



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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THE BOARD

FOOD SHARE DONATION TOTALS

There were no donations last month, so our total 2019 donations remain at \$455 (but each dollar will still 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

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.

AUGUST LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance **ONLY** <<

Date: Thursday, August 22

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

Cost: \$11.00

Please make your reservations by **NOON**, Monday, August 19. Email Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **August 22**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Rolled Sirloin Beef

Mashed Potatoes & Gravy **Mixed 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!

AUGUST PROGRAM

Marijuana. Cannabis. Pot. Whatever you call it, it is now (or may soon be) legally available near you. It has been a "lightning rod" to be discussed, argued for (or against) for a long time.

The "active ingredients" are THC and CBD, but what are they and what is their effect? Is one more important than the other? Marijuana may be helpful, rather than just a way to "get high." Wha-a-t??

In August, we'll hear about THC and CBD in cannabis products. Cannabis potency (a high THC content) in a particular strain makes it more desirable, while some less intense products (lower in THC) have a higher content of cannabidiol (CBD), the non-intoxicating compound. THC and CBD are both cannabinoids derived from cannabis plants, but they're different in many ways.

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.

PRESIDENT'S MESSAGE

Tony Pizza, President

In July, we enjoyed the tri-tip, chicken, beans, rice, salsa, and cupcakes at our annual BBQ. Since it was indoors at our usual Elks Club venue, we had to forgo the traditional volleyball, softball, and horseshoes. In attendance were Linda Ingram, State Federation President, Yoggi Riley, Federation Executive Vice President, and Steve Smith, District 8 Vice President.

Linda told us about the upcoming referendum voting. Ballots will be in the September *NARFE* magazine. You will be asked to vote on changes to the National by-laws. There is an article in the August issue on pages 48 and 49, and there will be more in the September issue. In the past, the delegates at the convention considered these things, but it was decided that everyone should have a vote. The last referendum had very low participation; maybe the new system confused everyone.

You may remember getting an email from Linda about a convention survey, around the 1st of July. She wanted to find out how members felt about our state convention. She did get over 200 responses. The survey is closed now, but if there is a next time, please provide your input in a timely manner. (I was too late.)

Every so often, you may get a letter from NARFE for a contribution to NARFE-PAC. Maybe you set it aside, maybe you just contribute to the notepad or greeting card or calendar requests, and you feel drained. It's an important request – perhaps the *most* important contribution you make. NARFE-PAC is our “political arm” and exists to help elect Fed-friendly members to Congress who won't stand for the brazen attempts to erode your retirement security. *Your dues DO NOT pay for any NARFE lobbying effort.*

Have you noticed the new logo in the *NARFE* magazine? Following a modern, patriotic-inspired theme and using just three simple words – Federal Benefits Experts – it better captures who we are and what we do for all of our constituencies. Our newsletter uses it in two places, beginning with this issue. You can read more about it on page 44 of your August *NARFE* magazine.

I was on a flight a few months ago when the stewardess came up to me and said, “Excuse me sir, would you like to have dinner?”

Thinking that there were at least two entrées, I asked, “What are the options?”

I was surprised when she answered with, “Yes and No.”

- Tony

LEGISLATIVE HOTLINE BY PHONE

On the Internet, get NARFE's Legislative Hotline at www.narfe.org/legislation/index.cfm?fa=voterVoice.

Get the Hotline by phone. Just call 1-877-217-8234 (toll-free) to get the hotline without using the Internet,

SERVICE NOTES

Carol Moore, Service Officer

Get Vested Before You Retire

Are you vested? Vested. It's a “funny” word. What does it really mean? You probably heard it when you were a new employee, especially with regard to retirement benefits. Well, a *vested* benefit is a benefit to which an employee has full entitlement and one that will be retained in any circumstance.

You must have 5 years of full-time employment (or equivalent) to be vested in the federal retirement system. (Other employment doesn't count toward vesting, even active duty military service for which you've made a deposit.) A part-time schedule of 20 hours per week would take 10 years (the time to accumulate the total of hours of a full-time job for 5 years) to be vested.

If your Government Service began after 1984 (with no other federal service), you are under FERS. Check to see when you can retire with a full, unrestricted annuity. And if you are not a military retiree, you may buy back your military time and get that time credited to your time in service. If you still have a personnel or HR office, check with them well before you want to retire and ensure you are eligible (or your retirement will be reduced if you retire too early due to errors). If you no longer have an HR, check the *NARFE* magazine, talk to the local NARFE chapter's Service Officer, or get a copy of FERS Retirement System booklet from FedWeek.

By the way, being vested also allows you continue your federal health care plan into retirement, with the Government paying part of the premiums.

Health Benefits Question for August

Question: In Federal Health Benefits, what does the “Waiver of Deductible” do for me?

Answer: In most cases you will receive a Waiver of Deductible on BCBS standard option that will save you \$300/person or \$700/family on the deductible, coinsurance and co-payments.

The 2019 Blue Cross Blue Shield (BCBS) Service Benefit Plan brochure for *standard* option says the calendar-year deductible (plus coinsurance and co-payments) of \$300/person or \$700/family is waived *if you have Medicare Parts A and B*. (If each covered individual has Medicare Part B as primary coverage, the family deductible is waived.) Be sure to check.

Your Personnel Jacket

Before you retire, be sure to request a copy of your personnel jacket from your HR office (or wherever it may be if you don't have an HR office). It will have all of your work history.

Once you've retired, your personnel jacket will be archived. You'll still be able to retrieve a copy, but it will take much longer than you may be willing to wait.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

We Need to Speak Up

At the end of last month’s legislative column, it said *you* could play a part. As a NARFE member, you have access to the NARFE’s Legislative Action Center at www.narfe.org/legislation/index.cfm?fa=voterVoice.

Last month’s column said you could find a number of issues for which letters have been pre-drafted so you can ask your Representative and Senators for their support. It’s easy to do, and you can modify a pre-drafted letter if you wish.

But last month’s comment was with regard to those who are already *in* Congress. What about getting new supportive members or how do we keep those who already support us?

Tony’s President column already noted the importance of NARFE-PAC. It is the only means by which NARFE can financially support candidates who will work to protect our *earned* (i.e., “vested”) benefits in our retirement.

Just because our NARFE-PAC can’t equal the funds from super-PACs or zillionaires, we can’t throw in the towel. NARFE-PAC funds are used to help ensure we federal retirees and our *earned* benefits will be considered. NARFE-PAC funds can’t “buy” a senator or representative, but they *can* help a NARFE lobbyist gain access to speak with legislators on our behalf.

From time to time, our members of Congress may send out questionnaires that ask us (retired or not) to identify topics that are important to us. When we get those, we need to answer the call and speak up.

And NOW – this month – is one of the times that we might even be able to speak directly to our very own members of Congress. Both the House and Senate are in their August recess, so they will undoubtedly spend part of the month in our state. It’s a great time to check with their local office to find out whether they’ll be “in the neighborhood” at any time in the month.

If you DO see your member of Congress, don’t be unprepared. Research the topics you want to talk about. If you can have an informed conversation about what’s important to you, the more likely you will be successful! (Tell Legislation Officer George Ramirez, about your meeting with a congressional member, too.)

Unless we speak, Congress will assume our consent!

SCAM ADVISORY

The scammers are busy! New scams start as fast as news develops. Our first scam this month immediately followed the news of the Equifax data breach. (Expect others after the Capitol One data breach.) Scams aren’t always timely; some are recycled. Whether new or old, it’s still a scam and we need to be aware. Here are two:

Fake Settlement Websites

Equifax had a data breach in September 2017. In mid-July we were told that we could go to ftc.gov/Equifax to find out if your information – such as your Social Security number – was exposed in the breach. You can even start a claim for benefits available under [the settlement](#) that was reached with Equifax.

Wouldn’t you know it? People may have already established fake websites meant to look like the official Equifax settlement claims website. To be sure you’re going to the right place, start at the FTC’s page, ftc.gov/Equifax. (It has valid info to start your claim.)

Related things to remember: You never have to pay to file a claim, and a caller who wants (or pressures) you to file one is almost certainly a scammer.

No Free DNA Kits from Medicare

A call, supposedly from Medicare, may ask for your Medicare number, Social Security number, or other personal info...for a DNA testing kit. They may say it is a free way to get early diagnoses for diseases or just that it’s a free test, so why not? Well, Medicare *does not* market DNA testing kits to the general public.

It’s a [government imposter scam](#). As in others, the scammer gives some explanation for needing your information. Before you give the information or swab your cheek, these tips can help you avoid such scams:

- If a government agency calls you, it’s to return your call or after you got their letter. If they ask for info or payment by a transfer or gift card, it’s a scam.
- Don’t trust “caller ID.” It may show a fake number. (If caller ID shows “government,” a 202 area code or “Washington, DC,” don’t believe it.) Never give anyone who calls carol padilla or approaches you for info like your Medicare, bank account, credit card or *Social Security number*.

Report fraudulent calls or other scam to the FTC (or go to [report government imposters](#) to report them).

MEMBERSHIP REPORT - see **Note** below

Members

End of last month	440
New Members	0
Dropped or Transferred	- 0
GRAND TOTAL	440

TREASURER’S REPORT

End of the last month balance	\$ 740.88
Receipts	445.00
Disbursements	(603.69)
End of month balance	\$ 582.19

Note: NARFE HQ is revising the membership database; no further updates until it’s completed.

MENTAL STIMULATION AND ALZHEIMER'S

A new study found that mentally stimulating activity like using a computer, playing games, crafting or participating in social activities may lower risk or delay age-related memory loss called mild cognitive impairment (MCI), and that the timing and number of the activities may also play a role. It was published in the July 10, 2019 online issue of *Neurology*®, the journal of the American Academy of Neurology.

MCI is a common medical condition of aging linked to problems with thinking ability and memory, but it's not the same as dementia. (MCI symptoms are milder.) People may struggle with complex tasks or understand what they've read, but those with dementia have trouble with daily tasks such as dressing, bathing and eating independently. Some evidence shows MCI can be a precursor of dementia. Alzheimer's column continues below...



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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 Richard Myatt.)

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!

NEW OR REINSTATED MEMBERS?

Until the national membership's new database at NARFE headquarters has been fully tested and is ready for use, we won't have new information here.

If you recently joined or were reinstated, not to worry – your membership is valid.

Alzheimer's column continued...

Is Someone Developing Alzheimer's?

Ten accepted signs or symptoms can help indicate whether someone has or is developing Alzheimer's. We covered the third one last month. The fourth is:

4. Confusion With Time or Place

People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are, how they got there or even why they are there.

What's a typical age-related change? Occasionally getting confused about the day of the week but figuring it out later. (Surely, this has happened to every one of us once in a while.)

Next month, we'll discuss number 5, or difficulties with images and spatial relationships.

KEEP YOUR SOFTWARE UPDATED!

A personal computer, tablet, phone or other such device most likely holds a lot of your personal information. Anyone who can access it may commit identity theft, put malware on your devices – or worse.

Use automatic update features (if possible) or manually install any updates as soon as you can.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, September 26. Please make your reservations by noon Monday, September 23. The entrée will be Lasagna.

AUGUST FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **August 22** and will once again cost \$11. Please make your reservations with Carl by noon Monday, **August 19**.