings and receiving very good information. Our slate of elected and volunteer officers will be the same in 2019 as they are today except for a new President who will be Gerry Rendon and 1st Vice President who will be Al Dreumont. We thank Gerry for becoming President and I hope you will support him like you have me for so many years. We have lost many dedicated members this year. They will not be forgotten. I'm looking forward to



sitting on the other side of the officer's table at the meetings.

Joyce Zerr
President

CHAPTER PREVIOUS MONTHS' ACTIVITIES

September: The National Active and Retired Federal Employees (NARFE) of San Antonio, Chapter 1594's President Joyce Zerr, welcomed 25 members and guests, to the September 19, 2018 meeting, held at Brookhill Baptist Church, 631 Utopia, San Antonio, Texas. The invocation was led by Chaplain Elevia Gant and the Pledge of Allegiance was led by David N. Cuellar.

Upcoming Events

December 12, 2018:
Christmas Luncheon /
Monthly Meeting from
11:00 a.m. – 2:30 p.m.,
Golden Corral, 1025 SE
Military Dr., San Antonio,
TX 78214 (See last page
for details)

January 16, 2019:
Monthly meeting from
12:30 p.m. – 2:30 p.m.,
Brookhill Baptist Church,
631 Utopia Ave., San
Antonio, TX 78223

February 11, 2019:
Executive Committee
meeting (tentative) from
11:00 a.m. – 1:00 p.m.,
Denny's, 6859 Hwy 90 W,
San Antonio, TX 78227

February 20, 2019:
Monthly meeting from
12:30 p.m. – 2:30 p.m.,
Brookhill Baptist Church,
631 Utopia Ave., San
Antonio, TX 78223

March 20, 2019:
Monthly meeting from
12:30 p.m. – 2:30 p.m.,
Brookhill Baptist Church,
631 Utopia Ave., San
Antonio, TX 78223





Todd Marquardt briefing members on Elder Law

President Zerr welcomed and introduced Attorney Todd Marquardt, with the Marquardt Law Firm, specializing in Elder Law. He presented a seminar on Estate Planning and Probate. He reviewed the things that must be done upon death - call the funeral home or police, attend the funeral, secure property, pay the funeral home, probate will, collect income and proceeds, marshalling assets, wrapping up bills, and distributing assets. Other than dying your will must be reviewed by a judge to determine its validity and the qualifications of the named Executor. There were seven steps in a Probate proceeding that Mr. Marquardt reviewed. He reported that 7% of wills are invalid, including a review of the Howard Hughes case which took 34 years to settle. In Bexar County you must hire a

lawyer. Mr. Marquardt defined what constitutes a will and what comprises an estate and the stipulations you can place in your will to control your estate. He also mentioned that money owed to the estate must be paid back.

Next, he reviewed what is in a Living Trust - it is created during life, trusted by banks or other financial institutions, avoids Probate, no judicial supervision whatsoever, and more secure privacy. There were many questions from the membership, which Mr. Marquardt answered. At the end of his presentation, Mr. Marquardt was presented with a Letter of Appreciation from the Chapter.

Under Items of Interest:

- We collected a total of \$210 for Feds Feed Families food drive.
- Members were encouraged to vote for the September run-off election for NARFE National President.
- The Texas Federation Register newspaper: Information on the on-going issuance of the Medicare cards which are coming out throughout September for Texas residents and health insurance tips during the upcoming season.

Up-Coming Events:

- OPM Federal Health Benefits Open Season is fast approaching - November 13 through December 11. All changes to insurance must be made at this time.
- The New Braunfels Chapter 0672 is sponsoring a "Walk to End Alzheimer's" at Landa Park, on October 13. All are invited to participate.
- Chapter 1594 annual elections are scheduled for our October 17th meeting.

Our next meeting is October 17, 2018 at Brookhill Baptist Church, 631 Utopia, from 12:30 pm to 2:30 pm.

Our invited guest speaker will be Jim Snyder, Director of San Antonio Meals on Wheels.

For more information, contact President Joyce Zerr at 210-523-0770.

Christine Cuellar, NARFE Chapter 1594 Secretary



L-R: Gerry Rendon presenting Certificate of Appreciation to Attorney Todd Marquardt

October: The National Active and Retired Federal Employees (NARFE) of San Antonio, Chapter 1594's President Joyce Zerr, welcomed 25 members and guests, to the September 19, 2018 meeting, held at Brookhill Baptist Church, 631 Utopia, San Antonio, Texas. The invocation was led by Chaplain Elevia Gant and the Pledge of Allegiance was led by David N. Cuellar.

President Zerr welcomed and introduced Mr. Jim Snyder, the Program Manager for San Antonio Meals on Wheels. He noted two points to cover as an organization – current and future potential clients and volunteer services. For 41 years, Meals on Wheels has been providing meals to their elderly clients. The average client is a widow in her 80's. Funding has been through the 1968 Older Americans Act and from the Texas Department of Agriculture. 55% of funds are received through donations. Staff drivers and volunteer drivers deliver meals over a 1 to 3-hour period. One of the side benefits to the delivery service is a break in isolation for their clients. Meals are delivered 5 times a week, with extra, frozen meals, provided to clients with special identified nutritional needs. Meals on Wheels also provide meals for their clients' pets, once a month. "Friendly Visitors", is a service that allows for volunteers with extra time, to spend with the elderly. For care givers, there is a program called "Grace Place", which provides care for clients with early onset Alzheimer's, in a safe environment. There is a \$65 per day charge for use of this program. There is no charge for placement on the list to receive meals. For more information, visit their website, mowsatz.org or call 210-725-5115.



Joyce Zerr, President, presenting a Certificate of Appreciation to Jim Snyder, Program Manager, San Antonio Meals on Wheels

Under Items of Interest: Elected NARFE National President is Ken Thomas, who takes office in November 2018.

Chapter 1594 Officer Elections for 2019: Elections were held during the October meeting. Elected Officers include, Gerry Rendon for 2019 Chapter 1594 President, Al Dreumont elected as the First Vice President, Shirley Swift elected as Second Vice President, Margarita Hernandez elected as the Treasurer and Christine Cuellar elected as the Secretary. Appointed Officer positions were also filled.

Up-coming Events for Chapter 1594:

At the November 14th meeting, Chapter 1594 will host a Mini Health Fair. Members of various insurance companies will be present. This is timely, since open season runs November 12th through December 10th. There are also plans to honor our Chapters veterans.

New Braunfels Chapter 0672's, Walk to End Alzheimer's, was attended by Gerry Rendon and his sister, as our Chapter 1594 representatives. \$1017 in donations were collected, with



Idalia Hagamon and Gerry Rendon at New Braunfels Walk to End Alzheimer's



NARFE Members at the New Braunfels Walk to End Alzheimer's. Standing: Gerry Rendon & Dorothy Creswell. Sitting: Alice Pullin & Lynn Geyer

donations still being accepted.

The Chapter 1594 Christmas party luncheon will be held at the Golden Corral on 1025 SE Military Drive. Members decided on this site. The luncheon will start at 11 a.m. on December 12th.

Members at each Chapter meeting buy raffle tickets for a chance to win the 50/50 Raffle. This month, members donated the money raised for the raffle to Meals on Wheels. \$125 was raised and will be sent to Meals on Wheels.

Our next meeting is November 14, 2018 at Brookhill Baptist Church, 631 Utopia, from 12:30 pm to 2:30 pm. For more information, contact President Joyce Zerr at 210-523-0770.

Christine Cuellar, NARFE Chapter 1594 Secretary

November: The National Active and Retired Federal Employees (NARFE) of San Antonio, Chapter 1594's President Joyce Zerr, welcomed members and guests, to the November 14, 2018 meeting, held at Brookhill Baptist Church, 631 Utopia, San Antonio, Texas. The invocation was led by Chaplain Elevia Gant and the Pledge of Allegiance was led by David N. Cuellar.



Chapter Veterans: 1st Row L-R - Maria Montes, Connie Jo Popham, Margarita Hernandez, Odell Tyson, Henrietta Horton.
2nd Row L-R - David N. Cuellar, Fred Eddie, Steve Guzman, David A. Cuellar, Earl Harris, Al Dreumont

President Zerr welcomed and introduced our Chapter 1594 veterans: David N. Cuellar, Fred Eddie, Guadalupe Flores, Earl Harris, Jesse Gorden, Margarita Hernandez, Henrietta Horton, Al Dreumont, Billie McLaughlin, Larry Spencer, Richard Weber, Keith Click, Maria Montez, Connie Jo Popham, Steve Guzman and David A. Cuellar. Each was presented a small gift in thanks for their service.

Chapter 1594 hosted a Mini Health Fair. Members of Aetna and Blue Cross and Blue Shield insurance companies were present to provide members timely information regarding their programs, since open season runs November 12th through December 10th.

First guest speaker from Aetna, was Ms. Eloise Rendon.

New to the plan was Vision benefits, which are part of the high-end plans offered. In addition to vision benefits, there is a change in Dental benefits, which includes up to \$30,000 in dental benefits. Different Medicare Advantage plans are available to members. Next Speaker was Mr. Adrian Figueroa from Blue Cross and Blue shield. He specifically addressed the benefits for Federal employees provided by BC/BS. He reported that most members who have BC/BS, do not take advantage of the \$600.00 reimbursement available for Medicare Part B. He also reminded members that gym membership is available, with 10,000 health clubs to choose from to join. The BC/BS website has a full list of benefits and plans for members to review. Both speakers stayed throughout the meeting to answer questions from the members.

President Elect Gerry Rendon discussed our chapters website and its many features. It is located at www.narfe.org/site/chapter1594.

The Chapter 1594 Christmas party luncheon will be held at the Golden Corral at 1025 SE Military Drive. The luncheon will start at 11 a.m. to 2:30 p.m. on December 12th. Guests from Texas NARFE have been invited. Installation of 2019 Officers will take place at the luncheon. Money collected at the luncheon will be



Chapter 1594 1st Vice President-elect for 2019, Al Dreumont (far right) welcomed guest speakers from Blue Cross and Blue Shield, Mr. Adrian Figueroa, and from Aetna, Ms. Eloise Rendon

donated to the Wounded Warrior Project. Our Membership Chair, Ms. Connie Bedock reported that all those who recruited new members between June and December 2018, to our Chapter, are eligible for a \$25.00 gift card.

Our next meeting is December 12, 2018 at Golden Corral, located at 1025 SE Military Drive. We will have our Christmas party and meeting on this date.

For more information, contact President Joyce Zerr at 210-523-0770.

Christine Cuellar, NARFE Chapter 1594 Secretary

CHAPTER MEMBERSHIP ACTIVITY

We have 119 members in the chapter. In September, Roger Reamer, Dalia Mendoza, Shirley Hackett and Ethel Anderson passed away. We have offered our condolences to the families. Paul Braudis, Marva Gary, Maria Montes and Mary Salmon were new members welcomed into the chapter in October. Steve and Lynda Guzman visited the chapter meeting in November and completed their membership applications. They will receive one year free memberships. They are from Floresville and have expressed their intentions to attend monthly meetings. Lynda is a new Federal retiree. Steve is a retiree and also a veteran. He was honored along with all chapter veterans at the November meeting. The Executive Committee previously voted to give all new members a one year free membership. This is a great recruitment incentive.

ITEMS OF INTEREST



Chapter 0672's 2018 Walk to End Alzheimer's: New Braunfels Chapter 0672 hosted its annual Walk to End Alzheimer's October 13th, 2018 at Landa Park in New Braunfels, Texas. Chapter 1594 participated in the event and was represented by Gerry Rendon and his sister Idalia Hagamon. \$1017 in donations was collected with donations still being accepted through December 31, 2018 at monthly meetings, by mail, and online.

Online donation link for Chapter 1594 is <http://act.alz.org/goto/GerryR>.



FEHB Open Season for Active, Retired and Other Annuitants: The 2018 Open Season runs from November 12, 2018 through December 10, 2018. Open Season allows you to enroll in the right health, dental and vision insurance options and find plans that minimize expenses in the coming year. Now is your window of opportunity, as you cannot make changes outside of Open Season unless you experience a "Qualifying Life Event." For information on the insurance plans available to you, please click on the topics below:

Health ([FEHB](#))

Dental/Vision ([FEDVIP](#))

COLAS
for
2019

2019 Cost-of-Living Adjustments (COLA) for CSRS & FERS Annuitants and Social Security

Benefits: The 2019 COLA to Civil Service Retirement System (CSRS) annuitants and Social Security benefits will be 2.8 percent. The 2019 COLA for those covered in the Federal Employees Retirement System (FERS) will be 2 percent.

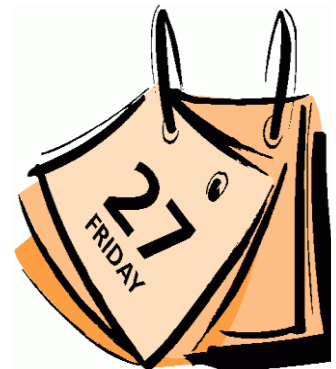
Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019.

The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries in January 2019. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2018.

Tied-in with appropriations, a federal employee pay raise for calendar year 2019 still hangs in the balance as House and Senate conferees for the appropriations minibus H.R. 6147 negotiate the reconciliation of the two chambers' differing versions of the legislation. The Senate version of the bill provides a modest 1.9 percent pay raise for federal employees while the House remained silent on federal pay. Despite media outlets reporting a tentative agreement between House and Senate Republicans in favor of the pay raise, a decision on 2019 federal pay is yet to be finalized. If Congress doesn't act before January, the president's proposed pay freeze will be enacted, and government pay will unjustifiably stagnate.

SAVE THESE DATES

- Webinar, Thursday, December 13, 2018, 1 p.m. Central Time: "Worry Free Estate Planning for Feds." Free to all NARFE Members. Register at www.narfe.org.
- Daytime, Friday, December 14, 2018, 11:15 a.m. – 1 p.m.: New Braunfels Chapter 0672 "Holiday Party with music by Terry Cavanagh," reservations by Tuesday, December 11, 2018 to Alice Pullin, Apullin1@Yahoo.com or (760) 390-4482. Golden Corral, 1042 N IH 35, New Braunfels, TX 78130.
- Daytime, Friday, January 18, 2019, 9:30 – 11:00 a.m.: "Tax Tips," by Hal Holtman, Jr., CPA. Reservations by January 16 to Alice Pullin at Apullin1@yahoo.com or (760) 390-4482. This event will be hosted in New Braunfels, TX. As more details become available, it will be provided at monthly meetings.
- March 10-13, 2019, **LEGcon19**, NARFE's Legislative Training Conference, Hilton Alexandria Mark Center, 5000 Seminary Rd., Alexandria, VA 22311, [Register Now](#). This is your chance to join NARFE members from across the country to: 1) Learn more about NARFE's legislative agenda, 2) Improve your advocacy skills, and 3) Attend meetings with members of Congress and advocate on your own behalf in the nation's capital. The LEGcon19 Opening Plenary kicks off at 2pm on March 10, and culminates Wednesday, March 13, with a day of advocating on Capitol Hill followed by a closing reception. **Early bird member rate of \$199 expires December 15, 2018.**
- New Braunfels Chapter 0672 Monthly Meeting Schedule – Day: 3rd Friday, 9:30 – 11 a.m., Comal Co. Senior Center, 655 Landa St., New Braunfels, TX 78130. Evening: 4th Tuesday quarterly in Jan., Apr., Jul., and Oct; 6:15 – 7:30 p.m., at a local restaurant. Webpage: <https://www.narfe.org/site/chapter672/>.



- Boerne Chapter 0778 Monthly Meeting Schedule – 1st Thursday of each month starting at 12:45 p.m. except for June and December. Meeting location is at Kronkosky Place, 17 Old San Antonio Rd, Boerne, TX.
- Northwest San Antonio Chapter 1320 – 1st Tuesday of each month starting at 10:00 a.m. except for June, July and December. There will be a 30-minute social followed by business meeting at 10:30 – 11:00 a.m. A 30-minute program will commence at 11:00 a.m. Meeting location is Oak Hills Presbyterian Church, 6739 Callaghan Rd., SATX 78229. Webpage: <https://www.narfe.org/site/chapter1320/>.

CHECK OUT OUR WEBPAGE



When you miss a Chapter 1594 monthly meeting, your best way of learning what happened is by accessing the webpage at <https://www.narfe.org/site/chapter1594/>. You will find a detailed write up of what transpired to include pictures if available. Also available on the webpage is the annual calendar highlighting what you can expect at each monthly meeting and links to most current newsletter and previous issues. With copies of the newsletter now available on the webpage, you may want to opt out of receiving the paper copy. If you no longer want to receive a paper copy, please let us know by sending an email to Connie Bedock at conniebee@satx.rr.com.

ONGOING ACTIVITIES

Southside Reporter Article: Christine Cuellar, Chapter Secretary, submits an article after each monthly meeting with details on what was discussed and any additional information of benefit to our members. We are very appreciative of the publicity given to our Chapter by this

publication. This is just another way of keeping our members informed and publicizing our Chapter.



CALL CONGRESS

Call Congress toll free at 1-866-220-0044

The White House toll free at 1-888-225-8418

Additional phone numbers listed on last page of this newsletter

Internet users can go to NARFE website at www.narfe.org and voice your comments via email or letter format

OPM Retiree/Annuitant toll free at 1-888-767-6738 from 7:40 a.m. to 5:00 p.m. ET



MEETING INFORMATION

Next Meeting: December 12 January 16 February 20 March 20
Place: Brookhill Baptist Church, 631 Utopia Ave., San Antonio, Texas 78223 (Current Location)
Date: Every third Wednesday of the month (unless rescheduled)
Time: 12:30 p.m. regular meetings, 11:00 a.m. lunch meetings in June and December (restaurant selected month prior to meeting)

**If you need a ride to the meeting or are interested in giving a member a ride,
 please let one of the officers know.**

2019 ELECTED OFFICERS	2019 APPOINTED OFFICERS
PRESIDENT: GERRY RENDON, (210) 213-4169	BEREAVEMENT: CONNIE BEDOCK
1ST VICE PRESIDENT: AL DREUMONT, (210) 637-0032	CHAPLAIN: ELEVIA GANT
2ND VICE PRESIDENT: SHIRLEY SWIFT, (210) 300-9046	LEGISLATIVE CHAIR: SHIRLEY SWIFT
SECRETARY: CHRISTINE CUELLAR, (210) 647-1424	MEMBERSHIP CHAIR: CONNIE BEDOCK
TREASURER: MARGARITA HERNANDEZ, (210) 679-5381	NEWSLETTER EDITORS: CONNIE BEDOCK & GERRY RENDON
	NARFE PAC CHAIR: DAVID N. CUELLAR
	NET COORDINATOR: GERRY RENDON
	PUBLIC RELATIONS OFFICER: JOYCE ZERR
	REFRESHMENTS: MARY SALMON, RICARDO SALMON, DOLORES RUTLEDGE & RENE ESCHMANN-HARRIS
	SERVICE OFFICER: SANDY VOGEL
	SOCIAL OFFICER: JOHNNIE DAVIS
	TELEPHONE: SHIRLEY CLICK, SHIRLEY SWIFT, THERESA SANCHEZ & MARGARITA HERNANDEZ

