

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER
MARCH 2009

VOLUME 9-1

EDITORS COMMENTS

The beginning of the year has been exciting with the new President

Barack Obama focusing on many issues affecting the economy. He is moving fast and to date getting a lot accomplished, some of which I will refer to in this issue.

As far as me, I have not come down from the National Service Officer Award and recognition not only from members I in my Federation but from Service Officers in other Federations. It appears that the recognition I have been seeking for Service Officers is coming forward.

By now, all of my Service Committee and Service Center representatives have received their copy of the Question and Answer Booklet. I have made arrangements with NARFE for Service Officers in every Chapter to get a copy for \$8 if your chapter president orders for the Service Officer. (Be sure to reference this)

I am also trying to get updates of the “Green Book” for current and newly appointed Service Officers. Also please note changes in the Service Center listing. Please save page 7 for VA websites.

I hope that you will continue your attention to your Service Officer duties by participating in your Chapter meetings, including information in your Chapters’ Newsletter and making short presentations on subjects of interest to your Chapter members.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President – H. Ray Harrington
Exec. VP – Andy C. Morgan
Secretary – Vivian Nathanson
Treasurer – Wener Gumpert

Regional Vice President –
Helen I. Zajac

DISTRICT VICE PRESIDENT’S

Dist. I - Robert “Bob” Davidson
Dist. II – Frank Impinna
Dist. III – Lenore Manak
Dist. IV – Filbert “Fil” Fong
Dist. V - Judy Lynne Lynn
Dist. VI - Jeanette “Dottie” Schmidt
Dist. VII - Lea D. Zajac
Dist. VIII – Norm McCracken
Dist. IX - Judy Mayora
Dist. X – Jane Crognale

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, #478 (951) 443-4551 – maryv65@earthlink.net
Vice Chair – Duane A. Peterson, #0531 (925) 825-2109 – duanep@astound.net
Dist. I - Bertram Zucker, #1689 (949) 587-9096 – bertzucker@hotmail.com
Dist II. – Paula Blagdon (2025) (562)865-7986 – paulablagdon@aol.com
Dist III. - Mary E. Venerable, #478 (951) 443-4551 – maryv65@earthlink.net
Dist IV. - Duane A. Peterson, #0531 – (925) 825-2109 – duanep@astound.net
Dist. V. – Joy Bryant #1494 (510) 498-1025 – jbryant@comcast.net
Dist. VI – Deanna Smith, #1503 –(209) 483-3021 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. - Joanne C. Rowles, #0068 (661) 833-1647 – jrowles@bak.rr.com
Dist. X. – Warren Peden, #1655 - \$530-529-0437 wpeden@sbcglobal.net

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 – NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7684 – Vaudis Pennell - By Appointment, quovau@beglobal.net

4 – Vallejo, Ca. (707) 552-2546
Gordon Triemert, - By Phone – any time
946 Heartwood Ave., Vallejo, CA 94591
jay94591@yahoo.com

8 – NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 Mgr. Robert Johnson (916) 635-4576. Mon. & Thurs. 9 a.m. to Noon. frjohnson4@aol.com

12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA.92054 Josephine M. Murphy – (760) 757-5559 Wednesdays 12 Noon to 3pm. jomurphy@oco.net

#21 – Service by phone (619) 460-7992 – William Doll – after 9 a.m.

imadoll@earthlink.net

35 – Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. rowles@bak.rr.com

#42 – Residence of Vernon Rood, Service by Phone (707) 578-3180 – vrood@aol.com

#55 – NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan – (707) 257-2228 Monday thru Saturday – By Appt.

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

#133 – Service by Phone, Jean Stone, – (530) 222-2321 –

logeneaa@wmconnection.com

#145 – Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. – Donald W. Cooper (760) 939-0978. Mon. – Friday from 9 to 11 a.m. & 1-3 p.m.

dat.cooper@verizon.net

149 – Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4409. – Mondays 9 a.m. to Noon (except holidays)

171 – Service by phone - Gerald Spouse, CA. (805) 237-0051 – Jerrysprouse@charter.net.

183 – Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235
#202 – 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: The status and information about Service Centers is subject to change. For up-to-date information see the Federation's website. Please notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.net

WEBSITES OF INTEREST

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

NARFE National Office at <http://www.narfe.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 SITE

OPM has posted a new Web Site: www.opm.gov/insure/quickguide.asp It is well organized and easy to navigate. 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

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military:
http://www.military.com/newcontent/0,13190,Philpott_040105,00.html and <http://www.military.com/resources/resourcesContent/0,13964,13964,31301,00.html>
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, Benefits Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 and website at www.moaa.org

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

Free Cell phone number for 411 Information Calls (800) 373-3411 -- (800) Free411. This works on you home phone also.

Unauthorized Email - NARFE Headquarters warns us that some members have received e-mails from an individual names Marty Kurtz promoting his own materials on retirement counseling and/or disaster preparedness. Mr. Kurtz is NOT a member of NARFE and has no authorization to use the associations name. It was also noted that NARFE did not provide Mr. Kurtz with any e-mail address of NARFE members. E-mail received from Mr. Kurtz should be treated as a spam and delete them.

California Legislative Bills: Telephone number to make your voice heard. Governor Schwarzenegger has set up a number to call regarding California Legislative Bills being processed. 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 You can call these numbers, 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 Membership Renewal, Join GEMS, Update Your Record, etc., are located on the Members Home Page in the left panel under What You Can Do Online.

Links to Forms (including interactive),

Publications and NARFE Online Reports are found on the Leadership Home Page in the left panel.

New Service Officer BLOG. The Service Officers Bulletin Board or **SOBB** can be accessed at www.narfe.org/sobb. What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. With a blog, you can access the site anytime the system is available.

Current Service Officers can now create their own messages instead of commenting on existing ones found under the 4 different categories. When you log on just click on "Create New Entry" and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – your will like it.

SICK LEAVE CREDIT FOR FERS Legislation has been introduced under H.R. 958, which would allow Federal Employees Retirement System (FERS) employees credit their unused sick leave toward their retirement. The legislation was reintroduced by Rep. Jim Moran on February 11. The legislation, if enacted, would conform to the treatment of unused Sick Leave between the two Federal civil Service systems.

ATTORNEY'S ADVICE - NO CHARGE Not A Joke!! Even If you dislike attorneys... You will love them for these tips. Read this and make a copy for your files in case you need to refer to it someday. Maybe we should all take some of his advice! A corporate attorney sent the following out to the employees in his company:

1. Do not sign the back of your credit cards. Instead, put 'PHOTO ID REQUIRED.'
2. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the 'For' line. Instead, just put the last four

numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.

4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a Name, address, Social Security number, credit cards.

Unfortunately, I, an attorney, have first hand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

5. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.

6. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all: (I never even thought to do this.)

7. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. I had never

heard of doing that until advised by a bank that called to tell me an application for credit was made over the internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, if it has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union: 1-800-680 7289
- 4.) Social Security Administration (fraud line): 1-800-269-0271

VA CLAIM TIPS

Three things that will help a veteran with a claim are to know the process; to know how to find info about your illness or injury; and to determine how the VA has handled cases in the past. 1.) A web site where you can see the C&P Exam the VA uses, and print it out, and can show it to your private doctor.

www.vba.va.gov/bln/21/Benefits/exams/index.htm. There are 57 Disability Examination Worksheets in use both by the doctors of VHA (Veterans Health Administration) who do the disability examinations and by the rating specialists, hearing officers, and Decision Review Officers of VBA (Veterans Benefits Administration) who do the disability evaluations. 2.) A web site you can search, review and print out various pages of regulations, etc about the VA system and claims is www.warms.vba.va.gov/tocindex.htm, which includes:

Compensation and Pension - 2138 Code of Federal Regulations - REGS Book A - General Book B - Adjudication Book C - Schedule for Rating Disabilities.

3.) A web site where you can search Veteran Board of Appeals to see how the VA has handled your illness or injury, what they were looking for, and what paragraphs in VA regulations apply is <http://www.index.va.gov/search/va/bva.html>.

Decisions are current through 31 AUG 07. [Source: USDR Daniel Cedusky Dec 07] Also see Page 7 for more information.

CALIFORNIA & FEDERAL DISABLED BENEFITS (20% SC): Veterans who are residents of California who are rated 20% overall disabled by the VA as a result of a service connected (SC) determination are entitled to the following state and federal benefits. This list was last updated OCT 06. For residents of other states the federal benefits are the same but the state benefits will be in accordance with that state's laws. To determine what they are check the VA website associated with the state in question:

1. VA fee basis outpatient medical card for SC condition(s) requiring treatment.
2. Enrollment in VA Healthcare Priority Group 3 (no healthcare copayments required; pharmacy co-payments required for NSC medications, except for former POWs).
3. Eligibility for sensor neural aids— hearing aids, eyeglasses, contact lenses— without regard to whether the condition producing need for such is service-connected.
4. Eligibility for Service-Disabled Veterans' Insurance (RH).
5. Possible eligibility for special monthly compensation for loss or loss of use of a creative organ.
6. Possible eligibility for payment of annual clothing allowance for specified SC disorders resulting in need for prosthetic appliance or use of a wheelchair, or for certain skin conditions.
7. Eligibility for education or training under VA Vocational Rehabilitation.
8. Golden Access Passport for U.S. National Parks.
9. Eligibility for 10-point preference for Federal Civil Service employment.
10. Eligibility for 15-point preference for State of California employment.
11. Home loan guaranty funding fee exemption.

12. Possible eligibility for Home Improvement and Structural Alteration (HISA) home modification grant.
 13. Eligibility for CAL-VET College Tuition and Fee Waiver for children (Plan B).
 14. Possible eligibility for DMV Disabled Person Parking Placard.
 15. If a 20-year military retiree, possible eligibility for CRSC.
 16. Possible eligibility for the California Disabled Veteran Business Enterprise (DVBE) and the Federal Service Disabled Veteran Owned Business (SDVOB) programs.
- [(Source: CA Dept of VA website Nov 07)

CALIFORNIA & FEDERAL DISABLED BENEFITS (30% SC): Veterans who are residents of California who are rated 30% overall disabled by the VA as a result of a service connected (SC) determination are entitled to the following state and federal benefits. This list was last updated OCT 06. For residents of other states the federal benefits are the same but the state benefits will be in accordance with that state's laws. To determine what they are check the VA website associated with the state in question:

1. Eligibility for additional allowance for dependents—spouse, children, dependent parent(s).
2. Eligibility for additional aid and attendance allowance for disabled spouse.
3. VA fee basis outpatient medical card for SC condition(s) requiring treatment.
4. Enrollment in VA Healthcare Priority Group 2 (no healthcare copayment required; pharmacy co-payments required for NSC medications, except for former POWs).
5. Eligibility for sensor neural aids— hearing aids, eyeglasses, contact lenses— without regard to whether the condition producing need for such is service-connected.
6. Eligibility for Service-Disabled Veterans' Insurance (RH).
7. Possible eligibility for special monthly compensation for loss or loss of use of a creative organ; loss of a female breast; or, loss of use of one eye (blindness).
8. Possible eligibility for payment of annual clothing allowance for specified SC disorders resulting in need for prosthetic

- appliance or use of a wheelchair, or for certain skin conditions.
 9. Eligibility for education or training under VA vocational Rehabilitation.
 10. Golden Access Passport for U.S. National Parks.
 11. Eligibility for 10-point preference for Federal Civil Service employment. Under certain circumstances, may be employed on a noncompetitive basis.
 12. Eligibility for 15-point preference for State of California employment.
 13. Home loan guaranty funding fee exemption.
 14. Possible eligibility for Home Improvement and Structural Alteration (HISA) home modification grant.
 15. Eligibility for CAL-VET College Tuition and Fee Waiver for children (Plan B).
 16. Possible eligibility for DMV Disabled Person Parking Placard.
 17. If a 20-year military retiree, possible eligibility for CRSC.
 18. Possible eligibility for the California Disabled Veteran Business Enterprise (DVBE) and the Federal Service Disabled Veteran Owned Business (SDVOB) programs.
- [Source: CA Dept of VA website Nov.

NEW RULE FROM VA REGARDING PENSION BENEFITS

The Department of Veterans Affairs (DVA) recently announced that "surviving spouses who are eligible to receive a deceased veteran's VA compensation or pension benefit for the month of the veteran's death" may keep that check." Previously, if you lost a spouse to a service related disability, or if your spouse is receiving VA compensation or pension, you were required to return the last paycheck (the one received in the month-of-death), only to get a portion of it back at a later time. Well, that has now changed. Because it had been found to be a hardship for spouses who needed that money for immediate bills and expenses. In the past, because various departments within the VA did not always know that the veteran was survived by a spouse, therefore, some surviving spouses have not received that check. To correct or

speed up the process, a spouse should go the www.va.gov page and provide the information requested.

**GPO/Wep & Premium Conversion
 By Palm Springs Chapt. Editor.**

Speaking of our favorite issues, **H.R. 235**, the *Social Security Fairness Act of 2009* (GPO/WEP) has been gaining cosponsors. It's now at **218** cosponsors as of March 9th, this includes 33 CA House Members. I am happy to report that three bills were introduced on Feb. 25th and Feb. 26th: First, **S. 484**, the *Social Security Fairness Act of 2009*. It was introduced by Senator Feinstein, and cosponsored by Senator Boxer. This is the Senate companion bill to HR 235, the GPO/WEP bill. Then, **S. 491** and **H.R. 1203**, the *Federal and Military Retiree Health Care Equity Act*, deals with the issue of premium conversion, were introduced in the Senate By Senator Jim Webb of VA and, in the House by Cong. Chris Van Hollen of MD. HR 1203 has **19** cosponsors as of March 3rd but none yet from California.

One last thing about the economic Stimulus package – NARFE worked with coalition partners and helpful legislators in both chambers to be certain that federal retirees without Social Security benefits were treated fairly. In this regard, NARFE has successfully spearheaded efforts to include federal, state and local retirees, who do not receive *any* Social Security benefits, in the American. (Also see page 8 for more details.)

Recovery and Reinvestment Act, H.R. 1, now known as P.L. 111-5. But for NARFE and coalition work, championed by Sen. John Kerry (D-MA) and with the help of Senate Finance Committee Chairman, Sen. Max Baucus (D-MT), and other fed friendly lawmakers, the massive economic stimulus legislation would have left out many CSRS retirees along with a much larger number of state and local government retirees who are entirely outside the Social Security system. Under the auspices of the stimulus package, tax relief via reduced payroll tax withholding will be provided to wage-earners under the 'Make Work Pay' provisions. Social

Security, Veterans, Supplemental Security Income or Railroad Retirement beneficiaries, who are not otherwise wage earners, will see a one-time \$250 increase in these payments. As a result of NARFE's advocacy, federal retirees who are not eligible for any of these payments will be eligible to take a newly-created \$250 per person refundable tax credit.

OPM MODERNIZATION OF RETIREMENT RECORDS

OPM is transforming the Federal retirement process, providing more efficient and effective access to retirement benefits for both current and former federal retirees through the [Retirement Systems Modernization \(RSM\) program](#).

As a current or former employee of the Federal Government, you can find general and personal information about retirement benefits and make changes concerning your annuity payment. OPM's goal is to provide you with fast, friendly, and high quality services. They hope you find these services useful and easy to use. OPM welcomes hearing from you through their [survey](#) or an [email message](#), to help them provide services to you. Whether you are learning more about your benefits, or changing your account preferences on our secure site, we hope you enjoy your visit and that you come back soon.

***Note:** If you have special needs, there are now more ways to communicate with OPM check out the [Telecommunication Services for Deaf & Hard of Hearing](#) services offered by the General Services Administration.

Margaret Baptiste, President of the National Active and Retired Federal Employees Association (NARFE), praised the Administration's continued commitment toward modernizing the federal retirement claims processing system. Since 2005, NARFE has worked with the Office of Personnel Management to modernize retirement records for the purpose of reducing the average time taken to authorize annuity payments.

Baptiste did, however, express concerns about proposals in the President's fiscal year (FY) 2009 budget, including a plan to expand Health Savings Accounts (HSAs) in the Federal Employees Health Benefits Program (FEHBP). The Administration's budget would allow Blue Cross/Blue Shield (BC/BS) the largest and most popular in the FEHBP -- and the "Indemnity Benefit Plan" -- a second system-wide option -- to offer Health Savings Accounts. Despite being named in the statute which authorizes FEHBP, the Indemnity Benefit Plan has not been available since the Aetna plan left the program in 1990. The Administration wants to revive the Indemnity plan as a way to jump start HSAs, which relatively few federal workers and retirees have joined. In addition, Blue Cross/Blue Shield's brand loyalty and considerable marketing resources could significantly increase HSA enrollments in the FEHBP were they to offer such an option.

NARFE opposes Health Savings Accounts, fearing they could increase premiums for comprehensive plans if relatively healthy enrollees with higher incomes are siphoned off into HSAs. Such concerns were confirmed by a January 2006 report of the nonpartisan Government Accountability Office (GAO), which found that HSAs tended to attract younger and higher income FEHBP enrollees. (GAO report summary at <http://www.gao.gov/docdb/lite/summary.php?rptno=GAO-06-1133T&accno=A61425>)

PREMIUM CONVERSION UPDATE

One of NARFE's legislative priorities, Premium Conversion, gained new House and Senate cosponsors. Sen. Robert Casey, D-PA, was made the 58th cosponsor of S. 773 and the addition of four Representatives brings the H.R. 1110 cosponsor total to 303. Seven senators and 37 Representatives who cosponsored during the 109th Congress (2005-2006) have not yet been persuaded to become current cosponsors. Government Pension Offset/Windfall Elimination Provision Repeal legislation, S. 206 and H.R. 82 have 34 and 337 cosponsors respectively.

I have been looking at articles important to us as senior related to life changes. I ran across this article in Good Housekeeping Magazine written by Richard Laliberte under the heading "4 Ways to Live Longer".

The article began with a statement: "Beyond diet and exercise, your thoughts, beliefs, and behavior can add years to your life".

The hard science of medicine gets all the credit for staving off disease and adding on years. But practices that strengthen your inner life — your mind, mood, and sense of connection — count, too, often as much as any solution that comes from a scalpel or prescription pad. "There's good evidence that emotional, spiritual, and social factors are all important for longevity," says Gary Small, M.D., director of the Center on Aging at UCLA. Research shows that these four strategies help the most.

Let The Sunshine In

• **What we know:** People who have a positive outlook when they're young (measured by a personality test they took as college students) end up living longer, report two recent studies that followed participants for 30 and 40 years, respectively. Even at age 50, just feeling upbeat about getting older is linked, on average, to seven more years of life, research at Yale University has found. What's the connection? "Negative emotions like hostility and bitterness are bad for overall health and specifically for the heart," says Stephen Post, Ph.D., director of the Center for Medical Humanities, Compassionate Care, and Bioethics at Stony Brook University in New York. On the upside, women with sunny dispositions enjoy better heart health — over a 10- to 13-year follow-up, they had far less arterial narrowing than more dour women, a study from the University of Pittsburgh reported.

- **What you can do:** Become an extrovert — join a community group, try a new activity, strike up a conversation with a stranger. Acting gregarious can make you feel more outgoing, which is linked to a more positive mood, researchers at Wake Forest University have found.

Do Good Works

- **What we know:** People who volunteer at two or more organizations have a 44 percent lower death rate than those who don't do any charitable work, the Buck Institute for Age Research in Novato, CA, reports. "That's comparable to exercising four times a week," Post points out. Like working out, helping others seems to boost antibodies. "We're establishing biology of compassion involving the immune system, brain, and hormones," says Post.
- **What you can do:** Sign up for Big Brothers Big Sisters or any other group in which you can be a mentor. "People tend to find greater meaning in activities that pass the torch to a younger generation," says Post. Maybe because their involvement is so rewarding, 87 percent of mentors engage in at least one other volunteer activity — and reap extra health benefits — versus just 40 percent of volunteers who aren't mentors.

Say a Prayer

- **What we know:** Regularly stepping through the doors of a house of worship may slow your progress toward the pearly gates by seven to 14 years, a University of Texas survey showed. Partly, that's due to the fact that faith communities provide support, and religious people tend to avoid life-shortening vices like smoking or drinking excessively. But even when you factor out healthy habits, older people who attend religious services once a week are 46 percent less likely to die over six years than people who go to services less often, a study from Duke University Medical School found. Attendance is only part of the picture; it's the underlying belief system that provides comfort and improves health, says Duke researcher Harold G. Koenig, M.D.

- **What you can do:** Bolster public worship with private spiritual practices like meditation and prayer. "The combination of the two is linked to the best outcomes," says Dr. Koenig. Even if you harbor doubts, join a congregation: The spiritual wisdom

you'll gain may change your outlook — and boost your health.

- **What we know** the landmark MacArthur Study of Successful Aging established that people with strong social connections enjoy better health. Other studies have since shown that this translates into longer life. But having *good* relationships matters more than seeing friends or relatives often. "The support of solid relationships boosts immune function," says Dr. Small. Marriage may be the most important relationship: Studies consistently find that married people live longer — about four years more for women, 10 for men, say researchers from the University of Chicago.

- **What you can do:** Confide in your spouse. In research from Columbia and Yale, elderly women who'd had children and who named their husbands as their primary confidant reduced their risk of dying over the next six years. What's more, men lived longer (continuing to provide that life-extending support) when they felt their wives needed them.

Keep Your Brain Young

The glut of information on the Internet can seem mind-numbing, but the stimulation you get from wading through it exercises your brain, which may keep it more youthful. UCLA scientists who connected older Web surfers (all were 55 and up) to a brain-scanning MRI machine found that searching the Internet, like reading a book, stimulates areas of the brain responsible for language, memory, visual ability, and comprehension. But clicking through online sites go a step further, triggering parts of the brain that handle decision-making and complex reasoning as well. And the more you do, the greater the benefit: Experienced Web surfers had twice as much brain activity as novices.

There were so many truths in this article that I believe if read twice, individuals can relate to. Notice the section about "Do Good Work" and you will find yourself as a volunteer of NARFE. Note that the action is comparable to exercising four times a

week. Thus look what you can do for your health by your volunteer activities.

I hope the entire article motivates you and encourages each of you to change your lifestyle to extend your life.

FEDERAL RETIREES TO GET A PIECE OF STIMULUS PACKAGE

In February 2009, the Federal News Radio prepared the following: Federal government retirees are eligible to receive a cash payment from the stimulus bill, signed by President Obama on February 17, 2009. The NARFE fought to have the once excluded group added. "We fought for this because we thought there should be equity between all retirees "Regardless of whether they worked in the private sector or the public sector." Dan Adcock, Legislative Director at NARFE, told the Daily Debrief. Non-Social Security public sector retirees, including many Civil Service Retirement Systems (CSRS) annuitants, were excluded from a one-time cash payment under the original draft of the bill.

Adcock explains why this group was originally left out of the bill: Sometimes this is a group that falls off, and that was in the case of the stimulus package last year. A smaller group of government retirees were excluded because the last stimulus package allowed any retiree with taxable income, so the only government retirees who were excluded last year were people who didn't have social security benefits, nor did they have taxable income. But this is a much large income, because taxable income was not a requirement for eligibility this time around.

Adcock says that the payment will come as a refundable tax credit that retirees can apply for next year, but he added that they are working on a way to get the payments to retirees even faster.

There may be a way that annuitants who are eligible for this, who are not receiving social security, that they can change their withholding in their annuity checks so that they reduce the amount of federal income

tax that is taken out of it. In that way, they can start receiving the benefit of it this year, and fulfill the greater intent of the stimulus package, in that it puts money in their pocket now; they're spending now and it helps the economy.

Adcock adds that NARFE will make more information about the bill and how they can take advantage of it to their members after the bill has been signed.

The above article is another example that can be referred to when the question is raised by others regarding -

What NARFE can do for you!

**AMERICAN RECOVERY AND REINVESTMENT PLAN (H.R.1)
(The Stimulus bill)**

On March 5, I received the following from Senator Barbara Boxer regarding the recently passed bill. She provided the following examples of what it will mean for the average Californian.

- About 95% of all working families will qualify for the Making Work Pay tax cut. Working families will receive between a \$400 and \$800 tax cut, with an estimated 12.5 million Californians eligible for this tax cut.
- If you have children in California schools, they may see classroom, lab or library improvements as part of the plan to modernize schools. More than 1,200 California schools will receive modernization funding. Other funding for schools will also help to update technology and enable disadvantaged students to excel.
- If you receive Social Security benefits, or SSI, you will likely receive a one-time payment of \$250.
- If you become unemployed, you can receive an additional \$100 per month in unemployment insurance benefits, and your benefits will be extended if you remain unemployed. More than

2,395,000 Californians have lost their jobs in this recession and this extra money will help boost them and our economy with the added purchasing power.

- If you or a family member has become unemployed and you had health insurance, you will receive assistance in continuing your employer-provided health insurance coverage for up to nine months. The federal government will pay up to 65% of your health insurance premium during the period of unemployment.
- If your neighborhood has foreclosed and abandoned houses, funds are provided to help local governments buy up, improve homes, and make them available to renters or future buyers.
- If you are in the military, funds are provided to upgrade military medical facilities, housing and childcare facilities. Funds are also provided to upgrade veteran medical facilities and to make repairs at veteran's facilities.
- If you are a first-time home buyer, you may be eligible for an \$8,000 tax credit toward the purchase of a home. And if you live in a high-cost area, you will have greater access to low-interest mortgage loans.
- If you are concerned about increasing crime in these hard economic times, the bill provides federal funding to hire more police officers through the COPS program.
- If you travel on America's roads, freeways, bridges, or transit, you are likely to see improvements, upgrades and modernization including freeway constructions, modernization of infrastructure that includes energy savings and rail and transit construction to reduce traffic and gas consumption.

These are just examples of the good programs included in this historic legislation. And while it is just a step in a long road to economic recovery, it is a crucial one.

**s/s Barbara Boxer
United States Senator**

SAVINGS BOND PURCHASE

Effective April 1, 2009, the Office of Personnel Management is no longer withholding for the purchase of savings Bonds. This change will be reflected in the payment dated May 1, 2009. Individuals who are currently having deductions taken from their annuity or who are interested in purchasing Savings Bonds should contact their bank or other financial institution or the Department of the Treasury to continue buying or to start a Bond. The internet address for this transaction is www.treasurydirect.gov.

The last deduction for purchasing a Savings Bond will be made in the April 1 payment and the last Bond issued will be for April. The Savings Bond function will be disabled after the March 20, 2009 cut-off for the April 1, 2009 payment; and the deductions will be stopped after the April 2009 Bond file is sent to Treasury. No deduction for Savings Bonds will be withheld from the May 2009 payment and no Bond will be issued for May 2009.

Payees who had their withholdings for Savings Bonds terminated will receive a letter explaining the reason for the change along with a *Notice of Annuity Adjustment* showing the amount of their new payment. To limit inquiries, both the Notice of Annuity Adjustment and the letter are scheduled to arrive shortly before or at the same time as the May 1, 2009 payment.

GREEN BOOK INFORMATION AND REVISIONS.

Many Service Officers have attended training sessions in which the Green Book was passed out. Each year thereafter, updates were included in the SOS Newsletter. Over the years, the information has aged and in need of revision. I have been able to get up-to-date copies of the Pre-retirement Counseling manual which looks a lot like my Green Book. Unfortunately, I was not able to get a large number so I am asking those Service Officers who need a copy to contact me. Please notify me at maryv65@earthlink.net . or call me at (951) 443-4551

VA WEBSITES OF INTEREST

Below are web-sites that provide information on Veterans benefits. Accordingly, there are many sites that explain how to obtain books, military/medical records, information and how to appeal a denied claim with the VA. Service Officers please pass this information on to every Veteran you know. *Nearly 100% of this information is free and available for all veterans, the only catch is: you have to ask for it, because they won't tell you about a specific benefit unless you ask for it.* You need to know what questions to ask so the right doors open for you -- and then be ready to have an advocate who is willing to work with and for you, stay in the process, and press for your rights and your best interests.

Appeals

http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch05.doc

Board of Veteran's Appeals

<http://www.va.gov/vbs/bva/>

CARES Commission

<http://www.va.gov/vbs/bva/>

Center for Minority Veterans

<http://www1.va.gov/centerforminorityvet/erans/>

Center for Women Veterans

<http://www1.va.gov/womenvet/>

Clarification on the changes in VA healthcare for Gulf War Veterans

<http://www.gulfwarvets.com/ubb/Forum1/HTML/000016.html>

Compensation for Disabilities

Associated with the Gulf War Service

http://www.warms.vba.va.gov/admin21/m21_1/part6/ch07.doc

Department of Veterans Affairs Home Page <http://www.va.gov/>

Directory of Veterans Service Organizations

http://www1.va.gov/vso/index.cfm?temp_late=view

Establishing Combat Veteran Eligibility http://www1.va.gov/vhapublications/VieWPublication.asp?pub_ID=315

PRIORITY FOR OUTPATIENT MEDICAL SERVICES AND INPATIENT HOSPITAL CARE

http://www1.va.gov/vhapublications/VieWPublication.asp?pub_ID=206

Forms and Records Request

<http://www.va.gov/vaforms/>

Hearings

http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch04.doc

Homeless Veterans

<http://www1.va.gov/homeless/>

Iraqi Freedom/Enduring Freedom Veterans VBA

<http://www.vba.va.gov/EFIF/>

Mental Disorders, Schedule of Ratings http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4_130.DOC

Mental Health Program Guidelines http://www1.va.gov/vhapublications/VieWPublication.asp?pub_ID=1094

Mental Illness Research, Education and Clinical Centers

<http://www.mirecc.med.va.gov/>

My Health e Vet

<http://www.myhealth.va.gov/>

Neurological Conditions and Convulsive Disorders, Schedule of Ratings

<http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4%5F124a.doc>

Online VA Form 10-10EZ

<https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Parkinson's Disease and Related Neurodegenerative Disorders

<http://www1.va.gov/resdev/funding/solicitations/docs/parkinsons.pdf> ,

Peacetime Disability Compensation http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1131

Pension for Non-Service-Connected Disability or Death

http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapteri.html

and http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapterii.html

and http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapteriii.html

Prosthetics Eligibility

http://www1.va.gov/vhapublications/VieWPublication.asp?pub_ID=337

Public Health and Environmental Hazards Home Page

<http://www.vethealth.cio.med.va.gov/>

REQUEST FOR AND CONSENT TO RELEASE OF INFORMATION FROM CLAIMANT'S RECORDS

<http://www.forms.va.gov/va/Internet/VARF/getformharness.asp?formName=3288-form.xft>

Survivor's and Dependents' Educational Assistance

http://www.access.gpo.gov/uscode/title38/partiii_chapter35.html

U.S. Court of Appeals for Veterans Claims

<http://www.vetapp.gov/>

VA Best Practice Manual for Posttraumatic Stress Disorder (PTSD)

<http://www.avapl.org/pub/PTSD%20Manual%20final%206.pdf>

VA Health Care Eligibility

<http://www.va.gov/healtheligibility/home/hecmain.asp>

VA Life Insurance Handbook a Chapter 3

<http://www.insurance.va.gov/inForceGII/Site/GLIhandbook/qlibookletch3.htm#310>

VAOIG Hotline Telephone Number and Address

<http://www.va.gov/oig/hotline/hotline3.htm>

Veterans Benefits Administration Main Web Page

<http://www.vba.va.gov/>

VHA Forms, Publications, Manuals <http://www.va.gov/vhapublications/>

Wartime Disability Compensation

http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1110

Welcome to the GI Bill Web Site

<http://www.gibill.va.gov/>

What VA Social Workers Do

<http://www1.va.gov/socialwork/page.cfm?pg=3>

PLEASE DETACH THIS PAGE AND KEEP WITH OTHER REFERENCE MATERIAL.