

SERVICE OFFICER TRAINING AT THE FEDERATION PRESIDENT'S MEETING

Italicized portions are included for use if necessary or time permits. Links are subject to change after the CD is created. If you find a link that doesn't work or go to the expected reference and you are unable to correct it, email me and I will correct it and reply with the correct one.

Good Afternoon. I am John Ledman, the NARFE Florida Service Officer. We're going to have a combination of Service Officer Training and information that will be of interest to the general membership as well as Service Officers. We'll start with some basics that Service Officers should be aware of. Then we'll cover the actual Service Officer training, then various information of interest to the general membership as well as Service Officers. You'll find that in both the Service Officer training and the general information that I get into deaths more often than you might like, but those are the most prevalent situations we deal with and something we'll all experience one way or another so they have to be a fair part of most Service Officer training and presentations that I do. As we progress here though, I will be covering a lot different subjects. As I said at lunch, I am not going to have questions and discussion as I go. We'll have about twenty minutes for discussion later.

With Recruiting, Retention and Legislation you have to find ways to appeal to and/or persuade people who may have a different view from yours. With Service there is only one answer and that is the correct answer. Nobody, most of all Service Officers, should assume the rules and regulations are logical because they can be very illogical. If the Service Officer doesn't definitely know the correct answer, he or she must find it. And the Service Officer should always be understanding and compassionate toward the inquirer. The Service Officer must try to understand what their problem or concern is and where they are coming from, I.E. the death of a loved one or something that isn't panning out the way they expected. The compassion is needed when explaining an answer they don't want to hear. Their problem may be something they or their spouse did not understand when they retired or made a change to their benefits. Often by the time they find they have a problem, it is too late to do anything about it.

The second item in NARFE's Mission Statement is: "To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations". As Service Officers, that is what we should be doing.

Deaths are by far the most common occurrence that Chapter Service Officers deal with. So, death follow-up procedures will be the only specific guidance provided here. The rest will be general information of how to obtain the information needed to solve other queries that the Service Officer may not immediately know the answer to. If the Service Officer does not know the answer to the question posed by an inquirer, he/she should get the inquirer's name, phone number and/or email address so that he/she can research the problem and report back to the inquirer. And the Service Officer should always record information about the inquirer so that in the event a follow-up is needed the Service Officer will have the necessary contact information.

DEATHS

There are four death situations that can affect the federal retiree: (1) Deaths of Annuitants, (2) Deaths of Annuitant's Spouses and (3) Deaths of Survivor Annuitants. (4) The forth one is where both the deceased and the named survivor were federal retirees and each named the other as their survivor to receive a survivor annuity. Most of them are of the first three but the forth one happens occasionally. There is a separate section with instructions for each of those in your handout. This is the way I work deaths. It may not be practical for others to do it the same way, but it's how I do it. I check the obituaries against the chapter membership list, M-114, every day. When I get a match, I save the obituary until after the service or if I don't know when the service is, for about a week and then try to contact the survivor. I like to wait for things to settle down somewhat before contacting the survivor.

I then call and if I get to talk to a survivor, I offer condolences from NARFE, our chapter and myself. Then I ask them if they've notified OPM of the death. If not, I give them the toll free number for OPM. I remind them to have the deceased's CSA, CSF or Social Security number when they call. I caution them that it may take several tries and then they will probably have to wait to talk to someone. If the deceased was an annuitant, I also find out if there is a spousal survivor. I tell them that I am going to send them a package and then follow up with the package containing a letter (samples enclosed); the appropriate instructions (samples enclosed); a phone number list including OPM, TSP, Social Security, Medicare, Veterans Affairs and the Defense

Finance and Accounting Service (DFAS); and my business card. I also fill out a NARFE Death Notification Form and email it to NARFE Member Records to report the death to NARFE HQ. On the instructions that I send the annuitant's survivor, next to the instructions for notifying NARFE, I print DONE and initial it.

The procedures outlined above are the way I prefer to report deaths to OPM and NARFE. I have the other ways to report deaths in the instruction sheets and I have instruction sheets for each of the death situations. When deaths are reported to OPM by phone to a person, I feel more comfortable that it actually got reported and into the system. When you send an email or postal letter, you have no way of knowing for sure whether it went to the right place until time goes by and there is no response from OPM. For reporting deaths to NARFE, I prefer the form because it has places to enter all of the necessary information – name, address, membership number, date of death and if the death was an annuitant a place to put the spouse's name and address and whether or not the spouse is also a member.

If the deceased was an annuitant and the survivor is also an annuitant for whom the deceased was to have been the survivor, then I enclose instructions for Reporting the Death of an Annuitant and Death of an Annuitants Spouse.

So as a Service Officer, that's how I handle deaths. As for other inquiries that you receive, they are totally unpredictable. Some questions that I get, I know the answers to, but retirement can be very complicated and it gets more so all the time. The vast majority of people do not have problems with their benefits. I try to impress on current employees the importance of being sure before retiring that there are no loose ends; for instance with their health benefits, deposits that should be made, survivor handled properly, etc. The OPM web site has excellent lists of things to check at various stages as one counts down to retirement. And also when retired, any time a major life event occurs such as death or divorce think about how it may affect your annuity, I.E. the beneficiaries of your life insurance and the lump sum payment from your retirement. If these things are handled correctly, your retirement will proceed much more smoothly.

Your guide includes a page of References. The Federal Employees Almanac used to be my favorite reference, but due to the increasing complexity of employment and retirement it has gotten difficult to find answers in it. I still use it when I am away like here at this meeting or at home when my computer is off. So I still buy it every year. The price of the 2013 Federal Employees Almanac is \$23.95 plus \$8.00 shipping and handling for a total price of \$31.95. NARFE released a new FH-10, Service Officer Guide, in April. That is a very comprehensive resource and is free by ordering it like any other NARFE publication. It also can be downloaded from the NARFE website. I highly recommend the FH-10. The NARFE Questions & Answers book is a compilation of Questions and Answers from past issues of the NARFE Magazine. The latest edition can be purchased from NARFE for \$10.00 - no charge for shipping and handling. Several booklets are available free of charge from OPM. I keep the latest copies of RI 20-59, Information for Annuitants; RI 25-26, Information for Survivor Annuitants; RI 38-126, Life Events and Your Retirement and Insurance Benefits (For Annuitants); RI 76-12, FEGLI (Life Insurance) Information for Retirees and Their Families. To request OPM booklets call OPM at 1-888-767-6738. All that being said, my favorite source of information is the very excellent OPM web site. I enter "OPM" in a search engine and follow with the subject matter that I am interested in. If it is Social Security information I need, I substitute "Social Security" for "OPM" or for Medicare information I, of course, use "Medicare" and follow with the subject matter I am after. Those sites represent the agencies that administer those programs and I believe they have the most reliable information available and it is presented in very user friendly formats.

Other documentation in the guide are the

Death Reporting Procedures covering Death of an Annuitant, Death of an Annuitant's Spouse and Death of a Survivor Annuitant.

Sample Letters to Survivors (if you wish to do that) covering four different death situations, Death of an Annuitant, Death of an Annuitant's Spouse and Death of a Survivor Annuitant. There is also a sample letter explaining the procedure for a case where the deceased was an annuitant and also was to have been the survivor for a spouse who is an annuitant as well.

The Links page contains links to the OPM Retirement Information and Services web site as well as the Social Security and Medicare websites. It also has links to the NARFE website.

Telephone Numbers – one Single and one Double is a list of telephone numbers that I include with the package I send survivors. They have numbers for OPM, TSP, Social Security, Medicare, Veteran Affairs and Defense Finance and Accounting Service (DFAS). I have had more favorable comments on this Telephone Number List than anything else I do for survivors. They are

so thankful that they don't have to look up all those phone numbers. The purpose of the double one is so if you want to copy it you can make half as many copies.

All of this information is subject to change. Periodically check the phone numbers and links to be sure they are still valid and if they have changed update your documentation so it will be current.

The rest of this presentation is intended for the general NARFE membership – not just Service Officers. First we'll get into the procedures for the various death situations. The first one we'll do is for the benefits that are payable after the death of an annuitant. That, of course, means one who earned their annuity through their own work history. It is important that the survivor not spend or withdraw any money that is paid by the Treasury Department after the annuitant's death as the Treasury Department will get that back. Money due for the days from the first of the month through the date of death will be paid when OPM settles up with the survivor. That is the lump-sum payment. The death should be reported to OPM within about a week of the death. Even though making the phone call is likely to be time consuming that is still the preferred method of notifying OPM. With an email or snail mail, you really don't know whether it got through or not. With the phone call and waiting to talk to a Customer Service Specialist, you get feedback and know it is in the system. Assuming that the line will be busy, the caller should rapidly hang up and redial until it is answered at OPM. When you get the first busy signal, don't stop and think I'll try again later. Keep trying with the rapid hang up and redial routine until you get them. Then the caller will likely have to wait to talk to a Customer Service Specialist. I call OPM from my desk with something to work on or read while I wait.

If the deceased had the Group Life Insurance, OPM will notify the Group Life Insurance Office and include forms for applying for the Life Insurance. I understand it is now taking about five weeks to receive the forms after the call. The survivor should not try to get clever and beat the system by downloading forms from OPM and filing them directly. That usually just messes things up. By the time the OPM package arrives the survivor should have the death certificates to file where needed. So that's how the survivor or their representative should report an annuitant's death. *Questions?*

We'll talk about the Death of an Annuitant's Spouse next. This, of course, is for the spouse of an annuitant who earned the annuity by their own work history - not the new spouse of a Survivor Annuitant. The F-100 says to send OPM a letter in the format on page 20 with a copy of the spouse's death certificate. OPM will then restore the annuity to the full amount and change the health insurance to self only. The F-100 also mentions Family Life Insurance that would have insured the spouse. The annuitant may need to change the beneficiaries for the Group Life Insurance and the lump sum payment and also change the income tax withholding. Any questions about reporting the death of an annuitant's spouse?

If the deceased and the survivor were both retiree annuitants and they provided survivor benefits for each other the survivor should be sure OPM understands this, whether they are notified by phone or letter. They will send you the appropriate forms. Any Questions?

We'll cover the death of a survivor annuitant next. I think the survivor annuitant's death should be reported by phone. But if the survivor wants to write a letter it will probably be alright. There is a sample in the back of the F-100 booklet. The payments to a survivor annuitant stop with the last payment being the one at the beginning of the month in which the survivor annuitant died. There are no catch-up payments of the odd days as with an annuitant who earned their retirement by their own work history and there are no other benefits for survivors of the Survivor Annuitant. And any money that comes in from the Treasury Department after the survivor annuitant's death should not be used or withdrawn. The Treasury Department will get that back. OPM should still be notified within about a week after the survivor annuitant's death. If the Survivor Annuitant had a TSP account TSP should be notified. Any questions about the death of survivor annuitants?

While OPM responses are improving, they are still pretty slow for new retirees and also when an annuitant dies and the survivor is anxiously awaiting the resolution of their survivor annuity. So the annuitant should try to leave some money for the survivor to live on for maybe several months that will be accessible to the survivor. OPM is swamped with new retirees and it is still largely a paper based system. Several years ago OPM attempted to convert to a computerized system and after much time and money spent, they gave it up. OPM still wants to convert to a computer based system and expects to convert incrementally next time rather than trying to do it in one fell swoop.

Any questions or discussion about what we've covered so far?

There probably aren't many if any active employees here. But if there are or you know any active employees, they should be advised to maintain a file of all their personnel records and for those of us that are retired, keep a file of your annual annuity adjustment statements from OPM as well as of course your tax records. If you ever have a dispute about your annuity those records will be absolutely necessary. And if you do have something that doesn't look right to you or you have a question about, you should make that your number one priority to get it resolved. The longer you wait and as detectives say, the trail gets cold, the worse your chances are of getting it resolved. I have had people contact me who have been retired for years, one was fifteen years and still complaining about things that were wrong with his annuity including the amount. When I tell them to arrive at their high 3 using their SF-50s or their tax records, and even offer to do it for them, that has always been the end of it. If you don't have something to back up your claim your chances of getting it resolved are slim to none. Any questions or discussion about that?

We are going to change topics now and I will go over the Medicare Benefit Periods that I wrote about in 2010 because members continue to have trouble with that. It is important that you be aware of benefit periods in Medicare and how they work. A benefit period begins the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. You or your FEHB plan must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods. A costly problem can occur if you leave the hospital or SNF from one incident such as an elective operation and then enter again in less than 60 days for another problem or even a continuation of the original problem. If you have less than that 60 day interval between stays it will count as part of the original benefit period. As a result, you may exceed the 30 days that Blue Cross Blue Shield (BCBS) Standard covers over and above the Medicare benefit or if you have some other Federal Employee Health Benefits (FEHB) plan whatever they cover. Several Florida NARFE members experienced this and were presented with sizable bills for charges at SNFs.

The SNFs are only fully covered by Medicare for the first twenty days while hospitals are covered for sixty days before charges begin.

After the first twenty days in a SNF, the patient or the supplemental policy co-pay \$144.50 per day for days 21-100. Blue Cross Blue Shield (BCBS) Standard payments will cover the co-pay for days 21-30 so the BCBS Standard patient should not start getting SNF charges until after the 30th day in a SNF.

This is all very hard to understand because FEHB plans and Medicare are confusing enough individually, but when they are both involved that just adds to the complexity. Any questions or discussion about Benefit Periods?

Even though you may have attended a session on Long Term Care Insurance, I am going to address it very briefly. This is just about the basics. For a detailed pro and con discussion see the article in the March 2013 narfe magazine. There is also a companion article to the one in the magazine on the NARFE website. Long Term Care Insurance is paid for entirely by the premiums you pay with no government contribution. The program is sponsored by OPM and it is offered by John Hancock and administered by Long Term Care Partners, LLC. It is medically underwritten which means you must answer questions about your health on the application. The only way to find out if you would qualify for the coverage is to apply.

It covers home, assisted living and nursing home care. The coverage and premiums are based on three key areas: (1) the daily benefit amount; (2) the benefit period which is the length of time your benefits will last and (3) inflation protection which are options that increase the value of the benefits over time to keep pace with increasing costs of care. Any questions or discussion about long term care?

I am now going to go over a few subjects that people inquire about.

FEHBP / Medicare Decisions

There is increasing interest in trying to save money on health insurance premiums. Some consider dropping their Federal Employee Health Benefits (FEHB) after becoming eligible for Medicare while others consider not taking Medicare Part B and just continuing to rely on their FEHB and the free Medicare Part A. This is not to advise you to do either. I recommend you seriously consider those options before taking action.

Recently someone asked where to go for advice on this subject. It is a very complex issue and neither, when used without the other, will provide coverage as good as the combination does. Medicare sends all eligible participants a book each year titled "Medicare and You". The "Medicare and You" book and the FEHB Plan brochures thoroughly explain their respective programs. OPM no longer provides brochures for the individual FEHB Plans unless they are requested. They provide a phone number and on-line address for requesting them during FEHB Open Season. Outside of Open Season the plan providers may provide plan brochures. A good summary is provided in the OPM on-line Booklet RI 75-12, The Federal Employees Health Benefits Program and Medicare. I have a link imbedded in this report on your CD handout.

<http://www.opm.gov/insure/archive/health/medicare/75-12-FINAL.pdf>.

For those who might have or be partial to Blue Cross Blue Shield, this link details the way BCBS meshes with Medicare http://www.fepblue.org/downloads/2013_medicare_and_you.pdf

Frequently asked questions and answers are at this link: <http://www.opm.gov/insure/health/medicare/medicare01.asp>

More at this link: <http://www.opm.gov/faqs/topic/insure/index.aspx?cid=900d6517-45d7-4395-b1eb-cf79fb9c3916&page=1>

There are some important points you should be aware of.

Regardless of what options might be being considered, if a retiree is not receiving Social Security retirement, disability benefits or railroad retirement checks he/she should contact Social Security between three months before the month of the 65th birthday (preferred) and three months after the month of the 65th birthday. For details see this link: <https://www.medicare.gov/%28S%28r3scea55jbrwuv45txqae155%29%29/navigation/medicare-basics/sign-up-part-a-and-part-b.aspx>

For every year that the person eligible for Medicare is not enrolled in Medicare Part B there will be a 10% penalty added to their premiums if they do decide to enroll. That is a permanent penalty that will be in effect as long as you pay for Part B. Details are at the link at the end of the preceding paragraph.

Recently someone who is covered on her spouses FEHB Plan, asked about just taking Medicare Parts A and B for herself while her spouse converted from Self and Family to Self Only. Retirees' FEHB can be converted from Self and Family to Self Only any time. If going with Medicare only proves inadequate, the conversion back to Self and Family must have a Qualifying Life Event (QLE) to change outside of Open Season, otherwise it can be changed in Open Season. **If the annuitant on Self Only dies while on Self Only, the Survivor Annuitant will never be allowed to enroll in FEHB.** For QLEs see this link starting at page 10: http://www.opm.gov/Forms/pdf_fill/sf2809.pdf For assistance with a particular case, call or email me.

There are conditions under which you can suspend FEHB. If the retiree does not qualify for any of those and simply cancels FEHB, he/she will never be able to re-enroll. See the links at the end of the second paragraph. Any questions or discussion about that?

MARRIAGE THAT TAKES PLACE AFTER YOU'RE RETIRED

If you get married after retirement, you can elect a reduced annuity to provide a survivor annuity for your spouse. You must make this election within two years of the date of your marriage. The reduction in your annuity begins no earlier than the first of the month beginning nine months after the marriage date. So if an annuitant has a terminal condition, it might be too late to initiate a survivor annuity if one is not already established.

Under the Civil Service Retirement System (CSRS):

You can elect any portion of your annuity as the base for the survivor benefit payable in the event of your death. The survivor benefit will be 55% of the base elected.

Under the Federal Employees Retirement System (FERS):

You can elect either:

- a full survivor benefit (50% of your unreduced annual basic benefit), or
- a partial survivor benefit (25% of your unreduced annual basic benefit).

If you remarry the same person to whom you were married at retirement, you cannot elect a survivor annuity greater than the one you elected at retirement.

There will be two reductions in your annuity if you elect to provide the survivor benefit:

- The regular reduction to provide the survivor benefit which depends on the amount you elect for the survivor annuity. This reduction is computed as follows:
 - Under FERS –
 - 10% of your basic annuity for full survivor benefit
 - 5% of your basic annuity for partial survivor benefit
 - Under CSRS –
 - 2.5% of the first \$3600 of your basic annuity, and 10% of the remainder of your basic annuity, up to the amount you have chosen as the base for the survivor benefit

AND this is the part I want to emphasize. It is in addition to the above reductions.

- There will be a **permanent** actuarial reduction equal to the difference between the new annuity rate with the survivor benefit and the old one without the survivor benefit since your retirement, plus 6 percent interest. **The actuarial reduction continues even if the marriage ends.** So in other words the actuarial reduction will continue until the annuitant's death.

To provide a survivor benefit for a spouse married after retirement

[Write to OPM](#) and send them a copy of your marriage certificate showing the date of the marriage and the name of your spouse. They will send you information about the cost of the benefit and ask you to confirm your election.

Changing your health benefits enrollment due to a marriage after retirement

To change to a family health benefits enrollment, [call OPM](#) anytime from 31 days before your marriage to 60 days afterward. Otherwise, you will have to wait until the next health benefits open season to make the change. If you already have a family plan, contact the health benefits carrier to include your spouse in the coverage. **Remember if you want the spouse to be covered by your FEHB after your death, you must provide a Survivor Benefit.**

Getting Established on the OPM Website with a Password

If you have internet access, it would be a good idea to establish a user account at OPM because they are cutting back on mail service. With this account you will be able to change your tax withholding, change your email address, change your mailing address, change the direct deposit information, view statements and more.

So to get started click <https://www.servicesonline.opm.gov/RequestPassword.aspx>. If you don't want to key in that link you can key in the general link www.opm.gov/retire and click Services on the right side directory. Then if you don't have a password, click on the "Forgot Claim Number or Password" and it will take you to the screen to apply for a password. While OPM says they will mail a temporary password to you in seven days, it will actually take two or three weeks. Then you just follow the instructions on the temporary password mailing that you receive.

Additionally when you key in your CSA or CSF claim number it must be nine characters long including the A or F. Mine on my card is just eight characters long. If you find yourself in that situation, check the number on your paperwork and add the character you find on it there. Mine is a zero.

So it is a fairly slow process, but I now can access my account which I did after getting established. My February payment was a little different from my January payment and I didn't receive an Annuity Change statement reflecting that so I was glad to be able to see the statement that breaks it down.

Call or email me if you need any more information.

We'll also discuss living wills and health care surrogates.

A Living Will declares that if medical doctors state that a person is in a terminal condition or an end-state condition or is in a persistent vegetative state, no extraordinary or artificial procedures are to be used to prolong life. End-state means that a Florida resident can direct that life support systems be withdrawn if he or she has severe and permanent deterioration, even if death is not imminent.

This should not be confused with a Do Not Resuscitate Order, which can only be issued, by the patient and the patient's attending physician.

The Living Will must be easily understood and the signature must be witnessed by two witnesses, at least one of whom is neither the spouse nor a blood relative.

The Designation of Health Care Surrogate is similar to a Durable Power of Attorney for management of property, but it is for health care decisions. This document empowers the person named as Health Care Surrogate to make medical decisions on behalf of the person unable to do so. The Surrogate may act only if the patient is unable to do so and must act, as he or she believes that the patient would have acted in the circumstances if the patient was competent. The Surrogate may consult with health care providers to make informed consent or refuse to consent to recommended medical treatment. In addition to making health care decisions, the surrogate may apply for insurance and public benefits and authorize transfer to or from health care facilities.

The Health Care Surrogate should have a sound mind, be a good decision maker and not be emotionally involved. It's an awesome responsibility. Some doctors may try to discourage the patient and the Health Care Surrogate from carrying out the wishes described in the Living Will. The signature for the designation must be witnessed by two witnesses, at least one of whom is neither the spouse nor a blood relative of the one making the designation.

I'm not going into the Durable Power of Attorney. It's too complicated. I will say though to be sure the person you select for the Durable Power of Attorney is someone you completely trust. There have been instances where the Power of Attorney took advantage of his/her position.

Use the experiences presentation as time permits.

In addition to the main purpose of the Service Officer position which is assisting members who have questions or concerns about their benefits, there is another reason why Service Officers are important. For many of the members, who might be called NARFE's Silent Majority, the Service Officer may be the only actual NARFE representative they have ever talked to. And when this contact takes place, they may be in distress due to the death of a loved one who they have probably been married to for a very long time or they may have some problem with their benefits that has them concerned. So it is very important that the Service Officer respond to them with accurate, complete solutions and be understanding and compassionate with them. Even though I send them thorough instructions, some of the survivors have absolutely no idea as to what they are supposed to do. They'll call several times after the initial contact. You must remember that some are survivors of spouses that handled all of life's business either because this one who is now the survivor had no interest or the deceased did not choose to share the procedures. Example: Depending on the money in the life insurance settlement they may send the survivor a money market book or a check. That is explained in the forms they submit. I had a survivor who received the money market book and threw it in the trash and then called me to see if she should have done that. I told her no she needs that to get her settlement. So she should get it out of the trash and safeguard it. So depending on how the Service Officer connects with these people, the member or survivor may be left with a wonderful, favorable impression of NARFE or be completely disillusioned. The result can be a member who is enthusiastic about NARFE and tells their friends or they will drop their membership at their first opportunity. A while back I called a National Only Life Member for whom I found his spouse had died. At first he had difficulty understanding who I was and then he had even more difficulty understanding why he should notify OPM of his wife's death. He finally understood and said he was glad someone was looking out for him. I sent him a package explaining the details and later he called to thank me.

Sometimes a survivor whose spouse was a long time member of NARFE will tell me that their husband thought NARFE was very important in the protection and enhancement of their benefits, but they, the survivor, have no interest in continuing. I try to impress on them that NARFE will continue to provide the same diligent effort for their survivor benefit as it has done all these years for the husband's benefits, so they should continue with the membership which I will have transferred to them. If it's a member outside of my home chapter, I contact a chapter officer in their local chapter so they can follow up and encourage the survivor.

Service Officers can make a definite contribution to recruiting and retention. They have the opportunity to recruit members from non-member clients that may ask them for assistance. And also by notifying NARFE of annuitant's deaths including the spousal information, they have retained or indirectly recruited a member who might otherwise have been ignored. When they provide members who have concerns about their benefits, with good information, they have given the member a tangible reason to stick with NARFE. Also by keeping up with current information about our benefits and informing the members of developments that they need to be aware of they are providing further incentive to remain in NARFE. They can provide the information to the members at chapter meetings and through the newsletter.

Every chapter should have a good Service Officer who takes the position seriously and cares for the members. Sure it can take some time and effort but the member's concerns are very important to them. I have members tell me that NARFE is the only one who has tried to help them through their difficulties. So be a Service Officer and be an active one not one who just occupies the position. You can be a valuable part of NARFE and your chapter.

I have the full Service Officer Package on the hand-out CD. Email me if you need any additional Service Officer packages and I will attach them to one or more replies.

Thank you for your attention today. I enjoyed meeting with you and hope you found this interesting and helpful.