

S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER

VOLUME 11-1

EDITORS COMMENTS

This year's Newsletter has been delayed because of my involvement in the preparation of the Federation Convention to be held on April 16 to April 18, 2011 at the Ontario Hilton Hotel. The Convention Committee has worked long and hard over the past months to make this the best Convention you ever attended. I note with concern that there will be some Chapters who will not be attending and the number of Delegates has decreased. If you haven't signed up, please do so at the low hotel rate of \$108.00 per day. After March 30th, the cost goes up. There will be a Service Committee meeting on March 17th and Service Training session in the evening of March 17th. I encourage Service Officers to attend.

I would also like to congratulate Arthur Crognale of the Greater Paradise/Oroville Chapter 352 for winning the Service Officer Award from the California Federation and Region VIII. The National Service Officer of the Year award went to Sue Warner, Region IV, Illinois Chapter 402. Congratulations to all.

Service Officers have many opportunities to contact currently employed Federal employees in your area. I must remind you that this is a perfect opportunity to encourage current employees to ask their agency to participate in the NARFE Preretirement Counseling Training program before they retire. They should be encouraged to contact, Mary Pierson at 228-234-1484, or pre@narfe.org.

Finally, I call your attention to the Page 2 – various web sites of interest. I know that you must have an internet connection so I encourage you to review the sites for interest and get someone to go to the sight for information. I want to remind all Service Officers that they can get various forms from the OPM website, especially the Designation of Beneficiary Forms for Life Insurance and Retirement. You can download as many copies and can provide to members who may request.

(See CSFCNarfe.org – Publications – Service). Please make sure your Chapter members are kept informed by preparing articles for your Newsletter and periodic chapter meeting presentations. Also, remember that if you don't have the answer, I do. Calls will be answered and I will provide references for the answer.

**Mary Venerable
Chair, Service Committee**

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SERVICE COMMITTEE MEMBERS

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Dist. IX -Lynn Kritsch, #068 (661) 392-6265
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 – CSFC District VI, 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 – CSFC District 1, 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 – 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 of Vernon Rood, Service by Phone (707) 578-3180 –vrood@aol.com

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

#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@wmconnection.com

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

183 – CSFC District VIII, Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#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. Please notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.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/MedicareAdvgt>

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 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 four 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.

MEDICARE AND MEDICAID

About half the cost of health care reform is paid for by reducing payments to providers in Medicare and Medicaid. Under the legislation, provider payments are not cut, but the rate at which they increase every year would be reduced. Although most doctors and hospitals are compelled to accept Medicare and Medicaid reimbursement because the programs control a huge share of all health care spending, NARFE is concerned that payment reform could encourage some medical providers to stop participating in Medicare and Medicaid. Other member groups of Leadership Council of Aging Organizations, a coalition of 53 national nonprofit organizations concerned with the well-being of America's older population, share NARFE's concerns.

Even when providers do not accept Medicare, the program, when combined with FEHBP coverage, will reimburse enrollees for physician and hospital costs. When providers don't accept Medicare, beneficiaries have to pay their bills up front, which can be unaffordable for many retirees and survivors who cannot wait for Medicare and their FEHBP plan to reimburse them.

NARFE supported a provision in the House bill, which would end the "donut hole" in Medicare Part D prescription drug coverage, beginning with a \$500 reduction in 2011, and completing the phase-out by 2023. In 2009, once Part D beneficiaries pay more than \$2,700 in total annual drug costs, they are in the "donut hole" (a gap in coverage) and must pay 100 percent out-of-pocket for the cost of prescription drugs until their total out-of-pocket costs reach \$4,350.

Under FEHBP coverage, federal annuitants simply pay co-payments and/or coinsurance for prescription drug coverage, which is more generous than Part D. For that reason, the vast majority of retirees and survivors do not enroll in Medicare Part D.

The House and Senate bills would expand eligibility in Medicaid to cover millions of low-income people who do not qualify under current law and either does not have access to private insurance or cannot afford it. Medicaid is funded by the federal and state governments, which pay for medical and long-term care for low-income individuals and families. The House and Senate bills would make families or individuals eligible for Medicaid if they earn up to 133 to 150 percent of the federal poverty level, or between \$29,300 and \$33,075 in 2009. It is not clear if the bills would allow more childless adults to qualify for the program and whether long-term care benefits would be offered to newly eligible beneficiaries. Absent additional federal funding, cash-strapped states would be hard pressed to pay for the expansion.

WHY WAS MY 2011 ANNUITY CHECK REDUCED?

While all of the attention recently was on Congress extending the Bush era tax cuts – which happened – a lesser known Federal tax credit for employees and retirees was allowed to expire. The Making Work Pay credit expired December 31, 2010, which could mean higher federal tax withholding amounts in monthly annuities for federal retirees.

The IRS issued a notice in December saying withholding tables for 2011 would no longer be adjusted for the Making Work Pay tax credit and there is no longer an optional additional withholding adjustment for pensions.

The Making Work Pay credit was created with the passage of the American Recovery and Reinvestment Act, PL 111-5 signed into law February 17, 2009. The credit equaled 6.2% of a taxpayer's earned income up to a total credit of \$400 for individuals and \$800 for Joint filers. Last year the IRS asked employers to use the new withholding tables to adjust workers' take-home pay to account for the new credit as soon as possible and they emphasized that employees did not have to fill out a new W-4 withholding form; that the adjustments would be automatically made based on the 2010 withholding tables. Those withholding tables also affected federal retirement payments. With the expiration of the temporary credit, IRS tax withholding tables were changed for 2011 and many retirees may saw an increase in the amount of federal tax being withheld from their monthly annuity payments as a result.

It is important to keep in mind that like all employers, OPM uses tax-withholding tables that are provided by the IRS and questions about changes to those tables must be referred to the IRS, not OPM. As a reminder, federal annuitants receiving payments from OPM can change their tax withholding amounts for both federal and state taxes, by contacting OPM. Retirees can call OPM at 1-888-767-6738 or make changes using Service Online at www.opm.gov/retire. We would also suggest retirees use the OPM on-line tax-withholding calculator at the same site before making a change to their monthly tax withholding to make sure they do not under withhold which could result in paying out of pocket additional federal tax that may be due at the end of the year.

While no one likes the fact that Congress allowed this tax provision to expire, NARFE members need to stay focused on the more critical and immediate threat of the unprecedented spending

Postal OIG Estimates USPS Could Recover \$142 Billion

The U.S. Postal Service Office of the Inspector General said USPS could recover up to \$142.4 billion if it is compensated for retirement fund overpayments and makes simple changes to pre-funding levels for pensions and health care.

In a comprehensive report released Sept. 30, the OIG issued a summary of four past reports, as well as some preliminary data from a forthcoming analysis, to emphasize the cost-recovery that is available for the financially strapped agency. USPS projects that it will lose billions this year and may not meet all its financial obligations in Fiscal Year 2011.

Some of the estimates are old news. For example, USPS could recover up to \$75 billion for overpayments to the Civil Service Retirement System; recoup \$5.5 billion for overfunding of the Federal Employees Retirement System; and save \$6.8 billion by reducing the projected healthcare inflation rate set by the Office of Personnel Management from 7 percent to the industry standard of 5 percent.

However, the OIG summary also included some new analyses. The OIG found that if USPS reduced pre-funding levels for pensions from 100 percent to 80 percent—and also reduced healthcare pre-funding levels to 30 percent—it could reap substantial additional savings. These lower levels are industry “benchmark standards,” the OIG said, that could save \$45.9 billion for pension payments and \$9.2 billion for retiree healthcare payments. The OIG said the benchmark analysis would be released in an upcoming report.

The OIG concludes that the financial condition of the Postal Service has been largely caused by the erroneous interpretation of funding requirements and conversion to electronic communications which caused mail volume to drop.

American Postal Workers Union President William Burrus said the OIG reports undermine claims that the Postal Service cannot recover from economic pressures.

“The liabilities are a colossal sham seized upon by postal management and by anti-worker congressmen who wish to erode the gains made by postal employees over 40 years of collective bargaining,” Burrus said in an Oct. 8 Web posting. “In fact, the USPS should be cited as ‘Business of the Year.’ The Postal Service has survived the worst recession in 70 years, along with societal shifts in communication, and congressionally-imposed funding mandates that are not applied to any other commercial or governmental entity in the country.”

House Passes Bill to Grant Veteran Status to Guard, Reserve Members

On a voice vote, the House passed a bill on Sept. 28, 2010 that granted full veteran status to retired members of the National Guard and Reserve, even if they were never deployed.

Current law does not consider Guard and Reserve member veterans unless they have met a number of technical

cuts Congress is considering, including a proposal to reduce the earned retirement and health benefits of federal employees and annuitants.

Dear NARFE member,

In an effort to provide you with the latest tools to plan your retirement, I am pleased to announce that NARFE is now offering members exclusive access to an easy-to-use set of online retirement planning tools, including a retirement benefits calculator.

eSeminar Plus was developed by Economic Systems Inc. of Falls Church, VA, and is believed by many retirement experts to be the best available. Previously, the program was available only to federal agencies, but NARFE members can now have access for a small subscription fee.

We are thrilled to be able to offer this outstanding service to you. We think ALL members, both active and retired, can benefit tremendously from Economic Systems' online retirement calculator and financial planning eSeminars. eSeminar Plus consists of three retirement planning and financial literacy modules that you can access over the Internet anytime, anywhere:

Federal Retirement Benefits for Employees (FRB – E): An easy-to-use federal retirement calculator that allows employees to estimate their federal retirement annuity, Social Security and Thrift Savings Plan benefits. Additionally, if employees are currently enrolled in the Civil Service Retirement System (CSRS) or CSRS Offset and returning to federal service within one year after separation, employees may make comparisons between their benefits if they remain in the CSRS or CSRS Offset or transfer to Federal Employees Retirement System (FERS) retirement coverage.

Financial Benefits Maximizer (FBM): A self-service financial planning tool in which employees or retirees can develop calculations to project their household's financial future. A complete financial planner, FBM goes beyond federal benefits to include other savings and investments, as well as expenses, to determine your current and future financial status and the extent to which you may meet your retirement income goals.

eSeminar: An employee self-service retirement and financial planning seminar that parallels a “live” seminar. eSeminar enhances your awareness of federal retirement-related topics as well as provide important personal financial management information in a flexible and easily navigated format.

Six-month subscriptions are available only to NARFE members for \$29.95. To purchase a subscription, go to www.narfe.org.

Sincerely,

Joseph A. Beaudoin, National President

requirements, including a deployment for more than 30 days, said bill co-sponsor Rep. Tom Latham, R-Iowa. The policy excludes many soldiers in the Guard and Reserve who, while never deployed, carried out critical support roles during times of war and peace during long military careers, Latham said. The bill would change that, Latham said.

“Our military depends on the National Guard and Reserve to keep our country safe,” Latham said. “Guard and Reserve members who for 20 years or more served this country and stood ready to be deployed at a moment’s notice have earned the right to be considered veterans.”

Unfortunately, after the bill, H.R. 3787, moved to the Senate for consideration it was suspended on September 28, 2010. A companion measure, S.1780, is also awaiting a vote by the Senate Committee on Veterans Affairs. At this writing no action as been taken. However, it is worth being aware of the issue.

**THRIFT SAVINGS PLAN
NEW WEB SITE**

The Thrift Savings Plan over the weekend finally launched its much-anticipated new TSP Web site. The new home page layout provides quick access to an enrollee’s TSP account, as well as to plan features, fund information, planning calculators, current limits and rates, and plan news. To help participants understand the workings of the new site, TSP has posted an online video on the transition from the old site to the new one.

Each section of the new site is organized to help participants find answers to questions more easily. For example, all of the TSP features and rules can be found under Plan Participation—so if participants need to know the difference between a contribution allocation and an interfund transfer, it’s right there, said Gregory Long, TSP executive director.

“If you want to better understand your TSP fund options, how they compare to each other and [their] historical performance, you can visit Investment Funds,” Long said. “And if you need to know what you should do about your TSP account at certain milestones in your life, such as marriage or separating from federal service, you can visit Life Events.” Long said TSP plans to continue to update the site to make it more user friendly.

TSP L 2010 Fund to Close

Thrift Savings Plan participants were reminded that the L 2010 Fund closed in December 2010. L 2010 investors had to have their funds automatically transferred into the L Income Fund on Dec. 31, according to Retirement Thrift Investment Board Web page. Those who have allocated any portion of future contributions to the L 2010 Fund also will have that allocation automatically changed to the L Income Fund.

Those who wanted change their contribution allocations are able to do so by going to:

<https://www.tsp.gov/sitehelp/glossary/glossary.shtml?term=ContributionAllocation> or do an interfund transfer at <https://www.tsp.gov/sitehelp/glossary/glossary.shtml?term=IFT> to change their investment mix.

LEGAL TERMS

The following information from OPM Regulations is being repeated again for those who may have missed the information in a previous issue. Service Officers should be very aware of the terms when giving out information.

Power of Attorney

This is a legal device that permits one individual (the Principal) to give to another person (the attorney-in-fact) the authority to act on his or her behalf. The person with power of attorney is then authorized to handle banking and real estate, pay bills, incur expenses, and handle a wide variety of legal affairs for a specific period. This can continue indefinitely as long as the person granting power of attorney remains competent and is capable of granting power of attorney. This kind of power of attorney expires when the Principal becomes comatose, mentally incompetent, or dies.

Durable Power of Attorney

Most people feel more secure knowing that, in the event of incapacity, a trusted person and not the courts will make decisions and carry out their wishes. A Durable Power of Attorney gives a specified person this right despite the physical or mental incompetence of the elder. It terminates only upon the death of the grantor (Principal) or if revoked by a legally appointed guardian or by the grantor if he or she remains competent.

Guardianship or Conservatorship

A guardianship or conservatorship, arranged through an attorney, blocks a person from acting on his or her own behalf. This arrangement is useful when a person is incapable of managing financial and/or personal affairs, or does not know that he or she is managing poorly, and this incapability poses a major threat to his or her well-being. All guardianships must be approved by a court and actions taken by a guardian are overseen by the court.

**LONG TERM CARE GUIDE
(OPEN SEASON APRIL 4, 2011 TO JUNE 24, 2011)**

Long-Term Care: A Guide for Federal Employees and Annuitants - this publication clearly explains the issues associated with LTC insurance and how federal employees and annuitants can deal with the long-term care challenges them and their families face. Purchase your copy today at <http://www.1105newsletters.com/>

On October 28, 2010, President Obama signed the Conference Report on the fiscal year 2010 National Defense Authorization Act (H.R. 2647, now P.L. 111-84). During the past several years, NARFE has played a leading role, in coalition with other federal and postal union and management organizations, in overcoming

several obstacles to pass the needed civil service improvements included in the final Defense Authorization bill.

The new law

- 1) allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity;
- 2) permits Federal Employees Retirement System (FERS) workers to initially credit half, and in 2014 all, of their unused sick leave toward retirement;
- 3) phases out the non-foreign cost-of-living adjustment system for federal employees in Hawaii, Alaska and U.S. territories, replacing it over several years with locality pay, which can be counted for retirement purposes; and
- 4) ends the Department of Defense's pay-for-performance personnel system, the National Security Personnel System (NSPS), restoring employees to the federal General Schedule pay system. NARFE's press release provides additional information as will December's **NARFE**.

See <http://www.narfe.org/departments/home/articles.cfm>

MARSH – NARFE SHORT TERM INSURANCE PLAN

During the previous month, a member who was enrolled with the MARSH U.S. Consumer Plan sponsored by the National Active and Retired Federal Employee Association Group Insurance Program contacted me. It is know as a Recovery Care Plan underwritten by the Hartford Life Insurance Company.

Some of the features include:

Group Plans negotiated especially for NARFE Members. This means that you cannot be singled out for a rate increase. Rates, although not guaranteed, can only be changed on a group basis

Each plan is backed by a 30-day Free Look. After the member receives the Certificate of Insurance, you have a full 30 days to review the new coverage.

For information about the plan call 1-800-233-5764 or write to Marsh U.S. Consumer, P. O. Box 10374, Des Moines, IA 50306-0374 or go to write for information to narfe@marshpm.com.

Affordable Monthly Premium

Age	Member	Member & Spouse
65-69	\$19.95	\$39.90
70-74	\$27.95	\$55.90
75-84	\$39.95	\$79.90
85 +	\$47.95	\$95.90

Every day, federal employees struggle with critical workplace issues. They find themselves seeking help to navigate through their rights and the legal issues surrounding:

- Disputes about compensation and workplace conditions
- Confusion regarding whistleblower rights

- Preservation of employee benefits
- Wrongful termination and other disciplinary issues
- Section 508 consultations/assistance

I received a call yesterday from Catherine Jordan, 714-723-1203 who is 77 years old and was concerned that her annuity may be withheld due to many emails, which she has been receiving from the FBI, and the Federal Reserve Bank indicating that she is a terrorist and that they are going to withhold her annuity. We talked at great length and I believe all these emails to be "phishing scams" trying to get information from her to raid her bank accounts. I told her not to even open these emails, that if any of these contacts were real, they certainly would not come through emails, but by letter, or someone in person.

She retired from Seal Beach and her husband was also a retiree, but passed away in 2004. I told her to delete all emails she received that did not come from anyone she knew, or of a subject matter that she did not recognize. I also told her that by opening some of these emails, it could insert a virus on her computer, and therefore, it was very important NOT to open any of these emails.

She seemed OK with what I had explained to her and said that her son had also told her the same thing.

My question is - are you aware of any scams like this from the FBI or Federal Reserve Bank targeting seniors?

SOCIAL SECURITY OVERPAYMENT

I have received numbers of calls from individuals who have received Workers' Compensation and Social Security benefits that resulted in their being overpaid. By the time the overpayment is discovered, there is a large amount due with a request for repayment.

Individuals have the rights including requesting a waiver, to file a reconsideration form, requesting a hearing, filing a request for review by an administrative law judge and, finally, appealing in a court of law.

There was information in our February 2011 Retirement Magazine (pg. 38) that indicated that we are fortunate to have an individual to help NARFE members with Social Security overpayment problems.

His name is Richard Renaud and he has agreed to help NARFE members. His address is P.O. Box 44, Cape Canaveral, FL. 32920, or by telephone (321) 783-6833.

I recommend that this information be included in your Newsletters. The information will usually affect newly retired members.

This Is All Legal Public Information

Many ask the question of what information is available to anyone as public information. A list of your personal information that is available as public information includes the following:

Full legal name, address searches, residential and cell phone numbers, old addresses, date of birth, reverse phone number searches, reverse record searches, background checks, Military Records, court records, criminal files, public records, civil files, reverse email searches, arrest records, criminal indictments, felonies, federal and state records, personal records, private records, government files, sentencing files, warrants, identity theft records, correctional files, attorney records, small claims court records, prison records, federal records, driving history, DWU / DUI records, missing persons, mug shots, genealogy records, real estate records, tax records, SSN verification, vital records, court filings, county records, credit reports, business information, corporate filings and much more.

Record Resources available for the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

VA RELEASES \$41.9 MILLION IN GRANTS TO HOUSE HOMELESS VETS

In an effort to end homelessness among veterans, the Department of Veterans Affairs released \$41.9 million in grants to community groups to provide 2,568 beds for homeless veterans this year. In an Oct. 1, 2010 Web posting, VA Secretary Eric Shinseki announced the money would be shared by groups in 40 states; most of the funds will go to create or rehabilitate transitional housing beds for homeless vets.

The program awards break down into two broad funding categories, about \$26.9 million is set aside to renovate or acquire space for 1,352 transitional housing beds. A second group of awards, valued at \$15 million, will fund 1,216 beds at existing transitional housing for homeless veterans this year. Those awards for existing housing cover daily living costs based upon the number of homeless veterans being served in transitional housing. The awards are a key component of VA's effort to eliminate homelessness among vets within five years. The grants and per diem payments helped reduce the number of veterans who were homeless on a typical night last year by 18 percent to about 107,000, VA said.

AVOIDING CREATIVE SCAMS AND FRAUDS

In a news article on Money prepared by the City of Los Angeles, Attorney Davis Sarazen, with a practice focused on wills, trusts, and probate prepared an article on the subject of "Avoiding Creative Scams and Frauds". His article began as follows: In today's tough economic times, money doesn't come easy and when you lose it in a scam, it's especially painful. Frauds have always been with us, but now they're becoming more creative. Aside from the standard credit card and identity theft scams, here are more that we're starting to see today.

Magazine Subscription Scams

This one is relatively new and targeted at young professions who subscribe to magazines. Scam artists know busy people don't pay too much attention to the small cost of magazine subscriptions, so when a bogus bill shows up in the mail, it is usually just paid. These scam artists collect thousands of dollars in fraudulent magazine renewals every year at the expense of the legitimate publisher. (Mary – I know because this happened to me).

The Annuity Bait & Switch

This scam is a favorite of those who prey on seniors. Bait and switch artists, usually posing as financial or estate planners, use in-home presentations to twist and misrepresent the true intent of their purpose. For example, while the stated intent may be to provide information on long-term care, the conversation, typically turns to gathering information aimed at selling the senior an annuity. Not to say annuities are bad, because they're not; it's just that one should come clean and not try to sell something to someone under the guise of another product.

Living Trust Mills

A classic bait and switch is the living trust mill that's designed for the sole purpose of generating annuity sales. An agent or "estate planner" baits the senior with the living trust and then switches the sales pitch to an annuity presentation when the trust is complete. Through the process of developing the living trust the client's assets and investment information is collected. Once the "trusted advisor" has this information, they use it to sell annuities, usually after they sold the senior an overpriced boilerplate trust package. The result is that the senior believes they are getting valuable legal services, but they are really getting their bank account fleeced and usually leaving their heirs an expensive mess down at the courthouse after they die.

The Title Compliance Office Scam

You might have seen this one come in the mail recently. It is a "Notice for Los Angeles County Property Owners" from the "Records Retrieval Division," whatever that is. The letter states that the "U.S. Government Federal Citizens information Center" recommends that property owners have an official certified copy of their Grant Deed, and if you don't, you should immediately send them \$157.00 to obtain one. **Do not fall for this one.** First, it is rare that you will need a certified copy, and if your deed is recorded, you can get a copy free from your local real estate broker or from the County Records office for less than \$20.00.

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