



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2023 No. 4
April 2023

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

CHAPTER PRESIDENT

TONY PIZZA
rtpizza@verizon.net
1553 Royce Court
Camarillo, CA 93010-3150
1-805-482-3453

1ST V/P (MEMBERSHIP)

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

RECORDING SECRETARY

– (VACANT) –

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

SERVICE OFFICER

CAROL MOORE
cmoorecas1@verizon.net
1-805-922-4864

Committees

SERGEANT-AT-ARMS

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PROGRAMS

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

CHAPLAIN

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PUBLICITY

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

RIDESHARING

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

ALZHEIMER'S

– (VACANT) –

HOSPITALITY / SUNSHINE

– (VACANT) –

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NEWSLETTER EDITOR

VIC JOHNSON
vjohnson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

APRIL LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, April 20

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

Cost: \$15.00

Please make your reservations by **NOON**, Monday, April 17. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **April 20**, we'll meet at 11:30, with our 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

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

NO APRIL SPEAKER

Once more by press time, no program for this month's meeting had been determined. But even if we don't have a program, we can look forward to just visiting with one another or even talk about current events or concerns.

We're always open for program suggestions. If a topic (or one you'd like to present), please let Program Chair **George Ramirez** know. If you have a point of contact, all the better! We want to have presentations of interest to most of our members, including you. Since we don't *need* to mask up these days, there may be 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 your guest won't be eating with us (it'll ensure everyone will have a seat). Both you and your guest should be vaccinated, regardless of whether you're wearing face masks (and it's OK if you do).

NEED A RIDE – SHARE A RIDE

Need or can you *provide* a ride to our luncheon? Call **Juanita**, Chapter 190's rideshare facilitator, at 805-488-5281 or email her at redbird1997@aol.com.

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

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

NOTES FROM THE TOP

Tony Pizza, President

The March meeting went well, having avoided the heavy rains, but there were a few cancellations from members who were “under the weather.” The pork loin was excellent. Members have requested “home style” meals, so it’s meatloaf this month. Come join us for the food and social contact.

The Ventura County Clerk-Recorder’s office has a *free* Real Estate Fraud Alert Program. The service alerts you if a document gets recorded against your parcel number or that of someone you love. Visit vcclerkrecorder.org, click on Recorder, and sign up. It’s a part of the Ventura County District Attorney’s Real Estate Fraud Advisory Team – a professional collaboration of the VC Recorders office, the VC District Attorney’s office, and VC real estate professionals. The goal is to prevent, detect, and report real estate fraud that can occur without your knowledge. Again, the service is free.

In an article in the LA Times by Steve Lopez, he discussed whether drivers over 70 are discriminated against, despite having good driving records, by having to take written and vision tests that younger drivers don’t.

Since January 1, California drivers 70 and older have had to take a written test and an eye exam at a Department of Motor Vehicles office to get their licenses renewed. Actually, the 70-and-older in-person requirement isn’t new. It was in place since 1978, until Governor Gavin Newsom’s executive order for a temporary waiver during the COVID-19 pandemic.

To be fair, for those of us who are older and not bionic, the eyes begin to go, reaction time fades, and driving at night can become more of a challenge. A DMV spokesman said those good driving numbers are misleading because younger drivers put in more miles than older drivers. “Seniors are among the safest drivers on the road in terms of both collisions and convictions,” said the spokesman. “However, when taking account of miles driven, collision rates (but not convictions) start to rise at age 70.”

Whether or not we think it’s discrimination, anyone over 70 has to take the tests every 5 years. If you’re due for the DMV knowledge test, don’t assume it’s a snap. Several people recommend not just reading, but studying, the latest issue of DMV’s test guide.

I’m supposed to say something about NARFE. So contribute to NARFE-PAC, sign up for dues withholding or renew your membership when you get the notice. A form should have been mailed to you, but there’s also a copy of it in your *NARFE* magazine.

A young boy looks at an old man for quite a while before he finally says, “Wow, so many scars! You must have had an adventurous life!”

Old man replies with a melancholy air of reluctant acceptance, “No, I just have a cat.”

- Tony

SERVICE OFFICER NOTES

by Carol Moore

Estate Plan – Why have one?

An effective estate plan deals with matters after your incapacity or death and provides a framework for:

- Financial decisions
- Health care decisions
- Administrative issues when settling your estate
- Distributing assets to intended heirs
- Minimizing taxes

It won’t exist unless *you* take steps to create it.

How to Approach Planning Your Estate

Setting up a will and a revocable living trust is not an easy subject. A will usually is set up to “sweep” assets into your trust. Everyone who has not properly completed their estate plan has reasons for delay.

Maybe you do not know who you would want to raise your minor children or care for a disabled spouse in your absence. Doing so may not be easy, yet your selection of a guardian would be so much better than a selection made by a superior court judge.

A survey conducted by a national attorney organization found most people who did not have an estate plan claimed the reason was it seemed too complicated, they didn’t have someone they trusted, or they didn’t know whether they needed one. It doesn’t really matter why anyone else doesn’t have an estate plan; it only matters that *you* have *yours* in order.

Becoming familiar with the subject of trusts and wills can help in choosing an attorney or estate planner to help you. I recommend first reading 4 books:

- [The Complete Book of Wills, Estates, & Trusts](#) by Alexander A. Bove, Jr. ESQ;
- [What to Do with Everything You Own to Leave the Legacy You Want](#) by Marni Jameson on Libby (library e-copy);
- [Living Trusts for Everyone](#) by Ronald Farrington Sharp (<https://share.libbyapp.com/title/4099641>); who describes the best way to handle modern estate planning and details the many advantages of trusts. He also describes the best way to handle modern estate planning and details the many advantages of trusts in not only eliminating probate, but in also protecting your assets for your heirs; and
- [AARP The living Trust Advisor](#) by Jeffrey L. Condon, a living trust attorney and author very familiar with these situations who understands the importance of a living trust.

Meeting with a qualified estate planning attorney will help you know more and become comfortable with your options and also help you move forward.

Next month in this column, I’ll give you some ideas in a follow-up article on a similar subject.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

Congress is now in an extended recess and members should be available in areas that elected them. Take the opportunity to visit their local office and let them know what you'd like them to support. Go ahead! Do it!

If you can't do that, do check your latest issue of the *NARFE* to follow bills' progress. If you want to, the 'advocacy section' provides a number of ways for you to let your 'druthers' be known. If you go online, the Advocacy part of the NARFE website lists which initiatives our organization supports. In addition to just listing them, there's usually a pre-drafted letter that can be sent to lavane weight your representative and senators. Not only that, but you can modify its text to provide the message you want to send.

For example, on the bill to change the consumer price index used to determine our annual COLA) to accurately measure seniors' spending, In the website's entry for The Fair COLA for Seniors Act of 2023, H.R. 716, you'll find a draft letter for that topic. You can see it directly by going to:

www.narfe.org/advocacy/legislative-action-center/

Regardless of which action(s) you may take to make your views known, do tell our Legislative Vice President, **George Ramirez**, about that action as well as any response you receive. Our actions are important!

We *must* let Congress know what we want, for:

Unless we speak, Congress will assume we agree!

TAX SCAM WARNING

OK, you filed your taxes on time and were waiting for a refund. Out of the blue, you get a phone call from someone claiming to be an IRS agent who says you actually owe taxes and, "You need to pay – NOW!"

But wait! You *know* the IRS will never contact you with a phone call (unless you asked them to). If you believe it's an attempted scam, you're probably right. Besides ignoring that demand, what can you do?

You can report it to the IRS as a fraud attempt if you can supply enough detail. If that is something you want to do, get more information from the IRS website. Learn specifics on how to report at:

www.irs.gov/compliance/whistleblower-office

AVOID IMPOSTER SCAMS

The FTC says imposter scams cost victims roughly \$2.6 billion in 2021. Scams usually start with a phone call, email, text or social media message from someone impersonating people or organizations you ordinarily trust. They may ask for just about anything. Regardless of what they ask for, their ultimate goal is to defraud the victim.

Don't be a victim

Watch for warning signs; examples of impersonator scams include calls, emails or text messages that say:

- You owe money and you must pay immediately.
- You won a prize, but must pay a fee to collect.
- Your computer has a problem only they can fix.
- A relative or close friend urgently needs money.

How to protect yourself

- Use the company's customer service numbers or email addresses on invoices, statements or their website to independently confirm if it's legitimate.
- Hang up on unsolicited offers. Legitimate companies only offer support if you request it.
- Report such scams to the company
- Don't give sensitive information (i.e. credit card details or Social Security number) over the phone.
- Don't send money to anyone you don't know for sure. Not someone you think you may know or you've only met online.
- Don't rely on your phone's caller ID. Scammers can change what you'll see on your caller ID.

Also, don't ever click on a link in a suspicious email. That could pause or nullify any protective stops your computer will automatically take and also allow a virus, malware or any number of other things into your computer.

In addition to the above, you can do one other very important thing. Report imposter scams online to the FTC at www.reportfraud.ftc.gov or the FBI's internet crime complaint center www.ic3.gov. Educate yourself by visiting valid resources for additional guidance to avoid scams and other threats such as attempted phishing or identity theft.

SUPPORT NARFE-PAC

It's important we contribute to NARFE-PAC. Doing so helps fund efforts to pass initiatives we want.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	291
New Members	1
Dropped or Transferred	<u>- 7</u>
GRAND TOTAL	285

TREASURER'S REPORT

End of the last month balance	\$ 2,148.33
Receipts	424.85
Disbursements	<u>(710.15)</u>
End of month balance	\$ 1,863.03

ALZHEIMER'S RESEARCH NOTES

Alzheimer's articles from research labs often include golden nuggets of related information. One recent report on DNA/Alzheimer's research regarding the role of the Tip60 enzyme in binding to certain RNA in the brain to control how they are spliced. Most of the RNA that Tip60 binds to are encoded by genes implicated in Alzheimer's progression.

While that research continues, a comment near the article's end came as a surprise. It is, "More than 95% of Alzheimer's cases do not have a clear genetic link with parents, they are arising sporadically due to external factors, or epigenetics." That statement, in a nutshell, identifies they want to understand how and why environmental changes can impact Alzheimer's. One of the ways it can happen is through TIP60, the enzyme being studied.

Alzheimer's column continues below...



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

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

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 Glen Curry.)

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!

ONE NEW MEMBER

We have one new/reinstated member this month, **Esfeki Boback**. Please welcome our new member any other members as well as others you might not have seen for a while and especially anyone who hasn't attended our luncheons for any reason.

Alzheimer's column continues

A second (interim) report was on simufilam, an innovative drug under development. Its intended to stop one certain brain protein from causing two other proteins, beta-amyloid and tau, to clump.

This two-year trial is underway; tolerability and safety will be measured over that time. Some selected participants will be given 100 mg of simufilam twice daily for the full two years, while others get one open-label year of treatment followed by six months of a placebo tablet (months 12 to 18), before returning to the treatment for a final six months.

This second report was made about halfway through the two-year trial and shows simufilam aids cognition in 47% of the trial's 216 Alzheimer's patients.

Even before the phase 2 trial ends, the promising results have led researchers to begin enrolling participants for the phase 3 study. It'll be one to watch!

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, Thursday, May 18. Phone or email **Carl** to make reservations by noon Monday, May 15. The entrée is Lasagna.

APRIL LUNCHEON-FINAL REMINDER

We'll meet at the Elks on Thursday, April 20. Please be sure phone or email your reservations to **Carl** by noon Monday, April 17.