



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2020 No. 8  
August 2020

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### FOOD SHARE DONATION TOTALS

Chapter 190 had donated 10 pounds of food and \$50 in funds (before coronavirus stopped us).

But you can still mail your check, made out to **Food Share** 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.

### AUGUST LUNCHEON MEETING: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: ~~Thursday, August 27~~

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

Cost: ~~\$13.00~~

Please make your reservations by **NOON**, Monday, August 24: E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **August 27**, we would have socialized at 11:30; and our lunch would have been:

**Chicken Fried Steak**  
**Mashed Potatoes & Gravy**    **Vegetables**  
**Green Salad**    **Rolls & Butter**  
**Ice Cream**    **Coffee & Water**

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

### AUGUST PROGRAM: COVID AVOIDANCE

1. Surely by now, you've heard what to do in order to avoid contracting COVID. A century ago, "the word" was basically the same we've heard since this virus struck. Then, it was the Spanish flu. Then, like now, there was no medicine to cure or prevent that flu. In 1918, the flu virus quickly spread worldwide, partly because some of the troops sent to Europe on crowded ships had been infected. The virus spread throughout the ship, then was carried ashore in Europe.

2. Lacking medicine to cure or prevent the flu, the only tools were: wash your hands; wear a mask; avoid crowds: and go out only for essential purposes.

3. Eventually, if everyone uses the "avoidance program," we will meet again and have real programs. Guests will be welcome, as always, when we do meet again. But know that we won't meet again until such gatherings will be safe for all attendees...and unfortunately, that may be a while!

Meanwhile, stay safe and stay well! How? See paragraph 2.

### 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.

## NOTES FROM THE TOP

Tony Pizza, President

Here we are in August, still with no end in sight to shelter in place. Our chapter is now in “AARP mode.” We still belong to a national organization for retired (as well as active) people, pay our dues (hopefully), but don’t now have local meetings. I guess, except for the 20 - 25 members who usually attend our meetings, that’s how it is anyway. That’s fine; just don’t forget to pay your dues and be sure that you check that you will remain a member of Chapter 190. We are very fortunate that OPM hasn’t forgotten us. Without our annuities, we who are retired would be in big trouble.

We will still be kept informed via several outlets: (1) This newsletter; (2) The *NARFE* magazine; (3) If you use a computer, the *NARFE* website and emails from National. By the way, if you’re not getting those emails but would like to, go to [www.narfe.org](http://www.narfe.org) and under the Communications tab (top line, on the right) click on Enewsletter. Then click on Subscribe to *NARFE NewsLine*.

Also, both *NARFE* Magazine and [www.narfe.org](http://www.narfe.org) deliver reliable and accurate information and guidance on Federal Benefits and Regulations.

Federal benefits can be complicated and there is no “one-size fits all” solution. *NARFE*’s Federal benefits specialists provide one-on-one assistance to help *NARFE* members resolve issues regarding federal benefits, annuities, Social Security, Medicare, and more. *NARFE* members have a responsive and reliable team of experts at their service, available by both email and phone. If you need assistance, you can email [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org) or call 703-838-7760 (between 5am PDT and 2pm PDT). Due to the pandemic and staffing issues, a response may be delayed, but be patient – you will get an answer.

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When a woman called 911 complaining of difficulty breathing, the EMTs rushed to her home. They placed a sensor on her finger to measure her pulse and blood oxygen.

Then an EMT began to gather her information. “What’s your age?” he asked.

“Fifty-eight,” she said, while eyeing the blinking device on her finger. “What does that do?”

“It’s a lie detector,” said the EMT with a straight face. “Now, what did you say your age is?”

“Sixty-seven,” answered the woman sheepishly. - Tony

### ARE YOU REGISTERED TO VOTE?

Wondering whether you are registered to vote? You can check with the California Secretary of State online at: <https://voterstatus.sos.ca.gov/#BallotStatus>

You can check any time and takes about 5 minutes!

## SERVICE OFFICER NOTES

by Carol Moore

Summer and good weather came as we began to beat coronavirus and COVID. Many people didn’t use “personal protection measures” and case numbers surged. We’ve made little (if any) progress toward defeating the pandemic. As Tony says, there’s “still no end in sight.” Last month’s Q & A entry in the Service Officer Notes column provided information on a topic of interest to some of our readers; here are two more.

### **Need to apply for survivor benefits**

**Q:** I was unmarried when I retired in the 1990s. I married in November of 2007, but didn’t realize until 2010 that I hadn’t applied for survivor benefits. There may be some supportable extenuating circumstances for my failure to do so, but in general, do I have any chance of applying at this late date?

**A:** Generally, your election of survivor benefits must be received in the OPM within two years of your marriage after retirement. The time limit is provided by law and explained each year with your annual cost of living adjustment notice.

It is unlikely that you will be able to elect survivor benefits for your wife based on the 2007 marriage. However, you may want to write to OPM, explaining your extenuating circumstances.

### **Retirement benefit attached or garnished?**

**Q:** Could an annuitant’s retirement benefit be attached if his or her spouse is sued successfully, resulting in a large liability judgment?

**A:** According to Section 8346 (a) of Title 5, US Code, federal retirement is not subject to execution, levy, attachment, garnishment, or other legal process, except as otherwise may be provided by federal laws.

The only exceptions we are aware of are for alimony or child support, or a claim by a federal agency, such as the IRS.

### **Seniors’ driver’s license extension by DMV**

The DMV originally provided 120-day extensions to senior drivers whose noncommercial licenses that were to expire between March through July. The pandemic didn’t go away, so in July the DMV provided an update to lengthen the extension: Licenses for drivers 70 and older that were to expire between March and through December 2020 are now valid until 2021. (Note that Californians with a suspended license are not eligible.)

The DMV has alerted California law enforcement of the extensions. The TSA accepts driver licenses for a year after the expiration date.

Commercial licenses, including those for drivers 70 and older, to expire between March and September are extended through September 30, 2020, to align with federal guidelines.

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

**LEGISLATIVE DEVELOPMENTS**

As much as it's needed, any legislative action to provide further COVID funding is stalled. And as you surely know, NARFE's FEDcon20 national conference was canceled due to the coronavirus pandemic.

There's also no action to keep the Post Office funded and running, regardless of how the President and his hand-picked postmaster general keep trying to shut it down, perhaps to discourage many from voting.

But NARFE continues to keep us all informed, offering a six-part FEDcon20 Webinar Series on topics likely to interest you most. Unfortunately, this article will reach you too late, as most of them will have already occurred. But they are being archived for later viewing later. The topics and dates were:

- August 6 – Legislative Update for Current and Retired Federal Employees
- August 13 – How to Be a Voice for Change
- August 20 – Cyber Security: What the FBI Knows That You Don't, But Should
- August 27 – Caring for the Caregiver
- September 3 – The Four Benefits Decisions You Can Change After You Retire
- September 10 – Be Prepared for Life's Events

All webinars start at 1 p.m. ET other than the "Caring for the Caregiver" webinar, which begins at 11 a.m. Each webinar will be followed by an hour-long Q&A session. Registrants will also have access to the webinars after they have aired live.

There is a cost; NARFE members can sign up for the remaining webinars for \$45 each.

**What Can WE Do to get legislation moving?**

As always, we need to contact our Representative and Senators, to urge that they support our favored initiatives. Remember, it's always:

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

**THREE Cs TO AVOID COVID**

The World Health Organization says to avoid "3 Cs" to keep from getting COVID: Crowded places; Close-contact settings; and Confined and enclosed spaces.

The message is a set of short reminders to help stay safe, but remember the risk for COVID is even greater in areas where any of those Cs overlap!

**MORE COVID-19 RELATED SPAMS**

COVID-19 is still with us, between stimulus payments. The Federal Trade Commission cautions about several scams are being attempted while any further stimulus relief efforts are yet to be finalized.

Here are three of the latest, each intending to separate us from our money:

**1. If there's another stimulus payment, you won't have to pay to get it.** Like last time, nobody will call to ask for your Social Security, bank account, or credit card number. Expect any stimulus program will look like the first one: people who qualify will get money direct deposited or a prepaid debit card or check sent to the address they used for their taxes. You'll get details if a bill becomes law. Meanwhile, don't pay to get any economic impact payment. Keep *your* info to yourself.

**2. Don't pay for job "opportunities."** Scammers know lots of people need to find a job, and they'll try to charge you for what winds up being nothing. Online ads, too, promise ways to earn money online. Do your research before signing up, certainly before you pay.

**3. Never pay up front for mortgage help.** In fact, it's illegal for companies to charge you before they help you with your mortgage – but that doesn't stop scammers from trying. If you find yourself behind on your mortgage, talk with your mortgage servicer right away to see what options you have. And **whether you own or rent**, it's worth talking with a legal services organization if you feel that things are taking a hard turn toward foreclosure or eviction.

**NARFE NATIONAL ELECTION**

Information about voting in NARFE's national election is in the August 2020 *NARFE* magazine on pages 6 – 9. It also has your mail-in ballot, with your membership number, the voting PIN, and Region 8 designation. Online voting Instructions are on page 6.

All bylaw and standing law proposals are condensed on pages 7 – 9. There's also a direct link to the voting site online at [www.narfe.org/2020balloting](http://www.narfe.org/2020balloting).

Finally, there are two of interest: NEB-01, proposed by the National Executive Board, to reduce Regional Vice President salaries by 50%, and no COLA for the NEB, effective 11/22. The second, B-2020, is for an annual dues increase of \$8, explained on page 8.

**MEMBERSHIP REPORT** - see **Note** below

	<u>Members</u>
End of last month	393
New Members	2
Dropped or Transferred	- 2
<b>GRAND TOTAL</b>	<b>393</b>

**TREASURER'S REPORT**

End of the last month balance	\$ 1,091.02
Receipts	314.27
Disbursements	(175.90)
<b>End of month balance</b>	<b>\$ 1,229.39</b>

**Note:** *NARFE HQ is revising the membership database; these figures are determined manually.*

## A POTENTIAL ALZHEIMER'S TREATMENT

This month, there's been a report on a new effort to use technology against Alzheimer's. A small company, Left Coast Engineering in Escondido, has developed a new approach to treat the disease. As you know, Alzheimer's patients' brains have always had clumps of amyloids. The clumps begin as small aggregates of amyloid proteins, which are seen as essential contributors to establishing the disease in a person.

The approach, called "Transcranial Electromagnetic Treatment (TEMT)," breaks the small aggregates apart, thus preventing them to accumulate and cause parts of the brain from functioning. Though not yet approved for release to the public, its first small clinical trial was successful. Eight mild/moderate Alzheimer's patients were treated with TEMT in-home by their caregivers for 2 months using a

Alzheimer's column continues below...



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**RETURN SERVICE REQUESTED**

Alzheimer's continued...

unique head device that looks like a swim cap. Treatment was for two 1-hour periods each day, with subjects primarily evaluated at baseline, end-of-treatment, and for 2 weeks after treatment period.

The study showed no deleterious behavioral effects, discomfort, or physiological changes resulted from 2 months of TEMT, as well as no evidence of tumor or microhemorrhage induction. On the plus side, there were a number of clinically important and statistically significant improvements in the patients. Also, special imaging (fractional anisotropy) scans of individual subjects provided support for TEMT-induced increases in functional connectivity.

In short, the TEMT process appears to be safe, while providing cognitive enhancement, changes to CSF/blood markers for Alzheimer's, and evidence of stable/enhanced brain connectivity.

## 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 a different member.)

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?

Carl reports we gained two new or reinstated members. They are **Aldona Galdikas Franz** and **Philip Ternahan**.

Be sure to welcome them to Chapter 190 when we next meet in person!

## PAPER COPY NO LONGER NEEDED ?

If, for some reason, you no longer need or want a printed copy of the newsletter mailed to you each month, please let **Carl Bailey** know.

Carl maintains the newsletter mailing list. If you let him know (his email and phone number are in the box on the front page), he'll take care of it.

## LOOKING AHEAD TO NEXT MONTH

If we meet in September, it'll be on Thursday, September 24. Make reservations by noon Monday, September 21. The planned entrée is Lasagna.

## AUGUST LUNCHEON – FINAL REMINDER

**CANCELLED**