



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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NOMINATING COMMITTEE

THE BOARD

FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, often in the short term.

You can help them and others *locally* by writing a check to **Food Share** and sending it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 NEWSLETTER

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AUGUST LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: **THIRD Thursday, August 17**

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

Cost: **\$15.00**

Please make your reservations by **NOON**, Monday, August 14. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **August 17**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

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 IS A SOCIAL GATHERING

Once again, we'll have a social gathering this August, looking forward to visiting with friends, acquaintances, colleagues, visitors, new members or others to meet at the luncheon. Maybe – just maybe – YOU will become someone's new acquaintance!

Remember, too, we're always open for program suggestions. If there's a topic (or perhaps there's one you'd like to present), please let Program Chair **George Ramirez** know. If you can give him a point of contact, all the better! Then you can "let George do it" to arrange that presentation. Generally, presentations should be of interest to most members (including you).

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. (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.

NOTES FROM THE TOP

Tony Pizza, President

At the July meeting we enjoyed sweet and sour pork chops. (This month we'll have CHICKEN FRIED STEAK!) We also welcomed District 8 VP, Steve Smith, who joined us for lunch. He left toasty Tehachapi to visit chilly Oxnard. He does a lot of travel as his district also includes chapters in Santa Maria and the San Joaquin and Antelope Valleys.

Steve said the new Base Access Pass for retired DOD personnel has not been implemented yet in his area. Our members reported the same here. Carl was told that there have been computer problems. The current ID expires on August 31. A new card, a Defense Biometric Identification Systems (DBIDS) ID card, is supposed to replace the old one. You can read more at <https://tinyurl.com/ssbepyat>.

Steve also said the bill to revise the WEP/GPO is steadily picking up co-sponsors and the bill to have the COLAs for FERS retirees equal that of the CSRS retirees needs more co-sponsors.

We don't always have a presentation at our meetings (I think some prefer that) but since the pandemic's onset it has been hard to find speakers. Even if you don't attend our meetings, but you saw a presentation somewhere else and liked it, let me or George Ramirez know. Maybe the presenter would be interested in a free meal at the Elks Club.

Have you talked with your heirs about what to do with your financial assets when they inherit them? If you haven't already, now's the time. And it's best done with a tax accountant or an attorney, because if you do something wrong, your money can be wasted.

For example, if you have no will and trust, time consuming and expensive probate is necessary. If you decide to *give* your house to an heir before you die, they will have a huge capital gain when they sell it. For example, maybe you bought your house 40 years ago for \$50,000 and now it's worth \$650,000. When they sell it, they'll pay tax on a gain of \$600,000. But if they *inherit* it, the basis "steps up" to \$600,000, and they'll only pay tax on any increase over \$600,000. That's why you should pay now for professional advice that could save many thousands.

A little girl was watching her parents dress for a party. As her dad donned his tuxedo she warned, "Daddy, you shouldn't wear that suit." "And why not, darling?" he asked.

"You know it always gives you a headache the next morning."

- Tony

NARFE PERKS CAN SAVE YOU MONEY

If you hadn't noticed, each issue of the NARFE magazine has a 2-page spread of 'NARFE Perks.' They are available to NARFE members for an array of goods and services. Do check them out. Save a few bucks!

SERVICE OFFICER NOTES

by Carol Anne Moore

Recently, I happened upon an article that seemed to fit a general feeling that I (and many of us) have sensed as events continue to unfold. I saw that too late to use for last month's column, but after thinking about it more, I decided to draw upon it to write this month's column with a different 'take' than usual. It's more like looking back to see how we got here and validate the approach for the future. Our lives as federal employees and retirees, working together in a diverse workforce contributed to make our agencies and organizations successful for the American people.

So much of recent news coverage and internet commentary seemingly question the values we've had for hundreds of years in our country, and I ask why? I am proud to say that we, as federal employees and retirees, cannot and do not bring politics into our workplace and related organizations, especially including the NARFE organization.

Here in California, we are fortunate to still hold to the fundamental American values of equality and brotherhood as a nation as established in our founding documents – the Declaration of Independence and The U.S. Constitution & Bill of Rights. All of those values were put so eloquently by Dr. Martin Luther King, Jr. in his "I Have Dream" speech:

"I say to you today, my friends, so even though we face the difficulties of today and tomorrow, I still have a dream. It is a dream deeply rooted in the American dream....I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character. I have a dream that...one day right there in Alabama, little black boys and black girls will be able to join hands with little white boys and white girls as sisters and brothers."

As today's current federal employees and retirees, we came to believe and expect that we each would always be treated equally. As the Chapter 190 Service Officer, I will continue contributing and serving our members in the same manner.

THRIFT SAVINGS PLAN: STAY OR GO?

If you're considering moving your TSP funds elsewhere, you may want to see the upcoming webcast from NARFE's Federal Benefits Institute on Thursday, August 31, 2023, 2:00 p.m. ET:

Thrift Savings Plan:

Should You Stay or Should You Go?

To help you consider your options, Mark Keen will detail the TSP system's pros and cons plus highlight other investment options and opportunities, to let you decide which savings plan will best suit you. A Q&A session will follow the presentation

> Register on NARFE's website, www.narfe.org <

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

August is “Grassroots Advocacy Month,” when members can help influence the outcomes of proposed legislation. That’s when Congress breaks for recess and its members return to their home districts and can better hear directly from their constituents and the issues that affect them. It’s an ideal time for members to make direct contact with their legislators on issues of importance to NARFE and especially *you*. Also, a series of educational videos is to be released each week, covering variety of topics that will empower you to be a more knowledgeable and effective advocate.

In addition, a dynamic social media and issue campaign will focus on some of NARFE’s legislative priorities: repealing WEP/GPO and supporting the Equal COLA Act. Check NARFE’s ‘X’ (formerly Twitter) and Facebook posts to prepare yourself, then use *your* voice to urge action and make a difference! You’re also invited to take advantage of NARFE’s advocacy toolkit, including Letter to Editors (LTEs), phone banking, action letters and informational flyers.

NARFE thanks all members for their support. Get a head by accessing materials/toolkit [here](#) ! Together, we have the power to exact policy change and ensure a better future for federal retirees and employees!

We *must* let Congress know what we want because:

Unless we speak, Congress will assume we agree!

MERIT SYSTEMS PROTECTION BOARD

In July, President Biden nominated Henry Kerner, currently the head of the Office of Special Counsel (OSC), to the serve on the Merit Systems Protection Board (MSPB). He would fill the third, existing three-seat board’s vacant spot. Kerner’s term at OSC expired last year, but currently serves in a one-year holdover period until October. Kerner’s nomination to serve on MSPB is subject to Senate approval.

If confirmed, Kerner will help decide appeals of decisions regarding agency disciplinary actions. Kerner would take the seat designated for the minority party.

The MSPB has been working to address a large backlog of cases built up due to a lack of a quorum on the board that lasted for nearly 5 years. If approved, Kerner’s appointment could speed the board’s work to further reduce the backlog.

NARFE-PAC

It’s *not* a scam! Unlike so many things, you can be assured that any donation you give to NARFE-PAC will be used only to support measures that *you* support. As you’ve heard before, NARFE members are always invited to send a few bucks to NARFE-PAC. Why do that and what - exactly - is it? Well...

NARFE-PAC exists to help protect NARFE members’ pay and benefits by raising and spending money to elect members of Congress who support the federal community. The PAC works for you by building strong relationships with lawmakers and providing NARFE with additional opportunities to share our most pressing concerns.

NARFE-PAC is financed through NARFE members’ direct, voluntary contributions to a separate fund. Federal law prohibits NARFE-PAC from soliciting contributions from anyone other than NARFE members and the immediate family of those individuals. Not only that, but any contribution received from any other person or entity will be returned to that contributor.

NARFE members can sign in to access the NARFE-PAC members’ page (<https://www.narfe.org/advocacy/narfe-pac/narfe-pac-member-homepage/>) where donations can be made to the PAC and where you can also view contribution and disbursement reports, access NARFE-PAC materials and read through the PAC toolkit.

VICTORY IN THE SCAM BATTLES

A recent headline reported a welcome anti-scam victory of sorts, showing that - at least occasionally - an effort can succeed to help get rid of such nuisances.

The Federal Communications Commission (FCC) issued a record fine of nearly \$300 million for an illegal auto warranty scam robocall operation. An international network of companies’ operation violated various statutes and regulations during a three-month span in 2021; they made over 5 *billion* robocalls to more than 500 million phone numbers, including numbers on the National Do Not Call Registry.

Last year, the FCC directed all U.S.-based voice service providers to stop carrying traffic associated with certain members in the above operation, reducing illegal auto warranty robocalls by 99%.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	285
New Members	4
Dropped or Transferred	<u>- 0</u>
GRAND TOTAL	287

TREASURER’S REPORT

End of the last month balance	\$ 1,748.62
Receipts	633.00
Disbursements	<u>(490.23)</u>
End of month balance	\$ 1,891.39

MORE BLOOD-ALZHEIMER'S RESEARCH

The Alzheimer's column of June 2022 reported elevated levels of blood enzyme PHGDH in a person's blood may be an early warning of Alzheimer's in that person's future. (The earlier Alzheimer's or a similar condition is seen, the better for treatment options.)

Recent research has discovered a blood biomarker that could signal one's risk of dementia years in advance. A National Institute on Aging team from universities in the U.S. and other institutions across the world, looked at data of 10,981 individuals collected across a 25 period.

In particular, the researchers analyzed the complete set of proteins expressed in each individual blood sample. Each set, or proteome, drives all kinds of a body's biological processes from cell communication to hormone levels. The

Alzheimer's column continues below...



**National Active and Retired
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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 Shelly Foote.)

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 & REINSTATED MEMBERS

We have four new and reinstated members this month: **Elvira Crutcher, Mary Fernandes, Daniel Goff** and **Robert Park**. Please welcome them and others you may not have seen for a while, including anyone might be attending for the first time in a while.

Alzheimer's continued...

team found that unusual amounts of certain proteins were linked to dementia risk.

Researchers' analysis revealed 32 proteins that, when found at unusually high or low levels in the blood in people aged 45 to 60, were associated with an increased risk of developing dementia later in life.

The current study of data from multiple cohorts identified and characterized 32 proteins and 4 protein networks in plasma of middle-aged adults that were strongly associated with dementia risk in subsequent decades, as shown in the team's published paper.

One day in the future, we might fully understand how conditions like Alzheimer's and perhaps other types of dementias and diseases get started. If so, the revelation could well come by watching for imbalances and abnormalities outside of the brain.

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 21. Be sure to make your reservations with Carl by noon Monday, September 18. The entrée: Lasagna.

AUGUST LUNCHEON-FINAL REMINDER

We'll meet on Thursday, August 17. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, August 14.