



**National Active & Retired Federal Employees Association**  
Protecting Federal Worker Retirement Benefits Since 1921

4840 Cardiff Bay Drive  
Oceanside CA 92057-3413

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**MARCH 2020** issue  
**FEDERAL RETIREE or  
FEDERAL WORKER?**

**Chapter Officers and Committee Chairs**

|                                       |                        |              |  |               |  |
|---------------------------------------|------------------------|--------------|--|---------------|--|
| President                             | Tom Buggie             | 722-4691     | Chaplain                               | Gloria Cortez | 529-0751   |
| 1 <sup>st</sup> V.P.                  | Sara Baldwin           | 724-1859     | Membership                             | Joe Beyer     | 758-5633   |
| 2 <sup>nd</sup> 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                          | Duane J. Hill          |              | Publicity                              | Vacant        |  |
|                                       |                        |              | Hospitality                            | Sara Baldwin  | 724-1859   |
| Legislation (Nat'l)                   | Tom Buggie             | 722-4691     | Public Relations                       | Vacant        |  |
| Chapter Website                       | Harold Nicholls        |              | Alzheimer Coord.                       | Joe Beyer     | 758-5633   |
| Service Officer                       | Marcy Rose             | 722-5309     |  |               |  |
| Service at Senior Center              |                        | 435-5250     |  |               |  |
| By Appointment Only (call Marcy Rose) |                        |              | District 1 V.P. Bob (Old Bob) Davidson |               | 566-5980   |
| Old Oceanside Senior Center           |                        |              | Chapter phone: (leave messages only)   |               | 760-722-4691   |
| 455 Country Club Lane                 |                        |              | CHAPTER WEBSITE:                       |               | <a href="http://www.NARFEchapter706.org">www.NARFEchapter706.org</a> |
| Oceanside CA 92054                    |                        |              |  |               |  |
|                                       |                        |              | Senator Kamala D. Harris               |               | 619-239-3884   |
| Congressman Levin's Oceanside Office  |                        | 760-599-5000 | 600 B Street Ste 2240                  |               | 202-224-3553   |
| 2204 El Camino Real Ste 314           |                        | 202-225-3906 | San Diego CA 92101                     |               |  |
| Oceanside CA 92054                    |                        |              | Senator Dianne Feinstein               |               | 619-231-9712   |
|                                       |                        |              | 880 Front Street Ste 4236              |               | 202-224-3841   |
|                                       |                        |              | San Diego CA 92101                     |               |  |

**Chapter Meeting**  
**March 19, 2020**  
**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 12:00Noon**

**Treasurer's Report** as of February 29, 2020  
(By Joe Beyer)

|                             |                    |
|-----------------------------|--------------------|
| Balance Forward (Checking)  | \$2576.19          |
| Receipts                    | 205.72             |
| Dividend                    | .21                |
| Total Checking Receipts     | <u>\$2782.12</u>   |
| Total Disbursement          | (248.86)           |
| Less: Outstanding checks    | <u>0.00</u>        |
| Net Disbursements           | (\$248.86)         |
| Balance (Checking)          | \$2,533.26         |
| Balance on Hand for Use:    |                    |
| Checking                    | \$2,533.26         |
| CD Savings (opened 9-16-19) | <u>7,601.64</u>    |
| Total on Hand               | <u>\$10,134.90</u> |

[www.NarfeChapter706.org](http://www.NarfeChapter706.org)  
[www.NARFE.org/Chapter706/](http://www.NARFE.org/Chapter706/)



## **SPEAKER**

Contributed by Sara Baldwin, 1st VP

### **MARCH SPEAKER – SDG&E PRICING PLANS**

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

### **APRIL SPEAKER – DECLUTTERING & DOWNSIZING**

Margaret Zamora, owner of Next Phase Move Assistance and a member of the National Association of Senior Move Managers, will speak on decluttering, downsizing, and getting ready for spring cleaning.



## **LEGISLATIVE INFO**

### **HR 3934 - Equal Treatment of Public Servants Act of 2019**

### **HR 4540 - Public Servants Protection and Fairness Act**

Both of the above bills would modify the impact of the Windfall Elimination Provision (WEP). HR 3934 was introduced by the senior Republican on the Ways and Means Committee. HR 4540 was introduced by the Chairman of the Ways and Means Committee. This committee has sole jurisdiction over these bills.

We have gone over these bills in prior newsletters. The fate of both bills rests in the hands of Congressman Richard Neal, Chairman of the Ways and Means Committee. He can bring them to a vote whenever he chooses. He can also let them sit in his desk drawer until Congress adjourns this next December. The Democrats can get full credit if it passes and full blame if it doesn't. It is the Democrats decision. Congressman Levin cosponsored HR 4540 about one week after his local representative spoke at our November meeting.

HR 3934 currently has 44 cosponsors (41 R, 3 D), unchanged since 12-19-2019.

HR 4540 currently has 113 cosponsors (111 D, 2 R), up 11 since 2-25-2020. Other than cosponsors, there has been zero action since introduction on 9-27-2019.

## **OPM and Defense Dept. Issue Guidelines for Civilian Employees on Coronavirus**

On Saturday, the Office of Personnel Management published updated guidelines for agency leaders giving federal employees needed flexibility to handle fallout from the spread of the highly-contagious novel coronavirus. The Defense Department followed suit Monday afternoon with risk-based guidance for military commanders in protecting the department's 860,000 civilian employees.

Critically, supervisors may allow employees to work from home during an emergency with a child or others in the home who need care, so long as employees document the hours they actually work and take appropriate leave for the time they aren't working.

The guidance identifies authorities and best practices to help agencies minimize risk to civilian personnel and their families. OPM also provided answers to anticipated questions about the flexibilities.

Supervisors may authorize work flexibilities at their discretion, including telework, alternative work schedules, weather and safety leave, sick leave and annual leave.

Source: Government Executive 3-10-2020



## CHAPTER BYLAWS

The chapter bylaws were approved at our November meeting. NARFE has notified us that our bylaws have been approved. I think we are among the first to get approval. This was done by Carol Amano, outgoing chapter Secretary. Thanks



## FREE NARFE WEBINARS

NARFE Webinars cover topics of interest specifically for the federal community. Members have access to wealth knowledge and expertise to help them make the best decisions about their benefits, finances, and careers before, during and after retirement. Webinars, on a wide variety of topics, going to 2015 are available. Click on the link titled "NARFE FEDERAL BENEFITS INSTITUTE". It's just above the blue banner titled "STRATEGIC PLANNING"

Register for the live webinar at [narfe.org/institute](http://narfe.org/institute) at least one day before the scheduled date:

March 12 @ 11 AM (PT) – Set Your Retirement Goals and Plan the Process.

March 26 Act II @ 11AM (PT) – How Federal Reemployment Affects Your Benefits

April 16 @ 11AM (PT) – Plan Now – Relax Later: Tips for New and Mid-Career Feds

May 14 @ 11AM – Understanding the Evil Twins: GPO and WEP



## CHAPTER MEETINGS

Our chapter meetings are on the 3<sup>rd</sup> Thursday of the month: March 19<sup>th</sup>, April 16<sup>th</sup>, May 21<sup>st</sup>, June 18<sup>th</sup>. Meetings start at 1:30PM with 30 minutes for our chapter meeting and then the speaker has the floor for 60 minutes or so.

Our holiday party will be on December 4, 2020, the First Friday in December.



## CHAPTER BOARD MEETING

Contributed by Carol Amano, Outgoing Secretary

**Date:** March 4<sup>th</sup>, 2020

**Attendees:** Tom Buggie, Sara Baldwin, Gloria Cortez, Marcy Rose, Joe Beyer, Duane Hill, and Carol Amano

Tom Buggie notified the board that the Sr Center is looking at installing a new sound system. He reported we have one new member, but our membership number is still at 158. The new automated system at National is still having reporting problems and required updates are taking months.

Sara Baldwin provided the speakers for March and April for the newsletters and reiterated she was searching for speakers that appeal to the general population as she works on May, June, Sep, and Oct speakers.

Joe Beyer reported that the Holiday Party on Friday, December 4<sup>th</sup> at 11 AM has been penciled in at the Elks Club, but still to be determined is the menu, contract terms, and contract price. The Board determined that even if the Elks raises prices, the cost will remain at \$10 with the chapter picking up the difference. **The Board voted 6 Yes & 1 No: Chapter members, their spouses, and any guest(s) of chapter members will pay \$10 and the chapter will cover the difference.**

Sara Baldwin will provide a hard copy of the latest membership roster to Duane and Joe (dtd 5/2019). Joe Beyer: (1) Asked if Tom had decided about FEDCON in Aug since reduced registration fee ends on March 31<sup>st</sup>. Tom said he and Sandy will be attending and will pay and ask for chapter

reimbursement; (2) What the cost would be for chapter advertising in Tidbits effective in July – Carol said the price would be the same at \$300; (3) Joe expressed his the importance of membership and retention, and that he recently left NARFE magazines at the Bonsall Post Office; and (4) Both the membership and dues withholding forms be included in every newsletter – Tom said they are included unless he has Congressional letters that need to be included. Tom also said that half our members are on dues withholding so he doesn't add an additional form to the mailing when it is not needed. Marcy Rose asked about what incentives (if any) we will be offering for new and dues withholding members. As was discussed and agreed to at the January board meeting, the new member incentive of 50-50 will continue where the chapter will pay for \$20 and the new member pays \$20 (and the first year of chapter dues is free). This will need to be revisited when the national dues are increased later this summer. The chapter dues withholding incentive expired in Dec 2019 and we are not renewing – if the member didn't switch by now then they aren't going to. Carol mentioned all the dues withholding efforts that have been implemented over the past several years just to get us to the current state of half our members being on dues withholding.

Carol Amano turned over the Alzheimer folder, calendar, and brochures to Joe Beyer (new Alzheimer's Coordinator).

Recorder: Carol Amano, Outgoing Co-Secretary



## MEETING MINUTES for February 20, 2020

*Contributed by Marcy Rose, Acting Secretary*

Call to Order – Tom Buggie called the meeting to order. The number of attendees was disappointing. Unfortunately the attendance numbers from the sign-in register are not available.

Opening – Gloria Cortez gave the Invocation and led the Pledge of Allegiance.

Treasure Report – Joe Beyer gave the status and balance of the money in the treasury. This report is also in the monthly newsletter.

Secretary Report – Marcy Rose stated the minutes of the meetings are in the monthly newsletter. Carol Amano was not here to give the Alzheimer's report.

Membership – The membership numbers are in the monthly newsletter. Tom and Joe talked about the need for new members. Our numbers have fallen dramatically in the last 20 years.

Service – Marcy Rose is available to give service to members who request help with their annuities and benefits.

National Legislation Report – Tom Buggie gave the report with updates on the legislation mentioned in the newsletter.

Guest Speaker – Alfred Santos, GEHA Outreach Executive, spoke on the importance of spine health and proper posture. He brought a background device and camera to photograph volunteers. Many took advantage of this opportunity to see how their posture is and got some advice from Alfred.

The meeting was adjourned. Refreshments were available. Don't know who won the drawing.

The Senior Center has expanded our meeting room. They are planning on adding a sound system and a large screen for use with computer video.

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## MEMBERSHIP



## NARFE is YOUR Voice in Congress!

*Contributed by Joe Beyer,*

### Half-Price First-Year Membership Drive Continues

The Half Price First Year Membership Drive will continue in 2020. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member living in

California. The application must include a \$20 check payable to NARFE. We then add a chapter check for \$20 and send it on to NARFE Hq for processing.

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

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

Our special membership form is also on our chapter website at [www.narfechapter706.org](http://www.narfechapter706.org) and [www.NARFE.org/Chapter706/](http://www.NARFE.org/Chapter706/)



## RECYCLE FOR CASH

If you have "CA CRV" aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. "CA CRV" does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for "CA CRV" – those are the only items we want.

*Recycling for February, 2020, was \$73.39. Thanks to Bob Mifflin, Ann Bernal, Harold Nicholls, Carol Amano and Duane Hill for their recycling efforts.*

## DUES WITHHOLDING = LOWEST COST MEMBERSHIP

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

### NEW MEMBERS (M112 - Not available)

(The last membership report (M112) received was March, 2019. Currently we are piecing information together using the daily Chapter Member List (CML))

ANGELINE LEBIDINE (New Member) Rancho Santa Fe

### IN MEMORIAM (M112 - Not available)

No deaths were found during February.

Note: additional information is available on the Obits page on our website ([www.narfechapter706.org](http://www.narfechapter706.org))

## MEMBERS RENEWING (A220 for Jan and Feb 2020; W101 for January and February 2020)

### PAID DIRECT TO NARFE (A220)

|                   |      |
|-------------------|------|
| Clark Beyer       | 1 yr |
| Brandon Beyer     | 1 yr |
| Carol E. Boyer    | 1 yr |
| Jeffrey Conwell   | 1 yr |
| Gloria Cortez     | 1 yr |
| Willie Cortez     | 1 yr |
| Anna B. Johnson   | 1 yr |
| Simon Kroon       | 3 yr |
| Angeline Lebidine | 1 yr |
| Linda A Parker    | 2 yr |
| Carolyn J. Polen  | 2 yr |
| Olivia Quinn      | 1 yr |
| Sandra Rodriguez  | 1 yr |
| Rowe, Raymond A   | 1 yr |
| Robert Tuider     | 1 yr |

|                 |
|-----------------|
| Bonsall         |
| Bonsall         |
| Oceanside       |
| Rancho Santa Fe |
| Encinitas       |
| Oceanside       |
| Oceanside       |
| Oceanside       |
| Oceanside       |
| Encinitas       |

### PAID to NARFE via OPM (dues withholding) (W101)

|                       |              |
|-----------------------|--------------|
| Pauline Bennett ##    | Carlsbad     |
| Jean F. Carrillo ##   | Oceanside    |
| Grefalia Cokas ##     | San Diego    |
| Patricia F Herrick ## | Fallbrook    |
| Jeannette Landis ##   | Solana Beach |
| Joan Marchese ##      | Solana Beach |
| Robert O Mcgee ##     | Encinitas    |
| Milton Roll ##        | Carlsbad     |
| Zella G Ruthberg ##   | Carlsbad     |
| Georgia J Stroud ##   | Carlsbad     |
| Carolyn Wynn ##       | Oceanside    |

## = Dues Withholding

## 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 NARFE?

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

- 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.
- Get monthly issues of *NARFE Magazine* with news and insights for the federal community.
- 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.

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## 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

## 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 yy

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 800-456-8410 to learn about a NARFE chapter in your area.

Would you like to receive a FREE one-year chapter membership? Choose one:

Chapter closest to home OR  Chapter # \_\_\_\_\_

**MAY WE THANK SOMEONE?** Did someone introduce you to NARFE? Please provide their Name and Member ID.

Recruiter's Name

Recruiter's Membership ID

*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. (0719)*

### 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:

Joseph Beyer  
5423 W. Lilac Rd  
Bonsall, CA 92003-3726

# NARFE's Dues Withholding Program – DW-2

## What is dues withholding?

It is a dues-payment method that gives NARFE members (retirees) the option of having their annual NARFE membership dues deducted from their annuities on a monthly basis.

## Advantages

- Save 15% off your annual NARFE dues!
- Sign up your spouse and double your savings!
- You'll never get another dues reminder from us!
- Your monthly payment is affordable and convenient!
- You may cancel your dues withholding at any time!

## How does it work?

One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:

$$(\$34 \text{ NARFE Dues} \div 12) + (\text{Chapter Dues - if applicable} \div 12) = \text{Total Monthly Deduction}$$

## How do I sign up?

Complete the Dues Withholding Application below. Send no payment. It may take 60 to 90 days before auto-deduction starts. Your membership starts as soon as your application is received.

To learn more about dues withholding, call **800-456-8410**.



## NARFE Dues Withholding Application for Current Members who are Retirees, Spouses of Retirees or Annuitant Survivors

**YES. I want to enroll in NARFE's Dues Withholding Program** NARFE dues of \$34 (a 15% discount off NARFE dues for dues-withholding members) and chapter dues, if applicable, to be withheld annually.

### Social Security Number (9-digit number)

□ □ □ - □ □ □ - □ □ □ □ □

Mr.  Mrs.  Miss  Ms.

Full Name \_\_\_\_\_

Street Address \_\_\_\_\_

Apt./Unit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_

Email \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  
mm dd yyyy

### Civil Service Annuity Number

C S □ - □ □ □ - □ □ □ □ □  
↑ (Include prefix, CSA or CSF) ↑  
(Include any applicable suffix)

### NARFE MEMBERSHIP INFORMATION

NARFE Membership ID \_\_\_\_\_

NARFE Chapter Number (if applicable) \_\_\_\_\_

**YES. I Also Authorize My (NARFE MEMBER) Spouse's Dues To Be Withheld From My Annuity.** (Additional annual dues of \$34 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.

Spouse's Name \_\_\_\_\_

Spouse's Membership ID \_\_\_\_\_

Spouse's Email \_\_\_\_\_

### **AUTHORIZATION** (Withholding will begin in 60-90 days). *No payment should be forwarded with application.*

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. *Please allow 60-90 days for processing.*

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

\_\_\_\_\_  
Signature of Annuitant or Survivor-Annuitant

\_\_\_\_\_  
Date

*Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.*

**MAIL THIS FORM TO: NARFE, ATTN: Member Records, 606 N. Washington St., Alexandria, VA 22314-1914**  
**www.narfe.org 800-456-8410 rr@narfe.org**

DW-2 (04/18)

Do not send money with this form