



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2019 No. 12
December 2019

>> 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
vjohanson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

FOOD SHARE DONATION TOTALS

In November, there were 2 checks for \$75, so our 2019 donations now total \$655 and 10 pounds of food. If you wish to donate funds via NARFE, you may send a check to Tony made out to **Food Share**. He'll get it 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.

DECEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, December 19

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

Cost: \$11.00

Please make your reservations by **NOON**, Monday, December 16. E-mail Carl at 1mrbig1@verizon.net or call 487-1801 to make (or *cancel*) your reservation.

On Thursday, **December 19**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Pork Loin Rice Pilaf
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!

DECEMBER PROGRAM

The December meeting is usually a social meeting, but we will have one piece of business: our incumbent officers will again accept their respective positions for another year. Volunteers from the floor are welcome to fill other offices for officers' positions (see "VACANT" positions at left).

Special guests may say a few words, but there are no presentations planned. Instead, it will be a "social program." That means we can visit with each other. Invite your spouse, friend or even a future NARFE member or two!

Indeed, guests are always welcome, especially at this meeting; 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.

That being the case, bring a guest if you'd like – but be sure to *make a reservation for each guest* with Carl, so everyone can be seated. And come ready for enjoying our time together as well as some good food!

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.

AFFIRM PRESIDENT’S MESSAGE

Tony Pizza, President

Attendance was nicely improved at the November meeting. In December, we don’t have a presentation (which I believe some like better). We will just enjoy our Christmas dinner and the fellowship. Many members don’t attend our meetings, but why not “come on down” and give it a try. I have heard that my jokes could stand improvement. Might be true, so I invite you to bring a joke or two to share. If you don’t want to tell them yourself, I’ll do it, I’m used to abuse.

In addition to an excellent early Thanksgiving dinner, we had a very informative and well-delivered presentation by Debbie Miller, Blue Cross/Blue Shield Federal Employee Program Senior Account Manager for our area. She gave us an update on what’s new. The Nurse line is still available 24/7 at 1-888-258-3432. But now you have two free calls to talk to a doctor, 24/7 by calling 1-855-636-1579 or you may go online to www.fepblue.org/telehealth.

In October’s newsletter, I mentioned the Blue Cross Medical Reimbursement Account, where if you are on Medicare and Blue Cross Basic Option, you could get a rebate of \$600 from Blue Cross. She said the amount has been changed to \$800.

She said more, but most important, Debbie generously offered to help members if they have any problems with Blue Cross. She may be contacted by email at debbie.miller@blueshieldca.com or by phone at 1-424-502-7738.

Bob Davidson II (Palomar Chapter 455) says, “The holidays are upon us and things are going to get busy around our homes and families; whether from traveling to family or from having family here, it will be a bit crazy. And speaking of crazy, Congress is being insane! The only good thing about it, is both they and the Administration are not paying too much attention to the federal worker or retirees, so hopefully we will see little done whether for or against us until the new Congress and Administration are sworn in January 2021. That does not mean we cannot pay attention as both could try something sneaky so as always NARFE locally and nationally must be vigilant.”

An elderly gentleman entered an upscale cocktail lounge. Well-dressed, with a flower pinned to his lapel, he cut a suave figure. Seated at the bar was a fine-looking lady of a certain age. The gentleman walked over, sat beside her, ordered a drink, then turned to her to ask, “Tell me, good-looking, do I come here often?”

Patient to doctor: “Doctor, please help me. I think I’m a moth.”

The doctor replied, “I’m sorry, but I’m not your guy. You want to see a psychiatrist.”

Disappointed, the patient sighed, “I wanted to, But the light in your office is so much brighter!” - Tony

SERVICE NOTES

Carol Moore, Service Officer

Fall Comments

Everyone knows about the seasonal fall – you know, the months when the leaves turn to bright colors. But there’s another fall that needs our attention: the fall that may put us in a hospital bed – or worse. Did you know that Ventura County has a Fall Prevention Program? They have a one-sheet flyer to provide facts and reminders for us. Here is some of the information:

Fall Facts:

- One out of four older adults (65 and over) falls each year, but fewer than half of them talk with their healthcare provider about it
- Every half-hour an older adult dies as the result of a fall
- Most falls occur in that person’s home

To make your home safer, you can:

- Remove tripping hazards (shoes, papers, toys)
- Remove throw rugs or tape them in place
- Increase lighting
- Move furniture and clutter to create clear pathways
- Make home modifications (example: add grab bars)

Finally, what to do for yourself:

- Stay as physically active as you can - to build keep your balance, strength and flexibility
- Review medications with your healthcare provider
- Keep those providers informed of falls or hospital visits
- Get your vision checked regularly and update your glasses when needed
- Keep friends and family informed, and ask for help when you need it.

That’s all good information, but if you’d like to know more about the Fall Prevention Program, call 805-477-7343 or email at:

fall.prevention.program@ventura.org

Change Your TSP Withdrawals

Life happens. Sometimes it’s necessary to change things that were thought to be permanent – like TSP withdrawals. One of our members recently needed to change his TSP withdrawal and tax withholding.

Of course, any change to your TSP withdrawals needs to be made via the TSP managers. You can go to the TSP website, www.tsp.gov, or you may call them on weekdays from 7 a.m. to 9 p.m. (Washington time) at 877-968-3778 or via TDD at 877-847-4385 for hearing impaired. (Outside those hours, you’ll reach an automated response system.)

Need to change your withholding? For that, you’ll need to get a W-4P form – NOT a W-2 (that’s for wages, etc.) The W-4P is available online at the end of the list at:

<https://www.tsp.gov/forms/civilianForms.html>

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

With the lead stories these days having to do with something about impeachment, little notice was given to the fact that another stopgap measure kept the Government open...for another few weeks.

Despite the cry that all the effort with regard to impeachment, other actions continue. One such effort is that toward creating a "Family Leave Policy." Just as this issue of the newsletter was to be sent to print, an announcement of an agreement between the President and the House of Representatives to include the Federal Employees Paid Leave Act (FEPLA) of 2019 ([H.R. 1534/S. 1174](#)) as part of the final FY2020 National Defense Authorization Act. The House version of the authorization act included the text of a bill introduced by Rep. Carolyn Maloney, D-N.Y., which would provide twelve weeks of paid leave to federal employees for the birth, adoption or fostering of a child, or to help care for a child, parent or spouse with a serious medical condition. The agreement appears to provide twelve weeks of paid leave for the birth, adoption or fostering of a child, but *not* the provision allowing for the care of an ailing loved one.

The family leave "story" continues, as there is no such provision in the Senate version of the bill, so it is still to be determined.

If you have been following this story and would like to influence its ultimate outcome, take the time to contact your Representative and/or Senators to express your views.

Unless we speak, Congress will assume our consent!

CHAPTER BUDGETARY CONSIDERATIONS

Your board is considering possible steps toward improving the chapter's financial condition. The Treasurer's Report (below), has been showing a downward trend in our end-of-the-month balances for some time. The goal of our effort is to improve that situation by adopting cost-saving measures.

One possibility is to defer printing and mailing some future issues as we manage our finances. Newsletters, however, would continue be prepared and posted on the Chapter 190 website every month.

And our meetings will be on the 4th Thursday each month, except for November and December.

ADVISORY FOR SANTA

Instead of highlighting scams intended to separate your money from you, we have a "Santa Advisory." Most everyone wants their children or grandchildren to be part of the "digital age," so it seems worth including information from the Federal Trade Commission (FTC) about buying internet-connected toys. (It's also something to consider from the privacy aspect, too.)

Purchase an Internet-connected toy?

Is something digital on your child's wish list? A smart speaker for their bedroom, or a cuddly cool internet-connected smart toy to help them learn?

Before you give one of these toys, consider these questions. They can help you know what to look for with an internet-connected smart toy, and how to protect their data.

Understand the smart toy's features:

- Does the toy come with a camera or microphone? What will it be recording, and will you know when the camera or microphone is on?
- Does the toy let your child send emails or connect to social media accounts?
- Can parents control the toy and be involved in its setup and management? What controls and options does it have? What are the default settings?

Understand what information the smart toy collects, and how it will be used:

- When your child plays with the toy, what kind of information does it collect?
- Where is this data (including pictures and recordings) stored, how is it shared, and who has access to it? Does the toy company give parents a way to see and delete the data? Is the information secure?

If the toy [collects personal information from a child](#) who's under 13 years old, the toy company has to tell you about its privacy practices, ask for your consent, protect and secure collected data, and give you the right to have your child's personal information deleted.

For more information, check out the FTC's [Protecting Kids Online](#) page.

Do be a good Santa and don't expose children to online dangers while they're still children.

MEMBERSHIP REPORT - see **Note** below

| | <u>Members</u> |
|------------------------|----------------|
| End of last month | 440 |
| New Members | 0 |
| Dropped or Transferred | - 0 |
| GRAND TOTAL | 440 |

Note: *NARFE HQ is revising the membership database; a decrease reflects a member's death.*

TREASURER'S REPORT

| | |
|-------------------------------|--------------------|
| End of the last month balance | \$ 942.67 |
| Receipts | 632.44 |
| Disbursements | (507.04) |
| End of month balance | \$ 1,068.07 |

CLINICAL TEST FOR NEW DRUG

The goals of clinical testing of new drugs are to determine the safety, tolerability, and efficacy of new drugs before they're introduced on the market. Such is the case with pharmaceutical maker INmune Bio's XPro1595, a second-generation inhibitor of tumor necrosis factor (TNF) to selectively neutralize a form of it, which is an inflammatory factor implicated in Alzheimer's pathology. At this point and since the disease develops differently from one individual to the next, this study is also to identify Alzheimer's patients most likely to benefit from XPro1595 treatment.

The initial clinical trial is limited to 18 patients with Alzheimer's disease who have biomarkers of inflammation. The trial is designed to treat patients for twelve weeks to demonstrate safety and reduction in inflammation. Results of 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 George Trask.)

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, don't worry – your membership is valid.

Alzheimer's column continued...

minimizing the binding of a particular sugar compound to the gene Presenilin 1. It suggests that treatments based on that protective mechanism could perhaps be developed for use as a preventative for other people.

But such a drug or gene therapy would not be available any time soon. Scientists will first need to replicate the protective mechanism found in this one patient by testing it in laboratory animals and human brain cells. Those efforts will take lots of time.

Still, this case comes at a time when worldwide efforts in Alzheimer's research continue to seek new approaches. Billions of dollars have been spent to develop and test some 200 drugs that ultimately failed. It has been more than 15 years since the last treatment for dementia was approved, and the few drugs available do not work very well for very long.

This one is promising and will be watched closely!

FOOD SHARE NEEDS

Food Share's pantries supply those who need more foods than their budgets cover (that can include fire victims, too). But they need our support to do so.

Now's the time for us to provide a little more to help assure those families of memorable meals at this Christmas. Please help if you can.

LOOKING AHEAD TO NEXT MONTH

Happy New Year! We'll meet on Thursday, January 23. Make reservations by noon Monday, January 20. The entrée will be Sweet & Sour Pork Chops.

DECEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on the 3rd Thursday, **December 19**. Please make your reservations with Carl by noon Monday, **December 16**.