



MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Ventura County Chapter

<http://mysite.verizon.net/narfe190>

October 2009

PRESIDENT

TONY PIZZA
1553 Royce Court
Camarillo, CA 93010-3150
482-3453

1ST V/P (MEMBERSHIP)
JUANITA DAVIS
488-5281

FINANCIAL SECRETARY
MARILOU BALANGUE
382-8826

2ND V/P (LEGISLATION)
GEORGE RAMIREZ
382-0929

TREASURER
CARL BAILEY
487-1801

RECORDING SECRETARY
MARY ELLEN DeLUCA
985-3491

SERVICE OFFICER
BOB WILLIS
486-1235

Committees

ALZHEIMER COORD.
DUKIE BAILEY
487-1801

PROGRAMS
GEORGE RAMIREZ
382-0929

CHAPLAIN
JUANITA DAVIS
488-5281

PUBLIC RELATIONS
GEORGE RAMIREZ
382-0929

HISTORIAN
- (VACANT) -

SERGEANT-AT-ARMS
JUANITA DAVIS
488-5281

HOSPITALITY / SUNSHINE
DUKIE BAILEY
487-1801

WAYS & MEANS
MARILOU BALANGUE
382-8826

NEWSLETTER EDITOR
VIC JOHNSON
647-7420
vjohnson44@sbcglobal.net

NARFE NET COORD
CARL BAILEY
1mrbig1@verizon.net

NOMINATING COMMITTEE
THE BOARD

FOOD SHARE DONATION TOTAL

As we donate to Food Share each month, we report the total here. This month, we donated 44 pounds. Our 2009 total to date: 277 pounds. Thank you!

NARFE CHAPTER 190 NEWSLETTER PUBLISHING INFO

This newsletter is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association. The above box lists chapter officers and committee chairpersons.

OCTOBER LUNCHEON MEETING

Place: Elks Club,
801 South A Street, Oxnard
Date: Thursday, October 22
Time: 11:30 to socialize, 12:00 to dine
Cost: \$9.00

The reservation deadline for our next luncheon is **NOON**, Monday, October 19. Telephone **Marilou** at 382-8826 or e-mail her at MARILOU653@aol.com to make (or *cancel*) your reservation.

On **October 22**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

Rolled Sirloin Beef Mashed Potatoes & Gravy
Mixed Vegetables Green Salad
Rolls & Butter Dessert
Tea & Coffee

OCTOBER PROGRAM

Each year - perhaps more so this year than in recent years - the Federal Employees' Health Benefit Plan enrollment options during the "Open Season" are of interest. You'll have many opportunities to read about and compare the various plans at your leisure.

In addition, we'll have **Manny Maldonado** of Blue Cross/Blue Shield (BC/BS) as our speaker. He will discuss changes in BC/BS plans for the coming year. (Since there isn't enough time to provide a discussion of each company's offerings, the board decided to invite the company with the highest enrollment.)

In addition to his presentation to the general audience, Manny will be available briefly after the meeting to discuss individual/specific questions. (But BC/BS doesn't administer the relatively new dental and vision care programs.)

DO WE HAVE YOUR E-MAIL ADDRESS?

Please share your email address with Chapter 190; email it to Carl Bailey at: 1mrbig1@verizon.net. It will be used *only* for NARFE or Chapter 190 business!

You can receive "Action Alerts" and other urgent NARFE notifications only if you share your address!

PRESIDENT's MESSAGE

Tony Pizza, President

We'll hear about changes in the FEHBP for 2010 at the October meeting. One thing we won't like is that we can expect a jump in health-care costs. Average health-care costs will increase by about 8.8%, as seen in figures from the Office of Personnel Management. Average increases are about \$5.98 per paycheck for individual coverage and \$12.87 for plans covering families, OPM said. (These compare with a 7.9% jump in 2009 and a 2.9% increase in 2008, OPM reported.)

Blue Cross/Blue Shield (BC/BS) rates will increase 15 percent for self-only coverage and 12 percent for family coverage. Enrollees will have to pay more as the result of a wider range of benefits as well as the company's wide network of providers, said Jena Estes, vice president of BC/BS's federal employee program. The average age of program participants is 62; an older "insurance pool" typically needs more complex medical care, which tends to raise the cost.

You can find exact numbers on the OPM website at <http://www.opm.gov/insure/health/rates/index.asp>. The heading "Fee-For-Service, Non US Postal Employees" would apply to most retirees.

As bad as the increase may seem, if you've been listening to the current debate about health care reform and the problems that so many people have, we are fortunate that we have the FEHBP.

I'll take this opportunity to make a "mass welcome" and thank our new members for joining NARFE. I'm sorry for not sending individual letters. I think now that you've retired, you can appreciate that continued paperwork is not why you or I retired. I'm glad you recognized that NARFE is the *only* organization that exists to protect your earned benefits; they need to be protected more than ever. You can periodically check <http://www.narfe.org/home/>. Use your membership number (on your magazine label) for full access.

In case you're wondering, you don't have to have lunch to attend the meeting. The presentation each month's presentation starts after lunch, usually about 12:45 or 1:00. You don't need a reservation if you're not having lunch; just show up.

Our service officer used so much space, he gave this to share with you. For those who drink, he offered these warnings. The consumption of alcohol may:

- cause you to think you can sing
- lead you to think people are laughing WITH you
- make you think you are whispering when you are not
- make you think you can converse without spitting
- create an illusion that you are tougher, smarter, faster and better looking than most people

- Tony

WEP and GPO

One of NARFE's legislative priorities is the elimination or modification of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). I'll clarify what they are and how they might affect you. If you are a CSRS retiree and eligible for a Social Security benefit, it can be reduced under these provisions. They only **affect CSRS retirees** (and state and local government employees who did not pay into social security from their salary). *They do not apply if you retired under FERS.*

The GPO applies only if you receive a government pension and are eligible for Social Security benefits **from another's earnings** as a dependent, a spouse or widow(er). Under GPO, that Social Security benefit may be reduced by two-thirds (2/3) of the amount of your government pension. There are several exceptions to this rule; for more information go to SSA online at <http://www.socialsecurity.gov/pubs/10007.html>.

The WEP affects how your Social Security retirement or disability benefits are figured if you also receive a pension from work not covered by Social Security. Social Security benefits are based on a worker's monthly earnings adjusted for inflation. When SSA figures your benefits, they separate your average earnings into three amounts and then multiply them by one of three factors: the first \$744 of average monthly earnings is multiplied by 90%; the next \$3,739 by 32 %; and the remainder by 15 %. With the WEP, the formula used to figure your benefit amount is modified, the 90 % factor is reduced to 40 %, giving you a lower Social Security benefit. Get more details at <http://www.socialsecurity.gov/pubs/10045.html>.

The GPO offsets were established in the 1930s to compensate spouses who stayed home to raise a family and who were financially dependent on the working spouse. But if both spouses of a married couple worked, then each earned his or her own Social Security retirement benefit. The law has always required that a person's benefit as a spouse, widow or widower be offset dollar for dollar by the amount of his or her own retirement benefit.

In the case of the WEP, the average monthly earning is an average of 35 years of earnings. So if you worked 30 years for the government, not under Social Security, your average will look artificially low. The SS benefit formula was developed with a higher percentage for those at the lower end of the earnings scale, not as a supplement for those already receiving another government retirement.

It's going to be very hard in the current financial climate to get any change to either the GPO or WEP.

SERVICE OFFICER'S CORNER

by Bob Willis, Service Officer

Traveling out of the country? *Passport requirements changed in June.* Did you know that?

On June 1, 2009, passport requirements were changed, affecting many Americans. The Western Hemisphere Travel Initiative (WHTI) now requires that all U.S. citizens ages 19 and older must provide a valid passport book, passport card or other travel document that denotes identity and citizenship in order to enter the U.S. upon returning from Canada, Mexico, the Caribbean or Bermuda. U.S. citizens will no longer be able to prove identity and citizenship by relying on an oral declaration alone. (Likewise, most drivers' licenses are not sufficient because they do not identify one's citizenship.) The goal of the WHTI is to strengthen U.S. border security while facilitating entry for U.S. citizens and legitimate foreign visitors by providing standardized documentation that enables the Department of Homeland Security to quickly and reliably identify a traveler.

This change makes having a valid passport more important for all citizens. The requirements to obtain a passport, and the differences between a passport book and passport card, are described in the form available on the Passport website or from your local passport office or local post office in your area. Even if you do not have an international trip planned, it is a good idea to have a passport ready for future use. (Passports are valid for 10 years before they must be renewed.)

You may find more details about the WHTI program on the U.S. Customs and Border Protection website at <http://www.getyouhome.gov/>.

MENU CHANGES?

Some members have expressed interest in revising our lunch menu. If you have a suggestion, let Marilou know charles white when you make your reservation or when you check in at the meeting.

Each suggestion will be reviewed as to whether it can be prepared for a group, and if it's within our cost range. (That rules out the steak and lobster suggestion.)

You can view our current menus, which are posted at <http://mysite.verizon.net/narfe190/menu.htm>.

NARFE and LEGISLATIVE PROGRESS

by George Ramirez, Legislative Vice President

Recent emails from NARFE's Global Email Messaging System (GEMS) reported reaching a legislative milestone - one that addresses several initiatives that NARFE has pursued for several years. The initiatives were included in the Conference Agreement for the FY 2010 Defense Authorization Conference Report on October 7th and passed by the House on the 8th. It will next go to the Senate.

The initiatives would: allow federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity; permit Federal Employees Retirement System (FERS) workers to initially credit half, and later all, of their unused sick leave toward retirement; and provide for retirement equity for Federal employees in Hawaii, Alaska and the U.S. Territories. The Conference Agreement is expected to pass the House and Senate.

"During the past several years, NARFE has played a leading role, along with other federal and postal employee organizations, in overcoming several obstacles to pass these needed civil service improvements," President Baptiste said. She also said that she views this as a victory for active and retired federal employees.

The compromise on the FERS sick leave legislation to phase in the allowance pleased Baptiste. NARFE has strongly supported the concept that all federal civilian retirement programs credit unused sick leave toward retirement. Once the FERS phase-in is completed, employees under both FERS and CSRS will be allowed to apply unused sick leave toward retirement.

AVOID LOSING YOUR MEMBERSHIP

Dues withholding is a great way to avoid losing your membership for non-payment of dues, which is why seven of the eight membership losses happened this month. And remember that having dues withheld from your annuity also results in a lower cost to you. Not only that, you'll get an *instant cash* "reward" when you sign up for withholding! See Carl Bailey (or you can call him at 487-1801) to arrange to have your dues withheld.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	858
New members	8
Dropped/Transferred	<u>- 8</u>
GRAND TOTAL	858

TREASURER'S REPORT

End of the last month balance	\$3,992.15
Receipts	893.14
Disbursements	<u>(711.21)</u>
End of month balance	4,174.08
Petty cash	<u>+ 25.00</u>
GRAND TOTAL	\$ 4,199.08

YOUR NAME IN PRINT?

If you find your name embedded somewhere in this newsletter, your lunch will be free at this month's luncheon meeting. Each month, we pick a member's name at random and that name appears in an article. Last month, joyce harrelson found her name in the newsletter. Find your name, and your lunch is free!

Just make your reservation. At the luncheon check-in table, tell the check-in attendant that you found your name in the newsletter. Bingo! A free lunch!

OK - that's the offer. Ready? Start looking!

GIFT CERTIFICATES FOR SEE'S CANDIES

Get your one-pound See's Candies gift certificates from **Marilou** for \$13. As always, she'll have them at our luncheon (or you may call her to make other arrangements).

MEMBERSHIP NOTE

Turnout for our recent luncheons has been much lower than "usual." If you plan to attend the October 22 luncheon, I am extending a challenge to you.

Your mission (should you choose to accept) is to call one person who is a NARFE 190 member but who hasn't attended a meeting in a while and invite them to the October luncheon. Better yet, if you know someone who isn't a member yet, invite them to the meeting and let's see if we can sign them up. If your budget allows, maybe you can even offer to pay for their lunch. Or if it's someone who doesn't drive, offer them a ride.

Let's do everything to make October's luncheon and meeting spectacular.

Thanks,
Juanita

NEW MEMBERS THIS MONTH

We have 8 new or reinstated members this month. Please give a warm welcome to our new members **Hal Friedman, Harold Houston, Mary Lindsey, Joanne Lipari, Margaret Protack, Ron Roady, Robert Ruppel** and **Terry Schaeffer** when you see them.

DONATIONS FOR FOOD SHARE

Though the economy may be getting better, it is doing so slowly. We're continuing to help through donations to Food Share. Just one can or package of non-perishable food each month (or more if you'd like) will help. The shelves at Food Share continue to run low but many people still need assistance, so every donation counts and is appreciated!

If you'd rather donate money instead of food, you may write a check made out to FOOD SHARE.

Marilou collects our donated food and funds following each luncheon meeting and delivers them to Food Share. Our thanks to you, Marilou!

LOOKING AHEAD TWO MONTHS

WARNING!! The November luncheon (turkey entrée) will be on the 3rd Thursday, the 19th. The reservation deadline will be Monday, November 16.

Another **WARNING:** December's luncheon will also be on the 3rd Thursday, December 17. The reservation deadline will be Monday, December 14.

OCTOBER FINAL LUNCHEON REMINDER

This month's luncheon will be on Thursday, October 22. The cost will be \$9, as usual. Please be sure to make your reservations with Marilou by noon Monday, October 19.

RETURN SERVICE REQUESTED

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National Active and Retired
Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533

