



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**  
<http://www.narfe190.org>

Volume 2022 No. 4  
**APRIL 2022**

>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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THE BOARD

**APRIL LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

>> Use “A” Street entrance **ONLY** <<

**Date: THIRD Thursday, April 21**

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

**Cost: \$13.00**

Please make your reservations by **NOON**, Monday, April 18. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **April 21**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

**Meat Loaf      Mashed Potatoes & Gravy**

**Vegetables      Green Salad**

**Rolls & Butter**

**Ice Cream      Water & Coffee**

Note: To buy a take-home meal, please let Carl know when you check in for the luncheon. Also, please pay with smaller bills.

**APRIL PROGRAM**

As of press time, a program for this month's meeting had not been determined. But even if we don't have a program, we can look forward to a social gathering in which we can visit with one another or even talk about current events.

By the way, if there's a topic you'd like to have presented (or if you'd like to present one yourself), please let one of our Board Members, know. If you have a point of contact for a topic, include that, too. We will try to arrange presentations of interest to most of our members, including you. Now that we no longer have to mask, we may have more potential speakers!

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation – even if you or your guest won't be eating with us (it'll ensure everyone can be seated). Both you and your guest should be fully vaccinated and boosted. (Wear a face mask if you wish.)

**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](mailto:redbird1997@aol.com). She is Chapter 190's rideshare facilitator.

**FOOD SHARE DONATIONS NEEDED**

Many locals must rely on donated foods these days; they're the “collateral damage” of many things. To help them and others *locally* this holiday season, you may write a check to **Food Share** and send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

**NARFE CHAPTER 190 NEWSLETTER**

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## NOTES FROM THE TOP

Tony Pizza, President

As I said last month, the pandemic isn't over, but there is hope on the horizon. That being said, we still have to be careful. I personally know of a 47-year-old man who was very macho and didn't think the virus would be a problem for him if he got it. He thought he didn't need to be vaccinated. He was wrong. He died. Most of us have been vaccinated, but if infected will usually have mild symptoms, like a cold, like I had back in December. Now that I've scared you, let me say, don't be afraid to come to our April meeting. Since we've been meeting, I've not heard of any virus cases of any attendees. Enjoy the company and some meat loaf comfort food at the Elk's Club. It's probably not Elk, most likely beef, but maybe we'll be surprised.

I've taken some words from Palomar Chapter 455's newsletter, written by the father and son Bob Davidsons.

Old Bob Davidson I: Simple, a hundred years ago we were organized as a lobbying group dedicated to using money (PAC) and political influence to keep and enhance our "earned retirement benefits." A secondary purpose was added later to act as the personnel office for members who needed help applying for and maintaining those benefits

Facing reality, Young Bob Davidson II: NARFE is slowly fading away! We are half the organization we were when I joined in 2001. The California State Federation had over 120 chapters then, over 40,000 members. Now we are down to 61 chapters and 11,804 members total! In 2001 Chapter 455 had approximately 390 members, now we have a total of 112 in the chapter, with about 160 National Only members from our area. We are losing our clout as an advocacy organization where numbers mean everything, particularly in the halls of Congress. If we do not wish to be irrelevant, we need to add members.

Back to Old Tony: Chapter 190 had almost 1000 members 10 or 15 years ago. Now we have 327. Deaths, illness, and disinterest have taken a toll. Increased dues also had an effect, as some just didn't want to write that annual check. As we've said before, dues withholding solves that problem, you'll never miss the few bucks a month from your annuity, and OPM will not screw it up if that's your worry. But we need to add membership. Tell your friends about NARFE, and invite them to the lunch. Admittedly, we've been short on presentations so far since we've resumed meetings, but the socializing after the pandemic isolation is therapeutic.

Think the price of gas is expensive, even as it falls?

Gas may be expensive, but have you seen the price of chimneys? They're going through the roof!

- Tony

## SERVICE OFFICER NOTES

by Carol Moore

### **Free COVID Test Kits**

First came the free COVID test kits to be sent to every household (noted in February's newsletter).

Now, as of April 4, for anyone with Medicare Part B (Medical Insurance), Medicare will cover the costs for up to 8 over-the-counter COVID-19 tests each calendar month (during the COVID Public Health Emergency). When the emergency ends, so will this coverage (according to the current plans). You may need to show your red, white, and blue Medicare card to get your free over-the-counter COVID-19 tests (even if you have another card for a Medicare Advantage Plan or Medicare Part D plan).

The tests are to be available at most pharmacies. Those in our area include Costco, CVS, Ralphs, Rite Aid, Vons, Walgreen's and Walmart. (You may wish to call ahead to determine whether your pharmacy is participating before you go.)

### **More Potential for Scams**

There are always scammers trying to steal your personal info, including your Medicare number. The current COVID Public Health Emergency gives them more opportunity to do so. Since Medicare covers both the tests and the vaccine at no cost to you, if anyone other than health care professionals asks you sheryl noorland for your Medicare number to get the vaccine or to get a free COVID-19 test, you can bet it's a scam.

Scammers may use the COVID-19 public health emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors. If someone calls and asks for your Medicare Number, hang up.

### **>>>> COVID Test Kit Update <<<<<**

As this column was being prepared, we received word that the FDA had granted a three-month shelf-life extension for the **iHealth** COVID-19 Antigen Rapid Test, to extend the shelf-life of all **iHealth** tests with expiration dates on or before 2022-09-29 (YYYY-MM-DD) from 6 months to 9 months. For example, if the expiration date printed on your box says 2022-05-21, the updated expiration date is 2022-08-21

### **COVID TEST KIT USE**

Considering the importance of a test's results, some recipients are unsure how to use the kit. If you're one of them, Member John Norbutas suggests you bring one to our meeting, and we'll show you how to confidently use it and "read" the result. (You'll need yours, as we do not have kits to distribute.)



**Unless we speak, Congress will assume our consent!**

**LEGISLATIVE NOTE**

The United States' founding fathers set things up with a standpoint of a country and its populace united in a shared, common approach to running that country.

"We the people..." embodies that approach. What happened? It appears our elected representatives (and a significant part of our citizens) have drifted away from a unified approach toward for the good of the country to supporting their political party, period. And even that isn't "pure," for there are numerous factions that support various questionable causes.

The most striking example is in today's Senate. On one hand, supporting various sanctions against Russia has great bipartisan support. On the other, funding to combat COVID is running out, but the measure to provide more funding is being held hostage by one party with the ransom being related to immigration.

You may have noticed, too, that the divisiveness is so thorough that meaningful discussions of a number of proposals or initiatives have not been allowed to occur. Is that even representing us, the people?

Disheartening as such actions (or lack thereof) may be, "we the people" must continue to let our elected officials know what we want.

Even if *your* elected person(s) support agrees with your wishes, it doesn't hurt to let them know that *you* support *them* on the topic. That may help solidify their outlook on the subject, rather than changing their mind.

Rather than dwelling on a single topic this month, I suggest it's a great opportunity for us to visit our elected folks while Congress is on a break. Do that, but do some preparatory work before you visit to know what you'd like to say and how you'll say it.

We must let Congress know what we support, for

***Unless we speak, Congress will assume we agree!***

**NEW DISTRICTS, ANYONE?**

As you likely know, California and other states have determined new boundaries for Congressional Districts. Your Representative and the district you're in may have changed as a result.

You may confirm the current status by following a link provided by the Lost Angeles Times:

<https://www.latimes.com/projects/california-congressional-district-map-2021/>

**TAX TIPS**

**Tax Dates**

As you surely know, the due date to file your tax return on time this year is April 18. For some of us, the date has additional importance.

Anyone who sends in estimated taxes quarterly for *next* year's taxes should know the deadline for the first such installment is the very same date, April 18.

**Need to Change Your Withholding?**

If you paid taxes instead of getting a refund, you may want to change the amount being withheld from your annuity. If you want to avoid owing tax again next year, you can easily update your withholding. You can do so online using [OPM Services Online](#). You can use the [IRS Withholding Estimator](#) to help you determine the appropriate withholding amount.

**AVOID BEING TAKEN BY SCAMS**

Scams come at us from all directions, but most often it's by phone or online. Every one of them seeks the same thing: to separate us and our money (and get that money to the scammer).

Whether it's about your car warranty, household repair or some other facet or your life, the attempt is portrayed as an offer that would surely be to your advantage. Maybe it's a plea for funds for a close friend or the grandson (that you don't have) from some foreign predicament

You've repeatedly heard to not send any money, but that should also include sending gift cards. That's especially true for situations said to be extremely urgent (all too common in scams).

The first thing to do is apply common sense. Why would some royalty from somewhere contact YOU? Remember, if it sounds too good to be true, it's most likely false.

If you answered the phone, hang up. If you're online, do not click as the offer directs; just close the browser or email that's making the marvelous offer. Your "Caller ID" isn't foolproof, as clever scammers have shown they can defeat the feature.

One of the very latest scams comes in a text message - sent from YOUR own mobile phone! If you get one of those, just delete it. DO NOT open it!

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	329
New Members	0
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	327

**TREASURER'S REPORT**

End of the last month balance	\$ 1,656.63
Receipts	354.80
Disbursements	<u>(388.84)</u>
End of month balance	\$ 1,622.59

## CAN BLOOD GIVE A “HEADS UP”?

A study at the University of Kentucky showed promising results for a blood test that could be used to identify changes in the brain before the onset of any Alzheimer's symptoms, which could enable use of preventative treatments before any memory loss.

The researchers noted the detection of disease-causing pathology associated with Alzheimer's disease, cognitive impairment and other dementias has been limited to cognitive evaluations and neuroimaging like MRI and PET scans. Due to recent technological developments, blood-based biomarkers (biological markers) of disease are now available and the research team believes they could be beneficial in diagnosing Alzheimer's and other dementias. A biomarker is a measurable indicator that captures what's happening in a cell or an organism

Alzheimer's column continues below...



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

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**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 Salvador Lucio.)

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

## THREE NEW MEMBERS

We have three new members – **Dawn Afman, Elvira Hernandez** and **Debra Spann-Horne**. Be sure to welcome them as well as other members you may not have seen for a while, thanks to COVID and our year-long cautionary “pause” on in-person meetings.

Alzheimer's continued...

at a given moment.

Researchers identified samples from UK's Alzheimer's Disease Research Center autopsy data and from participants' banked blood samples taken within two years of their death. They then tested blood samples from 90 participants for proteins to possibly identify biomarkers that could predict changes in the brain that might have contributed to dementia.

The results, researchers say, support a continued study of blood-based biomarkers as a clinical screening tool for Alzheimer's and other dementias.

Until recently, the only way to know if someone had Alzheimer's was after death through an autopsy. Advances in biomarker research, as in this study, are allowing researchers to see changes in the brain while people are alive, monitor the disease's progression, and test the effectiveness of potential treatments.

## NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE long ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

## LOOKING AHEAD TO NEXT MONTH

We'll be at the Elks on Thursday, May 19. Phone or email Carl to make reservations by noon Monday, May 16. The entrée will be Lasagna.

## APRIL LUNCHEON-FINAL REMINDER

We'll meet at the Elks, Thursday, April 21. Please be sure to phone or e-mail **Carl** for your reservations by noon Monday, April 18.