



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2022 No. 8
AUGUST 2022

>> **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@gmail.com
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
vjohanson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

AUGUST LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, August 18

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

Cost: \$15.00

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

On Thursday, **August 18**, we’ll meet at 11:30, with lunch to be served at noon. The day’s menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy Vegetables

Green Salad Rolls & Butter

Ice Cream Coffee & Water

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

AUGUST PROGRAM

This month, it appears we will again be without a speaker or presentation. If that’s just fine with you, you only need to make a reservation and go to the gathering. If, however, you like the idea of having a program of interest, here’s an “action item” for you.

“Homework” assignment: Think of some topic(s) or subject(s) you’d like to hear about. You might even discuss your ideas at your table during the luncheon. If you can suggest a source for that subject, great!

Then write a brief note and pass it on (or email it) to one of the board members. We’ll take it from there, though you may get a phone call to clarify your request.

Please call Carl (805-487-1801) to make your reservation(s). Your guest should have a reservation to ensure everyone can be seated – even if you or your guest won’t have the meal. 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. 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*, 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

At the July meeting, we welcomed visitors from Van Nuys Chapter 61, Bob Stiles and Sharon Fine. Bob even entertained with his stand-up routine which he performs at events in the Valley. We also had another “hidden name” free lunch awarded to John Shimmel. He’d been out of the area for a while, no doubt returned for the chance of a free lunch. On the menu for August: the ever-popular chicken fried steak.

Note: your name mentioned in context in an article does not entitle you to a free meal (sorry, John). The hidden name will be in lower case and not in context. By the way, the selection of the name is done by the newsletter editor only, by a secret process known only to him. Rumors are that it might involve a dart board or a hat full of names. Also, while sending him emails of praise about the newsletter may be appreciated, having your dues withheld may increase your chances.

The August issue of *NARFE* starting on page 8 provides the voting instructions and mail-in ballot for voting for National Officers and bylaws proposals. Note the unique PIN number on the right side of the ballot. Online voting is also possible. The last day for voting is Wednesday, August 31. Don’t wait.

The Secretary/Treasurer office is uncontested. The Bylaws Committee recommends approval of all proposed bylaws except B-22-13 and B-22-15.

The only contested office is for President. Candidates’ statements can be found in *NARFE*’s May issue, starting on page 44, or online at rb.gy/v76e4o or click on statementsofcandidatesfornationaloffice.pdf (narfe190.org) .

In voting for president you pick your first, second, third, and fourth choices. Your first choice gets 4 points, second 3, third 2, and fourth 1. If a candidate receives a majority of first choice votes, he wins. If no majority, whoever gets the most votes is the winner.

The other day at the market I brought a bottle of wine to the checkout. They ask *everybody* for ID.

While I was taking out my ID, my old Blockbuster card fell out. The clerk saw it, shook her head and said, “Never mind,” and rang me up.

– Tony

NEED SOME LOCAL RESOURCE?

We’re all getting older. (Don’t like that idea? Consider the alternative...) As we age, we may need new sources to help us deal with the changing world.

Ventura County’s Area Agency on Aging (VCAAA) can help. Go to <https://www.vcaaa.org/> or call 805-477-7300. Its aim is to enable older persons to get services to develop and maintain the optimum level of functioning in the least restrictive setting possible.

SERVICE OFFICER NOTES

by Carol Moore

An article elsewhere in this newsletter discusses legislation dealing with the Windfall Elimination Provision (WEP). This month’s column is to provide some background of the topic, which has been around for years, to the point that many who are affected by it aren’t familiar with the overall numbers. Federal retirees who were hired before 1984 and covered by the Civil Service Retirement System (CSRS) aren’t the only ones, as WEP affects many non-federal retirees.

The Congressional Research Service (CRS) Report 98-35, “Social Security: The Windfall Elimination Provision (WEP),” of March 7, 2022 provides the most recent numbers of persons affected by WEP. The numbers used are as of December 2021.

The report shows approximately 2 million people (about 3% of all Social Security beneficiaries) were affected by the WEP. We know WEP affects federal retirees under the CSRS, but it also includes state and local government employees (including teachers and others) covered by alternative staff-retirement systems. (Because the report is primarily relative to Social Security, it doesn’t provide many temple a breakdown to show how many federal retirees are affected.)

Right now, while inflation is making life hard for many, receiving a smaller monthly Social Security check adds to the situation. Eliminating the WEP would ease some of the financial strain on a sizable portion of the country’s population, and that’s a reason the efforts to remove WEP from retirees’ financial concerns.

This month’s column is intended to make the reasoning to eliminate WEP better understood. The WEP/GPO article elsewhere in this newsletter gives an update on current efforts to deal with the provision.

WANT TO SELL STUFF ONLINE?

Selling stuff online can be a great way to get extra cash. Craigslist, Facebook Marketplace, and other sites attract buyers – and scammers. The FTC Consumer Alert of July 27 has tips to avoid getting scammed.

Many sites recommend selling your stuff to a local buyer you can meet in person and accepting only cash payments. If you’re not selling locally, see what seller protections the hosting sales site offers.

In general, to avoid being scammed:

- Don’t accept a mobile payment from someone you don’t know.
- Never deposit a check for more than the selling price.
- Don’t share your Google Voice verification code – or any verification code – with someone you don’t know.

Finally, if someone tries to cheat you, report it to the Federal Trade Commission at ReportFraud.ftc.gov.

Unless we speak, Congress will assume our consent!

WEP/GPO REPEAL STATUS

We've watched various initiatives to modify or even remove the WEP/GPO, which would be of benefit to many federal retirees. Here's what's happening now:

On July 15, the Social Security Fairness Act, H.R. 82, a bill to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), had over 290 cosponsors - enough support to put the bill on the House Consensus Calendar and enable a possible vote in September. It has bipartisan support of 206 Democratic and 87 Republican cosponsors. Thanks to every NARFE member who contacted their Representative in support of this legislation.

A house rule says legislation with at least 290 cosponsors can be placed on the House Consensus Calendar for an eventual vote. The legislation must be on the calendar for 25 legislative days (days the House is in session) and retain 290 or more cosponsors. Furthermore, the bill must not be marked up by its committee of jurisdiction (in this case, that's the Committee on Ways and Means) or it will be taken off the Consensus Calendar.

On the very day H.R. 82 surpassed 290 cosponsors, its sponsor, Rep. Rodney Davis, R-IL, presented the House Office of the Clerk with the necessary cosponsors and placed it on the Consensus Calendar, to begin its 25-day countdown. Thus, a vote on H.R. 82 could occur in late September. (The House is not in session for the month of August.)

Getting H.R. 82 for a vote is a significant achievement, one that required coordination between NARFE's grassroots advocacy and lobbying efforts. NARFE advocates responded to NARFE's calls to ask their lawmakers to support H.R. 82, while NARFE's lobbyists worked strategically to build further support. Now, NARFE must work to keep the necessary 290 cosponsors and build further support where able during the 25-day waiting period. NARFE will also monitor other legislative efforts and potential rule changes that could affect the vote on H.R. 82.

As with other initiatives before Congress, it's important that we in NARFE we must not become complacent. It's *always* important we speak up!

We must let Congress know what we support, for **Unless WE speak, Congress will assume WE agree!**

LEGISLATION JUST PROPOSED

A July 29 article on the Government Executive magazine's website titled, " 'There Needs to Be a Reckoning': Republicans Introduce a Bill to Make Feds At-Will Employees" discussed an effort to implement something called Schedule F for federal employees. At first blush, one may think it was to do something good for the federal workforce. But read on:

On July 28, Republican representatives introduced H.R. 8550, the Public Service Reform Act. If adopted, it would change civil service drastically. It would make the federal government an 'at-will' employer, by removing many civil service protections, chilling whistleblower activity and abolishing the Merit Systems Protection Board.

The bill stands a nearly zero chance of passing in the current Congress, but it and similar efforts toward reviving Schedule F could propose stripping civil service protections that tens of thousands of federal employees in "policy-related" positions now have. This bill is seen as a signal that the civil service system (of the last 150 years) will be under attack under the next Republican administration.

If the proposal were adopted, a federal employee could only fight their termination would be by the EEOC (in instances of discrimination) or the OSC and judiciary (if they were whistleblowers) would be by appealing to the very manager who has proposed firing them. (Only an agency head has the power to overrule the official who has proposed firing someone.)

This proposal illustrates why it's important that NARFE continue to be a significant voice to protect our (and future retirees') earned benefits. For that reason, our membership in and support of NARFE remains important. Since larger numbers of members will add emphasis to NARFE's words in Congress and elsewhere, it's also the reason we must continue to recruit new members.

MARY ELLEN DeLUCA

It is with sadness that we report the passing of Chapter 190's long-time Secretary, Mary Ellen DeLuca, on Thursday evening, July 21.

She and her husband Doc were regular attendees at our meetings. We will miss her.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	315
New Members	1
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	311

TREASURER'S REPORT

End of the last month balance	\$ 1,925.40
Receipts	616.40
Disbursements	<u>(481.02)</u>
End of month balance	\$ 2,060.78

HOW TO BEST MAINTAIN OUR MEMORY?

A new study led by researchers from the University of Michigan and Penn State College of Medicine compared two approaches for people with an early form of memory loss.

The approaches studied were mnemonic strategy training and spaced retrieval training. The first uses a word, phrase or song to connect what someone is trying to remember to something else (such as the mnemonic 'HOMES' for the names of the Great Lakes – Huron, Ontario, Michigan, Erie, Superior). The second one gradually increases the amount of time between tests of remembering something.

People with mild cognitive impairment, which can (but doesn't always) lead to an eventual diagnosis of Alzheimer's, were better able to remember information when they used

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 John Shimmel.)

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 member this month, **Virginia McCown**. Be sure to welcome her and any other members as well as others you hadn't seen for a while, thanks to COVID. You might consider inviting a guest or potential member to join us. The more the merrier!

Alzheimer's continued...

one of the cognitive training approaches. Interestingly, each activity works differently as seen in the data and brain scans.

Mnemonic strategy training increased activity in brain areas often affected by Alzheimer's. That may explain why the approach helps participants remember more information and for longer. That is supported by results showing those who completed rehearsal-based training showed reduced brain activity, suggesting they were processing the information more efficiently.

Researchers also noted that cognitive training approaches could become increasingly important with new pharmacological treatments on the horizon for those with neurodegenerative disorders.

This type of information may help identify future best-fit non-pharmacologic treatments for patients with memory impairment.

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, September 15. Be sure to make your reservations with Carl by noon Monday, September 12. The entrée: Lasagna.

AUGUST LUNCHEON-FINAL REMINDER

We'll meet on Thursday, August 18. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, August 15.