

S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER

VOLUME 12-3

JULY 2013

EDITORS COMMENTS

This issue of our Newsletter contains important information about recent changes in our retirement system as well as new legislation that will affect your advice to members.

I hope that Service Officers are taking advantage of the Newsletter Directory to assist in answering critical questions and to get ideas for Chapter Newsletter Articles. Service Officers have the capability of looking up answers by going to the OPM Website at www.OPM.gov.

Mary Venerable
Chair, Service Committee

Service Officers have many opportunities to be contacted by currently employed Federal employees in your area. I remind you that this is a perfect opportunity to get them to join our organization.

I also want to remind Service Officers to excel in carrying out their duties so that there can be more Service Officers recognized for the National Service officer of the Year award.

FEDERATION OFFICERS

President – Richard Ostergren
Exec. VP – Dee Shallenberger
Secretary – H. Ray Harrington
Treasurer – Forney A. Lundy
Immediate Past President – Jeanette (Dottie) Schmidt
Region VIII Vice President – Helen I. Zajac

DISTRICT VICE PRESIDENT'S

Dist. I – Robert N. Davidson, II
Dist. II – Jerry L. Hardison
Dist. III – Nicholas (Nick) Shestople
Dist. IV – Vivian Nathanson
Dist. V – Gerald Hall
Dist. VI – Jeanette (Dottie) Schmidt
Dist. VII - Lea D. Zajac
Dist. VIII – Linda Ingram
Dist. IX – Judith (Judy) Mayora
Dist. X – Linda Eldridge

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, #478 (951) 443-4551 – maryv65@earthlink.net
Vice Chair – Duane A. Peterson, #0531 (925) 825-2109 – duane428@astound.net
Dist. I - Jeannine Wolfe, #1271 (858) 674-6357 – xyadellj@aol.com
Dist II. – Jeannie Sprenger, #0021, (562)425-1392 – cesprenger@aol.com
Dist III. – Joaquin (Jack) Lopez, #0073 (909) 886-7370 – jacklopezmollylopez@yahoo.com
Dist IV. - Duane A. Peterson, #0531 – (925) 825-2109 – duane428@astound.net
Dist. V. – Joy Bryant, #1494 (510) 498-1025 – jbryan23@comcast.net
Dist. VI – Deanna Smith, #1503 – 209-625-3269 hangtownnarfe@yahoo.com
Dist. VII. - Sammy Brick, #0903 (707) 448-3695, - zoedoggy@aol.com
Dist. VIII – Yoggi Riley, #061 (818) 768-4383 - yoggiriley@sbcglobal.net
Dist. IX. –Lynn Kritsch, #068 (661) 392-6265 playdirt@aol.com
Dist. X - Millie Rogers, #1245 (530) 898-1510 millie6@sbcglobal.net

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 – CSFC District III, NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, quovau@sbcglobal.net
4 – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 jay94591@yahoo.com
8 – Closed
12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 - Marcy Rose, (760) 722-5309 Wed. at Noon to 3 p.m. marcyrose@aol.com
#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m. imadoll@earthlink.net
35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. jrowles@bak.rr.com
#42 – CSFC District VII, Residence to be designated.
#55 – CSFC District VII, NARFE Service Center – Oliver (Rockey) Sheridan, (707-226-5665 - Mondays & Saturday by appointment only.

#78 – CSFC District IX, Fresno Service by Phone - Charles Hedrick, (559)299-4207.

#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321–logeneaa@netscape.net

#145 – CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. – Donald W. Cooper, (760) 375-2115 Mon.– Fri from 9 to 11 a.m. & 1-3 p.m. dat.cooper@verizon.net

149 Closed.

171 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 Jerrysprouse@charter.net.

183 – Closed

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2nd & 4th Mondays 1 to 3 p.m.

Notice: For up-to-date information see the Federation's website at www.CSFCnarfe.org. Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at quovau@sbcglobal.net

YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST

NARFE National Office at <http://www.narfe.org> *Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California Federation's Website in*

Publications at: <http://www.csfcnarfe.org> Publications on FEGLI Life Insurance at: <http://www.opm.gov/insure/life/Index.htm>. Or (800) 633-4542

OPM Retirement at: www.opm.gov/retire for inquiries and changes.

NEW WEB SITES

OPM has a new Web Site:

www.opm.gov/insure/quickguide.asp

It is well organized. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies as well as to NARFE Web Site

OPM Services on line: <https://www.servicesonline.opm.gov> Services Online – call at 1-888-767-6738 to get PIN, or email at retire@opm.gov.

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military: <http://www.military.com/newcontent/0>, <http://www.military.com/resources/resources>, For copy of DD Form 214: <http://www.archives.gov/research/room/vetrens/index.html>.

Army – www.Army.mil; Navy – www.Navy.mil; Air Force – www.af.mil; Marines – www.usmc.mil

Legal matters/legal assistance <http://www.military.com/benefits/legal-matters/legal-assistance>.

Military Surviving Benefits – Covers Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, TriCare, and other survivor related benefits. <http://www.military.com/benefits/survivor-benefits-family-benefits>

U.S. Coast Guard, Benefit Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 & website at www.moaa.org

Medicare Part D Plan premiums
<http://www.cms.hhs.gov/MedicareAdvtg>

FREE Cell phone number for 411. Information Calls (800) Free 411 - (800) 373-3411 -- *This also works on you home phone .*

California Legislative Bills: Telephone number to make your voice heard. The number is (961)-445-2841.

White House Comment Line: (202) 456-1111 - E-mail – president@whitehouse.gov

NARFE Capitol Hill Toll Free No: (866) 220-0044 Call this number, give the name of your Senator or Representative and you will be switched to their office.

NARFE Legislative Hotline by phone – (877-217-8234) (Toll-Free)

Links to Forms (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the Left panel.

VETERANS ADMINISTRATION WEBSITES OF IMPORTANCE

VA Military website – Spouses' entitlement to Veterans benefits after divorce.

<http://www.military.com/benefits/retiree/uniformed-services-former> spouses protection-act;

Dept. of Veterans Affairs Home page <http://www.va.gov/>

Directory of Veterans Service Organizations
<http://www1.va.gov/vso/index.cfm?template=view>

Center for Women Veterans –
<http://www1.va.gov/cwomenvet/>

Homeless Veterans – <http://www1.va.gov/homeless/>
Power of Attorney – <http://www.warms.vba.va.gov/admin21>

VA Publications Manuals –
<http://www1.va.gov/vhapublications>

Websites to see Disability Examination Worksheets - www.vba.va.gov/bln/21/Benefits/exams/index.htm

Website to search for Title 38 regulations to print out - www.warms.vba.va.gov/vba.va.gov

1099R TAX INFO

1099Rs to our Services Online website. Remember, that amendments or corrections made by OPM to your 1099R are not automatically forwarded to the IRS. It is your responsibility to forward the updated document to the IRS even if you file electronically.

Go to Services Online to verify your mailing address.

CHANGE IN OPM PROCEDURES TO REPORT A DEATH

Recently we have learned the toll telephone number we have provided in many of our Guides e.g. F-100 and FH-10 that Service Officers and members could use to report the death of an annuitant to OPM has been changed and no longer offers callers the opportunity to report a death. This number is 1-724-794-2005. We have always used this number because even though it was long distance for many and therefore incurred a toll, it was by far easier to access than the main 1-888-767-6738 toll free number. There are now two methods to contact OPM other than by mail. One is the toll free number, available from 7:30am EST to 7:45pm EST. The other is by email at retire@opm.gov. Members can complete a report of death on-line and email it by going to OPM's Retirement website at: <https://apps.opm.gov/retire/death/death.cfm>.

IMPORTANCE OF DESIGNATION OF BENEFICIARY FORM COMPLETION

Service Officers are reminded to include the following information in a Chapter Newsletter Article or as a meeting presentation. The checking by members that their Designation of Beneficiary Forms is current and complete. It is important that a new form be completed by an annuitant if they loose their spouse. This is not an automatic process and can help avoid probate action. The Office of Personnel Management does not accept a Will to determine the distribution of funds from the Federal Employees Life Insurance (FELI) or unpaid compensation due at the time of death.

DESIGNATION OF BENEFICIARY FORMS

SF-2823, Designation of Beneficiary (Federal Employees' Group Life Insurance Program)

SF-2808, Designation of Beneficiary (Civil Service Retirement System)

SF-3102, Designation of Beneficiary (Federal Employees' Retirement System)

The SF-2808 and SF-3102 do not affect the right of any person who is eligible for survivor benefits.

SF-1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee.

TS-3 Thrift Savings Plan Designation

FEDERAL EMPLOYEE DENTAL AND VISION PROGRAM TO EXPAND

More insurance companies will participate in the dental and vision insurance program for federal employees and retirees in 2014, the first expansion since the program was created in 2006, the Office of Personnel Management announced in June 2013.

In 2014, the Federal Dental and Vision Insurance Program (FEDVIP) will include four vision plans and 10 dental plans, including a new vision plan offered by Aetna and three new dental plans, offered by Blue Cross-Blue Shield, Delta Dental and Dominion Dental. In the FEDVIP program, federal employees and retirees can purchase one or the other type of coverage or both, and can cover certain family members. It is separate from the Federal Employees Health Benefits Program, and unlike in the FEHBP, there is no government contribution toward premiums.

“Over the last six and a half years, the FEDVIP program has allowed Federal employees, retirees, and their families to access quality vision and dental coverage,” OPM Acting Director Elaine Kaplan said in a statement. “I am pleased that we were able to increase the number of carriers participating in the program, and now we will be offering more choices and flexibility for enrollees to select insurance coverage.”

Vision plans cover costs such as annual exams, lenses and frames, while dental plans cover treatments such as examinations, cleanings, fillings and crowns.

OPM announces specifics of coverage and premium rates each fall for the following calendar year, and there is an open season from early November to early December for eligible persons to join or make enrollment changes.

By Eric Yoder

NEW SOCIAL SECURITY CARD PROCEDURES

The Social Security Administration sent out the following message: The Social Security Administration's requirements for issuing Social Security Number (SSN) printouts are less stringent than the requirements for issuing replacement SSN cards. Since SSN printouts have no physical security features, it is easier to counterfeit them, perpetrate SSN misuse, and commit identity theft.

To resolve this problem, beginning June 24, 2013, if any individual applies for a replacement Social Security card, or simply asking for a printout of their Social Security numbers,

they will need to provide us with proof of identity. They must also show us documents proving:

U.S. Citizenship (if not established in our records), or Current work authorized immigration status/new valid non-work reason.

SSA also said to refer to their web site: www.socialsecurity.gov/numer/ss5doc.htm.

Dave Snell, Director, Federal Benefits Services
Dept. dsnell@narfe.org

* * * * *

Long-term care to cost more than baby boomers thought

Baby boomers underestimate the cost of long-term care, according to a new survey conducted by Harris Interactive for Nationwide Financial Services.

Boomers surveyed estimate their long-term care costs to be \$78,923 but the company projects that the cost of nursing-home care in 2030, the year the last boomers are expected to retire, will reach \$265,000 a year.

"Nursing-home costs have increased more than 4 percent annually since 1974," said John Carter, president and chief operating officer of retirement plans for Nationwide Financial. "What a year of nursing-home care costs today will not even come close to the actual cost when boomers really need it."

Most respondents say they have a plan for their finances in retirement, but 57 percent did not account for long-term care, Nationwide said, and only 47 percent had sought information on the subject.

* * * * *

Feds in same-sex marriages given 60 days to update benefits

With the Supreme Court [ruling](#) in June 2013 that a key provision of the Defense of Marriage Act is unconstitutional, the Office of Personnel Management is giving federal employees in legal same-sex marriages 60 days to update or apply for new federal benefits.

Federal employees in same-sex marriages have until August 26 to make changes to their health and life insurance among other benefits, according to a new [memo](#) from acting OPM Director Elaine Kaplan. "There are numerous benefits that are affected by the Supreme Court's decision, and it is impossible to answer today every question that you may have," Kaplan wrote in the memo to the heads of federal agencies. "Nevertheless, I want to assure you that the U.S. Office of Personnel Management is committed to working with the Department of Justice to ensure swift and seamless implementation of the Court's ruling."

Same-sex spouses of federal employees are now eligible for coverage under the:

- Federal Employees Health Benefits Program (FEHBP)
- Federal Employees Group Life Insurance (FEGLI)

Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Long-term Care Insurance Program (FLCIP)

FEHBP coverage will also be extended to the children of same-sex marriages (including stepchildren) who "will be treated just as those of opposite-sex marriages and will be eligible family members according to the same eligibility guidelines," the memo stated. In each of the these programs, federal employees with same-sex spouses have two months to elect to make changes to their enrollment, according to the memo. However, federal employees will also be able to make changes later this year during the annual Open Season process in November.

Employees are also eligible to begin submitting claims for their same-sex spouses' medical expenses (as well as any qualifying children) under their flexible-spending programs. Federal retirees in same-sex marriages will have much longer window — two years — to inform OPM of their married status and to elect to make changes to their retirement benefits. "In the coming days, OPM will be developing guidance to help retirees determine whether they wish to change their pension benefits in a way that will provide benefits for their surviving spouse," the new guidance stated. "Retirees will need to determine whether this option makes sense for them, as making this election will likely result in a deduction to the monthly annuity that the retiree currently receives. Going forward, the same-sex spouses of retiring employees will be eligible for survivor annuities."

There are an estimated 34,000 federal employees in same-sex relationships, according to a Congressional Research [report](#) published in February. **By Jack Moore**

* * * * *

IMPORTANT NOTICES FROM OPM RETIREMENT SERVICES

Retiree's should have received the following information from OPM Services but just in case I have included again as a reminder. It stated that:

The IRS has not released the 2013 income tax withholding tables. Since OPM did not receive the tax withholding tables in time to apply them to your January 2, 2013 annuity payment there will be no change in your tax withholding.

The 2013 income tax withholding amounts will be applied when we receive the information from the IRS and the effective date will depend upon the date received. You will receive a Notice of Annuity Adjustment including information about any new income tax amount withheld from your annuity as well as the effective date of the change.

The amount withheld from your annuity could change because:

- 1.) Your annuity amount changed
- 2.) The withholding tables changed
- 3.) You asked OPM to make a change

Also, affecting your February 1, 2013 payment could be premium changes to your FEHB, due to a change you may have made during Open Season, or a change in the FEHB premium for 2013. For information regarding Federal income tax, please visit the IRS website at www.irs.gov. If you would like to make a change to the amount of tax deducted from your monthly annuity, please feel free to call our office at 1-888-767-6738. You can also change your withholding at any time by using your Password and accessing our website "Services on Line" at <https://www.serviceline.opm.gov>.

Did you know you can now "Go Green" and enter your email address at www.serviceline.opm.gov ? For your convenience, we will also capture the email address that you just sent to the www.Retire@opm.gov and enter it into our system, provided we have your retirement claim number. This information will be used to provide our customers with important updates, notices and future events. This will be for OPM use only and will NOT be shared with other sources. If you prefer that we do not capture your email address, please submit an email to us that includes the following information: "email address" in the subject line and your retirement claim number & your name in the body of the email.

You will receive a response to your specific questions within the next 15 to 20 business days. However, please be advised that more complex issues, or those requiring the retrieval of a case file, may increase the response time to 20 to 30 business days.

Please feel free to check out the self-service option for making changes to your annuity located at www.serviceline.opm.gov. To access your information or make changes, you must have your CSA or CSF number and your Retirement PIN, which was issued by OPM. This automated system allows you to do some of the following: change your PIN/Password, make a change to your direct deposit payment, update your mailing address, change your tax withholds, request a duplicate 1099R, or print a copy of your annuity statement which may be used as annuity verification.

If you do not have your PIN/PASSWORD and have previously established your personal security questions, please use the Forgot claim number/password link on the Services Online Home Page to request a password by email. For security reasons, if your account is not accessed within any 15 month period, it will be deactivated. You must then contact either retire@opm.gov or call 1-888-767-6738 for a new password. We strongly encourage you to access your account from time to time.

If you have received a return message stating "Your email has been deleted without being read", please be aware that we HAVE NOT deleted your email. Due to a current system structure, if you've activated a tracking option on your email requesting a read receipt from the Retire@opm.gov, you could receive this message. This auto reply is your verification that we

have received your email in our system and you will receive a reply from our office.

Thank you for the opportunity to serve you. Please be assured your inquiry will be answered as quickly and completely as possible.

Sincerely,
Retirement Operations

CHANGE IN OPM PROCEDURES TO REPORT A DEATH

Recently we have learned the toll telephone number we have provided in many of our Guides e.g. F-100 and FH-10 that Service Officers and members could use to report the death of an annuitant to OPM has been changed and no longer offers callers the opportunity to report a death. This number is 1-724-794-2005. We have always used this number because even though it was long distance for many and therefore incurred a toll, it was by far easier to access than the main 1-888-767-6738 toll free number. There are now two methods to contact OPM other than by mail. One is the toll free number, available from 7:30am EST to 7:45pm EST. The other is by email at retire@opm.gov. Members can complete a report of death on-line and email it by going to OPM's Retirement website at: <https://apps.opm.gov/retire/death/death.cfm>.

Would You Lose Under the Chained CPI?

A proposal to reduce the inflation protection provided by statutorily set annual cost-of-living adjustments in the three federally administered retirement programs (Social Security, military retirement and federal civil service), as well as federal disability insurance programs, has received serious consideration and is reported to be included in the Obama administration's long-delayed budget released April 10. The proposal would replace the current index, the CPI-W, with the chained CPI. Compared over the last 20 years, the chained CPI was 0.3 percent lower than the CPI-W each year.

Reduced inflation protection would hurt seniors, who are already facing increasing medical costs, which even the current method does not adequately weigh. For all the technical jargon that is thrown around Washington to justify the proposal, in the end, it amounts to a cut in the benefits all workers earned over the course of their careers, and an even bigger cut to those receiving disability benefits, including veterans.

Get Mad, And then Take Action. Use NARFE's online calculator to estimate how the chained CPI proposal would reduce your earned federal annuity. After finding out, follow the link and send a message to your representative and senators, urging them to reject reducing your earned benefits. Find the calculator and link at: <http://www.narfe.org/legislation/calculator.cfm>.

For more information on the chained CPI, we recommend the *New York Times* editorial denouncing the proposal. Find it at: <http://www.nytimes.com/2013/03/31/opinion/sunday/social-security-present-and-future.html>

ADVANTAGES OF VOLUNTEERING

The editor selected this next article for several reasons. (1) it speaks to the importance of volunteering as it affects our health and lifeline and (2) it speaks to why active Service Officers are needed as volunteers by NARFE in the performance of their job.

Carl S. Rohr of Hershey received a life-saving heart transplant in 1997, but a lifetime of volunteerism proves that he has always had a heart of gold. Rohr has rebuilt houses for hurricane victims during church mission trips, helped friends do manual labor on a farm, and mentored other transplant recipients through the [Gift of Life Organ Donor Program](#). "For me, seeing someone do better makes a difference in my life, too," I learn so much and that makes a world of difference in my outlook and health."

Bill Schultz of Hampden Township echoes that sentiment. "Find something meaningful with your life to do. If you don't use it, you lose it," said 77-year-old Sylvia Camp of Newville. Born with cerebral palsy and facing challenges with simple, taken-for-granted tasks like walking and talking, Schultz made a miraculous transition from service recipient to service super-giver. For more than a decade, he has devoted his accounting skills and encyclopedic memory to volunteer work for [United Cerebral Palsy of Central PA](#) and the [Pennsylvania Developmental Disabilities Advisory Council](#). "I give back because they gave to me," Schultz said. "I think it's your responsibility to pay it forward." Rohr and Schultz personify the findings of a recent study published by the [American Psychological Association](#): volunteering can not only enrich your life, but extend it--as long as you do it for the right reasons.

The APA research was the first time empirical evidence showed the connection between volunteer motives and life span. Volunteers lived longer than non-volunteers if altruistic values or a desire for social connections were the primary reasons for wanting to volunteer, according to the study, published online in the APA Journal Health Psychology.

This month, [Carnegie Mellon researchers released a study](#) finding older adults who volunteered at least 200 hours a year reduced their risk of high blood pressure by 40 percent. "We wanted to determine if a positive lifestyle factor like volunteer work could actually reduce disease risk," said Rodlescia S. Sneed, a doctoral candidate and the study's lead author, in a statement released by the university. "The results give older adults an example of something that they can actively do to remain healthy and age successfully."

Never too young to give – and gain

Health benefits are even measurable in the very young.

According to the [University of British Columbia](#) researchers in a 2013 study in a leading pediatrics journal, helping members of the community improved the health of adolescents.

High school students who volunteered and who reported the greatest increases in empathy, altruistic behavior and mental health were the ones who sustained the greatest improvements in cardiovascular health, according to researchers at the [Icahn School of Medicine at Mount Sinai](#) in New York.

The Central Pennsylvania region is replete with volunteers who throw their heart into everything — and their life is richer for it. Many of them are doctors themselves who deliver life-saving care to children in developing countries.

As the mother, grandmother, and expectant great-grandmother, 77-year-old Sylvia Camp of Newville has always volunteered at her children's school. Now, she operates the thrift shop at Green Ridge Village, run by [Presbyterian Senior Living](#). In selling gently used clothes, shoes, house wares, and furniture, Camp knows she is helping people who may be struggling financially. She loves the interaction with customers and applauds the "recycling aspect of it" in view of the limited lifespan of American's landfills.

She knows residents who retire and say "I am done working. I just want to be taken care of." She understands that mentality, but she does not embrace it herself. Although she takes blood pressure and cholesterol medications, she is in excellent health, and works out every day at 5 a.m. on the elliptical. "You need to keep stretching yourself," Camp said. "Find something meaningful with your life to do. If you don't use it, you lose it." When Marilyn Dowling of Lower Paxton Township was struggling with a series of illnesses, it was volunteering that kept her going, she said, donating her time to nonprofits such as the [Fresh Air Fund](#) and the [Linglestown Area Civic Association](#). Knowing she had places to go, people to feed, parks to weed, and candidates to elect inspired her to heal and to expand her circle beyond her house.

Numerous studies have shown that people who volunteer for two or more hours per week have lower rates of depression and heart disease, live happier and more fulfilled lives, have greater self-esteem and greater functional ability, especially for older adults. Presbyterian Senior Living CEO Steve Proctor said not only do volunteers come in to help at the Village, but their residents themselves volunteer in the community in countless ways.

Wisconsin study links mortality and motivation

Researchers examined data from the [Wisconsin Longitudinal Study](#), which followed a random sample of 10,317 high school students from their graduation in 1957 until the present. The sample's average age was 69.16 years in 2008. Study subjects were asked their reasons for volunteering. Some motives were oriented toward others, such as, "I feel it is important to help others," or "Volunteering is an important activity to the people I

know best." Some were more self-oriented, such as "Volunteering is a good escape from my own troubles," or "Volunteering makes me feel better about myself." The researchers also considered the respondents' physical health, socioeconomic status, marital status, health risk factors -- such as smoking, body mass index and alcohol use -- mental health and social support. Much of this information was collected 12 years before the respondents were asked about volunteering. The researchers then determined how many of the respondents were still alive in 2008. Overall, 4.3 percent of 2,384 non-volunteers were deceased four years later, which equaled the proportion of deceased volunteers who reported more self-oriented motives for volunteering. However, only 1.6 percent of those volunteers whose motivations were focused on others were dead four years later. This effect remained significant even when other variables were controlled.

Respondents who listed social connection or altruistic values as their predominant motive were also more likely to be alive compared with non-volunteers. "It is reasonable for people to volunteer in part because of benefits to the self; however, our research implies that, ironically, should these benefits to the self become the main motive for volunteering, they may not see those benefits," concluded the paper's co-author, Andrea Fuhrel-Forbis.

Despite the lack of pay and long hours often associated with volunteering, the area's most unselfish volunteers may unwittingly be the biggest gainers. "I will volunteer as long as I can drag myself down there," said Camp. She knows age will take its toll, but believes attitude can trump it. "You just can't be too self-centered," Camp said.

Rohr agrees. "Volunteering for various activities all my life has made me more humble, accepting and a better person. I have learned patience, persistence, teamwork and sweat...all of which have their rewards," said heart recipient Rohr. "It warms my heart." Carl S. Rohr of Hershey received a life-saving heart transplant in 1997, but a lifetime of volunteerism proves that he has always had a heart of gold. Rohr has rebuilt houses for hurricane victims during church mission trips, helped friends do manual labor on a farm, and mentored other transplant recipients through the [Gift of Life Organ Donor Program](#). "For me, seeing someone do better makes a difference in my life, too," Rohr said. "It is one of the most rewarding experiences in the world for me to help take the load off someone else's shoulders... I learn so much and that makes a world of difference in my outlook and health."

Bill Schultz of Hampden Township echoes that sentiment. "Find something meaningful with your life to do. If you don't use it, you lose it," said 77-year-old Sylvia Camp of Newville. Born with cerebral palsy and facing challenges with simple, taken-for-granted tasks like walking and talking, Schultz made a miraculous transition from service recipient to service super-giver. For more than a decade, he has devoted his accounting skills and encyclopedic memory to volunteer work for [United](#)

[Cerebral Palsy of Central PA](#) and the [Pennsylvania Developmental Disabilities Advisory Council](#).

"I give back because they gave to me," Schultz said. "I think it's your responsibility to pay it forward."

Rohr and Schultz personify the findings of a recent study published by the [American Psychological Association](#): volunteering can not only enrich your life, but extend it--as long as you do it for the right reasons. The APA research was the first time empirical evidence showed the connection between volunteer motives and life span. Volunteers lived longer than non-volunteers if altruistic values or a desire for social connections were the primary reasons for wanting to volunteer, according to the study, published online in the *APA Journal Health Psychology*.

This month, [Carnegie Mellon researchers released a study](#) finding older adults who volunteered at least 200 hours a year reduced their risk of high blood pressure by 40 percent. "We wanted to determine if a positive lifestyle factor like volunteer work could actually reduce disease risk," said Rodlescia S. Sneed, a doctoral candidate and the study's lead author, in a statement released by the university. "The results give older adults an example of something that they can actively do to remain healthy and age successfully."

Never too young to give – and gain

Health benefits are even measurable in the very young. According to the [University of British Columbia](#) researchers in a 2013 study in a leading pediatrics journal, helping members of the community improved the health of adolescents. High school students who volunteered and who reported the greatest increases in empathy, altruistic behavior and mental health were the ones who sustained the greatest improvements in cardiovascular health, according to researchers at the [Icahn School of Medicine at Mount Sinai](#) in New York.

The Central Pennsylvania region is replete with volunteers who throw their heart into everything — and their life is richer for it. Many of them are doctors themselves who deliver life-saving care to children in developing countries. As the mother, grandmother, and expectant great-grandmother, 77-year-old Sylvia Camp of Newville has always volunteered at her children's school. Now, she operates the thrift shop at Green Ridge Village, run by [Presbyterian Senior Living](#). In selling gently used clothes, shoes, house wares, and furniture, Camp knows she is helping people who may be struggling financially. She loves the interaction with customers and applauds the "recycling aspect of it" in view of the limited lifespan of American's landfills. She knows residents who retire and say "I am done working. I just want to be taken care of." She understands that mentality, but she does not embrace it herself. Although she takes blood pressure and cholesterol medications, she is in excellent health, and works out every day at 5 a.m. on the elliptical. "You need to keep stretching yourself," Camp said. "Find something meaningful with your life to do. If you don't use it, you lose it."

When Marilyn Dowling of Lower Paxton Township was struggling with a series of illnesses, it was volunteering that kept her going, she said, donating her time to nonprofits such as the [Fresh Air Fund](#) and the [Linglestown Area Civic Association](#). Knowing she had places to go, people to feed, parks to weed, and candidates to elect inspired her to heal and to expand her circle beyond her house.

Numerous studies have shown that people who volunteer for two or more hours per week have lower rates of depression and heart disease, live happier and more fulfilled lives, have greater self-esteem and greater functional ability, especially for older adults.

Presbyterian Senior Living CEO Steve Proctor said not only do volunteers come in to help at the Village, but their residents themselves volunteer in the community in countless ways.

Wisconsin study links mortality and motivation

Researchers examined data from the [Wisconsin Longitudinal Study](#), which followed a random sample of 10,317 high school students from their graduation in 1957 until the present. The sample's average age was 69.16 years in 2008.

Study subjects were asked their reasons for volunteering. Some motives were oriented toward others, such as, "I feel it is important to help others," or "Volunteering is an important activity to the people I know best." Some were more self-oriented, such as "Volunteering is a good escape from my own troubles," or "Volunteering makes me feel better about myself." The researchers also considered the respondents' physical health, socioeconomic status, marital status, health risk factors -- such as smoking, body mass index and alcohol use -- mental health and social support. Much of this information was collected 12 years before the respondents were asked about volunteering. The researchers then determined how many of the respondents were still alive in 2008.

Overall, 4.3 percent of 2,384 non-volunteers were deceased four years later, which equaled the proportion of deceased volunteers who reported more self-oriented motives for volunteering. However, only 1.6 percent of those volunteers whose motivations were focused on others were dead four years later. This effect remained significant even when other variables were controlled.

Respondents who listed social connection or altruistic values as their predominant motive were also more likely to be alive compared with non-volunteers.

"It is reasonable for people to volunteer in part because of benefits to the self; however, our research implies that, ironically, should these benefits to the self become the main motive for volunteering, they may not see those benefits," concluded the paper's co-author, Andrea Fuhrel-Forbis.

Despite the lack of pay and long hours often associated with volunteering, the area's most unselfish volunteers may unwittingly be the biggest gainers. "I will volunteer as long as I can drag myself down there," said Camp. She knows age will

take its toll, but believes attitude can trump it. "You just can't be too self-centered," Camp said. Rohr agrees. "Volunteering for various activities all my life has made me more humble, accepting and a better person. I have learned patience, persistence, teamwork and sweat...all of which have their rewards," said heart recipient Rohr. "It warms my heart."

I hope those reading this article received the message

POSTAL SERVICE ANNOUNCEMENT

The U.S. Postal Service has canceled its plans to end Saturday mail delivery on the heels of a congressional mandate to continue with a six-day schedule, the agency announced.

USPS' Board of Governors reached the decision during an April 9 meeting. In its spending bill to fund government for the remainder of fiscal 2013, Congress [included a provision](#) to require six-day delivery, as it has done in every spending bill since 1983.

"Although disappointed with this congressional action, the board will follow the law and has directed the Postal Service to delay implementation of its new delivery schedule until legislation is passed that provides the Postal Service with the authority to implement a financially appropriate and responsible delivery schedule," the board said in a statement. The board added it does not want to burden USPS customers with "ongoing uncertainty" about the agency's plans, but will continue to support the change in the future.

"Delaying responsible changes to the Postal Service business model only increases the potential that the Postal Service may become a burden to the American taxpayer," the board said, "which is avoidable." Postmaster General Patrick Donahoe had estimated the elimination of Saturday mail delivery, while maintaining six-day package delivery, would save the agency \$2 billion annually. To address the "extreme circumstances" of the Postal Service's fiscal state, USPS will reopen negotiations with postal unions in an effort to cut workforce costs. It will also "evaluate further options" to increase rates across product categories, especially products not currently covering their costs.

Homeland Security and Governmental Affairs Committee Chairman Sen. Tom Carper, D-Del. -- who included a provision to eliminate Saturday delivery in two years in his reform proposal from the last legislative session -- plans to introduce a new bill soon. Chairman Carper plans to do what he can do to make that happen," a committee aide told *Government Executive*. "He intends to have legislative language ready in the near future and remains hopeful that he will be able to move a bill in committee soon after."

On the House side, Carper's counterpart -- House Oversight and Government Reform Committee Chairman Darrell Issa, R-Calif. -- has been vocal in his support of the schedule change and expressed his "disappointment" in USPS' reversal. "This reversal significantly undercuts the credibility of Postal officials who have told Congress that they were prepared to defy political pressure and make difficult but necessary cuts," Issa said in a statement. "Despite some assertions, it's quite clear that special interest lobbying and intense political pressure played a much greater role in the Postal Service's change of heart than any real or perceived barrier to implementing what had been announced." Issa added he too will continue to work on a bill to overhaul the agency such efforts."