



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2020 No. 12
December 2020

>> 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

Chapter 190 had donated 10 pounds of food and \$50 in funds (pre-coronavirus stopped our meetings).

You may still mail a 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.

DECEMBER LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, December 17

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

Cost: \$13.00

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

On Thursday, December 17, we would have socialized at 11:30; and our lunch would have been:

Lasagna

Green Salad Garlic Bread

Ice Cream Water & Coffee

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

NO DECEMBER PROGRAM

There will be no program again this month since there will be no meeting at which to present it. Instead, consider final piece of the national election as the early January run-off for Senate candidates in Georgia as the last voting to complete the 2020 election. (By the time you read this, the Electoral College may have already met to officially select the President to be inaugurated on January 20, 2021 for the next four years.)

The run-off in Georgia has generated a larger-than-usual amount of interest. Results of that contest will determine which political party will control the Senate.

The length of this year's election has produced a running commentary, to the point that some folks say they're plain tired of it. That may be, but it's almost becoming a contest as to whether to claim saturation from the election or the virus which won't quit.

When we do meet in person again, it will still be necessary to make reservations for you and any guest you may wish to bring (potential members are particularly welcome!).

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.

NOTES FROM THE TOP

Tony Pizza, President

Thanksgiving is past, and not the one we're used to. I hope all are staying safe and taking precautions against the virus. With Hannukah, Christmas, Quanza, New Years, and maybe a few others coming up, remember to stay safe. Hopefully one or more vaccines will be approved soon, although it may be a while before any vaccine is widely available.

I recently learned about The Conversation Project, a national program dedicated to helping people of all ages talk about their wishes for end-of-life care. A survey conducted in 2013 indicated that 90% of people say it is important to talk with loved ones about end-of-life care, but only 27% have actually done so. You can download a copy of Your Conversation Starter Kit by going to <https://www.theconversationproject.org>. An Advance Care Directive and Physicians Order for Life Sustaining Treatment are a good start.

Five Important Things to Remember About OPM:

1. Keep your mailing and email addresses updated with OPM.
2. Keep beneficiary designations updated using forms: a. SF 2808 (CSRS) b. SF 3102 (FERS) c. SF 2823 (Life Ins.)
3. Report the death of your spouse to OPM.
4. Report a marriage after retirement to OPM.
5. Make sure your family knows who to contact in the event of your death.

Now that you're sufficiently depressed, maybe this story will brighten things up. Happy Holidays!

A cowboy rode into town and stopped at a saloon for a Christmas drink. Unfortunately, the locals had a habit of picking on strangers. When he finished his drink, he found his horse had been stolen.

He went back into the bar, handily flipped his gun into the air, caught it above his head and fired a shot into the ceiling. Then he yelled, "WHICH ONE OF YOU SIDEWINDERS STOLE MY HOSS?" No one answered.

"All right," he said, "I'm gonna have myself a beer, and if my hoss ain't back out front by the time I finish it, I'm gonna do what I done in Texas ... AND I DON'T LIKE TO DO WHAT I DONE IN TEXAS!"

Some of the locals shifted restlessly. The cowboy had his beer, then sauntered out and saw his horse was back!

He saddled up and started out of town. The bartender rushed out of the bar and asked, "Say partner, before you go. . .I gotta know: what did you have to do in Texas?"

The cowboy stopped, turned back and said, "I had to walk back to the ranch."

- Tony

SERVICE OFFICER NOTES

by Carol Moore

Now that Open Season is over and 2020 is finally coming to an end, you may want to learn what Medicare is doing with your claims. Since many of our members have Medicare, I'll cover that topic in this month's column.

First, you may call 1-800-MEDICARE (1-800-633-4227); TTY users should either call 1-877-486-2048 for original Medicare billing questions or visit MyMedicare.gov (mymedicare.gov) to view the latest information on your claims. MyMedicare.gov is Medicare's secure online service to access your personal Medicare information. To get immediate access to your claims information, go to the website and register to use it.

As a registered user of MyMedicare.gov, you can access your personal information regarding your Medicare benefits and services. You also can use MyMedicare.gov to:

- View claim status (excluding Part D claims)
- Order a duplicate Medicare Summary Notice (MSN) or replacement Medicare card.
- View eligibility, entitlement, and preventive services information
- View enrollment information including prescription drug plans
- View or modify your drug list and pharmacy information
- View address of record with Medicare and Part B deductible status
- Access online forms, publications, and messages sent to you by CMS

You can also get information on your most recent claims without speaking to a customer service representative. But if you call, be sure to have your Medicare number available. You may:

- Listen to the status of your claims.
- Find out your current deductible status.
- Listen to your current prescription drug plan enrollment.
- Get more help with your Medicare questions.
- Order Medicare publications. (Some are available in large print, Spanish, audio-tape, and Braille.)

Important Notes About 1-800-MEDICARE

You can hear recorded answers to frequently asked questions and also order publications 24 hours a day, 7 days a week.

You can talk with a customer service representative 24 hours a day, 7 days a week.

If you are hearing impaired or speech impaired, call the TTY line toll-free at 1-877-486-2048; that's the number is for the hearing and speech impaired persons.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

As this is written, the election’s outcome remains unknown, except for the Senate race in Georgia. What an election! It’s one for the ages!

Negotiations continue for a COVID relief bill to ease the financial woes of many, just in time (maybe) for Christmas. Right now, Federal retirees are OK. NARFE is on watch and alert to address any actions that might affect our *earned* benefits.

Last month, this column optimistically hoped that after the dust settled, Congress would again be at work. Though NARFE is our ever-vigilant force and voice, it doesn’t hurt to call, write, or even drop in to your Representative’s local office in person. Maybe that’ll add emphasis to ensure your “druthers” are known.

Do give your input to the folks we elected to Congress. After all, they’re supposed to be listening to their constituents – even those who voted for the other candidate. (By the way, if you do contact them, please let our Legislative Officer George Ramirez know, especially of the response you get.)

If you’re not sure what issues Congress may be considering, just go to www.NARFE.org. You’ll see a comprehensive list of things without having to log in. It’s worth a few minutes to just check it out.

Remember, we must let Congress hear from us!

Unless we speak, Congress will assume we agree!

CHECKLIST WHEN A LOVED ONE PASSES

If you are named as the executor of your loved one’s estate. What should you do? Here are the main things:

1. Get Multiple Copies of the Death Certificate
2. Obtain Letters Testamentary or Letters of Administration
3. Consult a Lawyer — Even if You Decide Not to Hire One
4. Collect and Secure Pertinent Documents
5. Notify Financial Institutions, Government Agencies and Others
6. Cancel or Transfer Accounts, Memberships and Subscriptions
7. Apply for Benefits Due to Survivors
8. Pay Final Bills and Guard against Financial Fraud

The entire article was borrowed from Mt. Baldy’s Chapter 1497 website and is also posted on ours.

CURRENT SPAMS AND SCAMS

COVID-19 Scam Resources

Now that vaccines are just about to become available (at least on a limited basis), expect to see scams tailored to the situation. But how do you know whether the latest offer is valid or not? When you can’t decide, where can you go? Consider the Federal Trade Commission (FTC) website. Go to ftc.gov/languages to explore blogs, articles, and publications that highlight some key frauds and scams. The website also links to the latest [COVID-19 related scam](#) information so you can keep up to date.

Looking for information in Spanish? FTC has it at consumidor.ftc.gov and ftc.gov/coronavirus/es. But the website isn’t limited to only English and Spanish. It also has information in a several languages, including [Traditional](#) and [Simplified Chinese](#), [Korean](#), [Tagalog](#), [Vietnamese](#) and [other languages](#).

At the FTC website, you may download, link, or share all the information at ftc.gov/languages with your friends, family and community. Even more, you can also order a selection of In-language publications for free at ftc.gov/bulkorder.

If you spot fraud or scam, the FTC wants to know. Report it to Reportfraud.ftc.gov (or, in Spanish, Reportefraude.ftc.gov). You can report scams to the FTC at ReportFraud.ftc.gov and help investigators build cases against scammers (and help stop scams).

If you want to learn more about the top fraud reports FTC sees, visit ftc.gov/explore_data to check out what people have been reporting.

Scam Awareness

It seems there is information about nearly anything on the Internet, even scam awareness. In addition to the FTC website, another recently came to our attention: www.cashay.com. Cashay is a website to help people in all life stages manage individual and family milestones. It’s goal is to educate users of all ages with the information needed to make important decisions via practical guides, explainers, real-life stories, various personal finance tools, calculators, and more. One of its topics: types of elder fraud.

The website says it’s trusted and powered by Yahoo Finance and Verizon Media, but freely provides information. (And it doesn’t include sales pitches!)

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	382
New Members	1
Dropped or Transferred	- 8
GRAND TOTAL	375

TREASURER’S REPORT

End of the last month balance	\$ 1,518.31
Receipts	371.03
Disbursements	(170.04)
End of month balance	\$ 1,719.30

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

ALZHEIMER'S RESEARCH

Research into Alzheimer's continues world-wide at a rapid pace. Within a week, at least three studies have emerged, aimed to better understand, treat or even defeat the disease.

One study from UC San Francisco regards use of a drug that reverses age-related mental decline, though it has only been used with mice so far. It will be some time before the drug will be tested in humans, but it has been an avenue of promising research.

The second, from the Washington University School of Medicine in St. Louis, regards a new form of Alzheimer's protein found in spinal fluid can identify stages of Alzheimer's. The finding could lead to better diagnostics and aid efforts toward finding treatment.

The third, from the University of Gothenburg in Sweden, with colleagues 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

Alzheimer's continued... in Spain, Slovenia and France, found new forms of tau protein that become abnormal in the very early stages of Alzheimer's – even before cognitive problems develop. The researchers developed new tools to detect the subtle changes and then confirmed their results in human samples.

Although the second and third studies may be seen of no immediate use to today's Alzheimer's patients, the expectations are that their results will help a better understanding of the disease. That, in turn, may well help lead to means of controlling and perhaps one day even conquering Alzheimer's.

Defeating Alzheimer's continues as a challenge that has been around longer than any communicable disease one might think of. For the moment, all interest and attention seems to be directed toward dealing with COVID-19, but it's not so. The valiant efforts to deal with Alzheimer's continues – worldwide! Stay tuned...

YOUR NAME IN PRINT?

PAUSED FOR NOW
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!

ONE NEW MEMBER

This month we welcome one reinstated member, **James Perks**. We look forward to again seeing you in person when we once more begin meeting for our monthly luncheons.

> Dues withholding avoids needing reinstatement. <

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 (including 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

Our meeting date would be Thursday, January 28, with reservations due by noon the Monday before. The planned entrée was Sweet & Sour Pork Chops.

DECEMBER LUNCHEON-FINAL REMINDER

CANCELLED