



NARFE Chapter 190 **NEWSLETTER**

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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April 2019

Ventura County Chapter

<http://www.narfe190.org>

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NOMINATING COMMITTEE

THE BOARD

APRIL LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, April 18 (**THIRD** Thursday)

Time: 11:30 to socialize, 12:00 to dine

Cost: \$11.00

Please make your reservations by **NOON**, Monday, April 15. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **April 18**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Meat Loaf **Mashed Potatoes & Gravy**

Vegetables **Green Salad**

Rolls & Butter

Ice Cream **Water & Coffee**

Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10) Thanks!

APRIL PROGRAM

At press time, we had not received a confirmation regarding this month's program.

It's another opportunity to note that anyone can suggest program topics, leads or ideas to **George Ramirez** or **Jess Roman** (or any board member). Speakers and programs should be of interest to our membership.

All that you're asked to do is to share your idea, but a name (person or organization) and a phone number would be appreciated. George's and Jess' phone numbers and email addresses are listed in the "officer box" in the left column – or you can even tell them in person! And don't worry that they'll have too many options for programs, as they're always happy to get more leads.

Remember, speaker or not, guests are welcome; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – regardless of whether you (or they) have the meal.

NEED A RIDE – SHARE A RIDE

If you *need* or can *provide* a ride, call **Juanita** at 805-488-5281 or email her at redbird1997@aol.com. She is Chapter 190's rideshare facilitator.

FOOD SHARE DONATION TOTALS

Donations this month were \$115 in checks and \$20 in cash; our 2019 donations date now total \$205 (one dollar will buy about 5 cans of food). If *you* wish to donate funds via NARFE, send Tony a check made out to **Food Share**. He'll see that it's delivered!

NARFE CHAPTER 190 NEWSLETTER

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PRESIDENT's MESSAGE

Tony Pizza, President

★ **APRIL MEETING DATE CHANGE!** ★
★

★ Reminder, the April meeting will be on the ★
★ >> **THIRD THURSDAY, APRIL 18** << ★
★ *****

I had to be out of town for the March meeting, so I wrote this before the trip because I wouldn't be back before the article would be needed. If the information is a little dated, that's why.

With the release of President Trump's complete fiscal year 2020 budget request to Congress proposing a federal employee pay freeze in 2020 National President Ken Thomas issued the following statement:

"At a time when this administration touts a strong economy and private-sector wage growth, President Trump's budget request to freeze federal employee pay in 2020 defies logic, exacerbates the federal government's long-documented recruitment and retention challenges, and, quite frankly, shows nothing but disdain for millions of hard working public servants still recovering from the unnecessary 35-day government shutdown. I urge Congress to intervene and authorize a reasonable pay raise during the appropriations process."

Without going into the details, mostly involving retirement benefits of active employees and retiree's future COLAs, (described last month) the proposed cutbacks would result in a loss of \$177 billion in cuts over the next 10 years. Some members of Congress have said this proposal is a "non-starter," so major changes are likely. Apparently the votes of us feds aren't considered important to this administration.

A woman was taking an afternoon nap. When she woke up, she told her husband, "I just dreamed that you gave me a pearl necklace. What do you think it means?"

"You'll know tonight," he said. That evening, the man came home with a small, beautifully wrapped package and gave it to her. "Oh, thank you," she gushed. She was thrilled that he had done what her dream meant to him. Delighted, she carefully opened it and found it contained another, even more beautifully wrapped package. With trembling hands, she slowly opened the inner package and found a book entitled "The Meaning of Dreams." - Tony

CHANGES TO DEAL WITH CHAPTER COSTS

At the March meeting, a near-unanimous vote approved increasing chapter dues by \$3 a year (less than 1¢ daily). It'll be included in your annual dues bill or in the monthly amount withheld, starting on your withholding anniversary date. If you get two copies of the newsletter but only need one, please let Carl know.

SERVICE NOTES

Planning to Retire?

If that's you, you may experience some stress as you prepare for retirement. An article in the April 4th online issue of the Government Executive by Tammy Flanagan may help to reduce that stress. The following has been extracted from that article.

You may have begun preparing for retirement with a sense of anticipation and excitement. But you quickly found it to be somewhat stressful. The retirement process begins with formally filing your application and ends when all the dust has settled and your retirement income produces what's needed for a comfortable life. The timeline for this process can be different for each person. For some, retirement will occur in stages, with Social Security benefits and Thrift Savings Plan withdrawals delayed until a second career has ended. Some may empty the desk on Friday, the daily commute and alarm clock left behind forever.

Here are the key steps in the retirement process:

- **Application for Retirement** File your application under CSRS or FERS 30 to 90 days before your planned retirement date. Both services offer guidance on the process. You may want to check on continuing coverage under the FEGLI (life insurance) program.
 - **Final Paycheck** The last paycheck should come on schedule the next pay date after you retire. You may get two paychecks following your separation (a full and a partial) depending on whether you retired at the end of a pay period.
 - **Thrift Savings Plan** Wait at least 30 days after you retire to apply for TSP withdrawals, to give your agency's payroll office time to notify TSP that you've retired. Once they know that, they'll send information about your withdrawal options.
 - **Social Security** If you're eligible for Social Security, you can apply for it up to three months before when you'd like your benefit to start. The easiest way is to apply online at www.ssa.gov/benefits/retirement/.
 - **Annual Leave** Your lump sum payment for annual leave will be your final separation payment from your agency. The payment will come from your agency's payroll provider and is generally paid between six to eight weeks following your retirement date.
 - **Interim Retirement Benefit Payments** Your first benefit payment should reach your bank account within two weeks of the 1st month after you retire. An interim payment for the first full month of retirement should arrive within first two weeks of the 2nd month. In other words, the first retirement pay may take up to six weeks to arrive. (You may want to ensure that you have enough money set aside for those six weeks.)
- Your second interim payment should come on the first of the month following the first interim payment.
- Your full retirement benefit may not be established until the third to sixth month after you retire.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

Pay Raise Goes Into Effect

On March 28, President Trump’s Executive Order implemented the 1.9% pay raise approved by Congress and signed into law by the President in February.

It is a 1.4% pay raise across the board, with the remaining 0.5% to be distributed among the locality areas. It is retroactive to the first pay period in January, and applies to GS employees, the Senior Executive Service and political appointees. The updated 2019 pay tables for each locality pay area is listed on OPM’s website, www.opm.gov, under Main Policy.

NARFE’s worked with our supporters in Congress to override the President’s previously implemented pay freeze and provide Feds with a modest pay increase.

But the President has proposed a pay freeze in 2020; NARFE is working with appropriators to support a raise next year, as private-sector wages continue to rise. NARFE members can [ask their legislators](#) to support at least a 3.1% raise for Feds in 2020. An easy way is on NARFE’s website, www.narfe.org, under the “Advocacy” heading. There, you’ll find a draft email that can be sent to your representative and senators.

Senate’s 2020 Budget Targets Us – Again

The Senate Budget Committee’s FY20 budget resolution instructs the Senate Homeland Security and Governmental Affairs Committee (HSGAC) to cut \$15 billion from programs under their jurisdiction, mostly from the federal community due to the committee’s limited options. The resolution suggests increasing employee retirement contributions as one way to increase revenue by \$176 billion. Let’s say don’t do it!

RECENT WEBINAR ABOUT DIVORCE

The NARFE Federal Benefits Institute Webinar of April 11 can now be seen online via your computer, cell phone, or on a local library computer. (Registration is not needed to view webinars.) James Marshall, NARFE’s head of the Federal Benefits Institute, and Dan Jamison, CPA, covered many topics:

- How to ensure your court order is written properly
 - Which benefits can/cannot be changed by court order
 - When and how a court order may be modified
 - How court ordered benefits affect a later spouse
- Plus others...

TAX SCAM ADVISORIES

As another “tax season” comes to a close, you may get an unexpected phone call from “the IRS.” Don’t start trembling or sweating, because it’s probably a scam. If the message is to please call back, do NOT call the number! Except in a few rare instances, the IRS will contact you via regular mail before anything else happens. The Federal Trade Commission has had report of so many such calls that they’ve made online videos to discuss what to do if you get one.

They caller may say it’s the IRS calling and that they’re filing a lawsuit against you for back taxes. They may threaten to arrest or deport you. (Those clever callers have many drastic possible options for one or more actions against you.)

The FTC worked with AARP to create a weekly series of videos about imposter scams – including IRS imposters, Medicare scams, and robocalls. While the videos are often aimed at older Asian Americans and Pacific Islanders, the tips here apply to everyone. One recent week, Medicare scams were highlighted; the next week, they covered IRS imposters the next week. A different week’s coverage was on “robocalls.”

The IRS/AARP videos include what the call may sound like – and you’ll learn to spot and avoid the scammers. So, if you get a call from someone claiming to be from the IRS, here’s what to do:

- **Hang up.** Don’t give personal or financial information to someone claiming to be from the IRS. If in doubt, call the IRS directly at 1-800-428-1040.
- **Don’t send money by wire transfer, prepaid card or gift card to someone claiming to be from the IRS.** That’s a scam. The IRS will not require a specific type of payment.
- **Report the call.** Report phony IRS calls to the Treasury Inspector General for Tax Administration (TIGTA) at tigta.gov or to the FTC at ftc.gov/complaint. The more we hear from you, the more we can help fight scams.
- **Tell your community.** Let your family and friends know about IRS imposters.

For more information about stopping imposter scams, visit ftc.gov/imposters. And to learn about how to stop unwanted calls, including using call blocking technology, go to ftc.gov/calls.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	451
New Members	1
Dropped or Transferred	- 6
GRAND TOTAL	446

TREASURER’S REPORT

End of the last month balance	\$ 731.05
Receipts	559.52
Disbursements	(802.58)
End of month balance	\$ 487.99

NEW ALZHEIMER'S RESEARCH APPROACH?

MIT neuroscientists have exposed mice to a unique combination of light and sound and have shown it can improve cognitive and memory impairments similar to those seen in Alzheimer's.

The noninvasive treatment works by inducing brain waves known as gamma oscillations and greatly reducing the number of amyloid plaques found in the brains of these mice. Plaques were cleared in large swaths of the brain, including areas critical for cognitive functions such as learning and memory.

Li-Huei Tsai, director of MIT's Picower Institute for Learning and Memory reported that after using the combined visual and auditory simulation *for only a week*, they saw a prefrontal cortex engagement and a reduction of plaques. Of course, further study will be needed to determine if this type Alzheimer's continued below...



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

RETURN SERVICE REQUESTED

YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears *john doe* somewhere. (It could be *your* name; last month, it was Delene Hensy.)

If you find *your* name, tell them when you make your reservation. Your lunch will be free, so start looking now!

NEW MEMBER THIS MONTH

This month, we have one new member. Please be sure to give **Eusebio Gutierrez** a warm welcome!

Have you had to be reinstated? Why not sign up for dues withholding with Carl? You'll avoid the need to be reinstated *and* even get \$15 cash on the spot!

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Alzheimer's continued...

type of treatment will work in humans.

Brain neurons generate electrical signals that form brain waves in several frequency ranges. Studies had suggested Alzheimer's patients who have impaired gamma-frequency oscillations believed to contribute to brain functions like attention, perception, and memory. This treatment reduced gary klein levels of beta amyloid plaques and phosphorylated tau protein, an Alzheimer's-related pathogenic marker. Perhaps importantly, the treatment stimulated activity of debris-clearing immune cells (microglia). They also found that the treatment also induced changes in blood vessels, possibly facilitating the amyloid clearance.

Researchers found that if they treated the mice for one week, then waited a week to perform testing, many of the positive effects had faded, suggesting treatment needs to be given continually to maintain the benefits.

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LOOKING AHEAD TO NEXT MONTH

We'll again meet on the *fourth* Thursday, May 23. Please make reservations by noon Monday, May 20. The entrée will be Lasagna.

APRIL FINAL LUNCHEON REMINDER

This month's meeting will be on the *THIRD* Thursday, **April 18**. Please make your reservations by noon Monday, **April 15** (but don't miss filing taxes!).