



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2022 No. 12  
**DECEMBER 2022**

>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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### FOOD SHARE DONATIONS NEEDED

Many locals must rely on donated foods these days; especially as the holidays approach. 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. Any amount helps.

### 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

Place: Elks Club,

801 South A Street, Oxnard

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

Date: **THIRD Thursday, December 15**

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

Cost: **\$15.00**

Please make your reservations by **NOON**, Monday, December 12. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **December 15**, we'll meet at 11:30, with lunch served at noon. The day's menu will be:

**Lasagna**

**Vegetables Green Salad Garlic Bread**

**Cupcakes Water & Coffee**

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

### DECEMBER PROGRAM

The December meeting is usually a social meeting, in which our conversations become the program. There is no presentation or guest speaker, so we'll have an opportunity to visit with other attendees.

We may have a few special guests who'll be invited to say a few words, but there will be no presentations. It will be a "social program." Invite your spouse, friend or a future NARFE member! We can spread the holiday spirit and perhaps share what we remember most from Christmases past.

Yes indeed, guests are welcome; 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.

Please call Carl (805-487-1801) to make your reservation(s). And again, guests should each have a reservation to ensure everyone can be seated. It's recommended both you and your guest be fully vaccinated and boosted. Wear a mask if you'd like.

### NEED A RIDE – SHARE A RIDE

If you *need* or can *provide* a ride to our luncheon? Call **Juanita**, Chapter 190's rideshare facilitator, at 805-488-5281 or email her at [redbird1997@aol.com](mailto:redbird1997@aol.com).

## NOTES FROM THE TOP

Tony Pizza, President

Our November meeting had a good turnout, thanks to the presentation by Blue Cross FEHP rep Debbie Miller. (Our Thanksgiving warm up lunch of turkey kicked off the season.) Join us in December for an old fashioned Italian Christmas dinner. It's a form of mac and cheese that we call lasagna. (**LASAGNA!!**)

I am thankful for the Chapter Board and Committee members: The Vice Presidents, the Treasurer, the Service Office, the Newsletter Editor, and the Publicist, who do all the work. I think I have the easiest job.

The OPM said it will suspend all new applications to the FLTCIP program starting Dec. 19 and will last for the next two years. Those who apply before that date may still see their applications go through. But current FLTCIP enrollees can't apply to increase their coverage during that period, but the suspension will otherwise not affect their coverage.

The suspension is to give OPM time to try to better control the costs of FLTCIP premiums, which have risen at high rates over many years. For example, in 2016, premium rates rose 83% on average – and up to as much as 126% for some enrollees! The average monthly increase amount was \$111.

As I write, the Social Security Fairness Act, H.R. 82, to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) awaits floor action (decided by House leadership). The bill has 305 cosponsors and holds bipartisan support; it would fully repeal WEP and GPO, both of which unfairly reduce Social Security benefits for CSRS annuitants. We hope for action, though issues like a potential railroad strike and funding to avoid a government shutdown must be considered. A modification instead of repeal may be a possibility.

Did you ever notice in your *NARFE* magazine, usually on page 2, there is some contact info for NARFE, including an email address to reach a benefit specialist, [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org). But if you have a question, you should first contact Carol, our Service Officer. She can answer most of your questions, but if it's an unusual issue specific to you, then should write it up clearly and email it to HQ.

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When the three-year-old son opened the final gift from his grandmother, he discovered a water pistol. He squealed with delight and quickly headed for the nearest sink to fill it.

His Mom, however, was not so pleased. She said to Grandma, "I'm surprised at you. Don't you remember how we used to drive you crazy with water guns?"

Grandma smiled and then thoughtfully replied, "Oh yes, my dear. I remember those times very clearly."

– Tony

## SERVICE OFFICER NOTES

by Carol Anne Moore

As we close in on year's end, some efforts try to look back at the year for trends. One such effort, OPM's Federal Employee Viewpoint Survey, looked at the Federal workforce.

### **Decreased Job Satisfaction**

Only ten agencies with at least 100 employees saw improvements to their job satisfaction score in the annual survey, but no agency with at least 10,000 showed an improvement. OPM released its report with the survey's results and suggested the drop in morale could be attributed to a combination of feds' pay not keeping up with rising inflation plus the survey was administered during a period when agencies were rolling out plans to bring employees back to the office after two years of maximum telework due to the COVID-19 pandemic.

Perhaps the recently-announced pay (and annuity) increases will help to ease the job satisfaction trend.

### **Estate Planning Webinar**

"Estate planning" may sound like it's just for the wealthy, but it's not. An effective estate plan specifies not only what happens upon your death, but also what happens if you're incapacitated. It helps avoid messy legal battles and ensures state law doesn't dictate who takes care of you and who gets your money.

Though previous newsletters noted that NARFE webinars have noted webinars are often announced too late to be included in our newsletter. While the Estate Planning webinar may have been held before you read about it here, the good news is that it is recorded and posted in NARFE's webinar listing.

The hour-long webinar, Estate Planning: Strategies for Feds, is to be aired Wednesday, December 14, 2022 at 2 p.m. ET and followed by a hour-long Q&A period. More information is available on NARFE's website, [narfe.org](http://narfe.org). The Judy Yates webinar is free for NARFE members, but registration is required to attend. (The cost for non-members is \$48.)

Can't watch it live? Registration includes access to watch this (and other archived NARFE webinars) on demand. A link will be emailed to you after the live event. (Of course, watching the recorded webinar will not include participation in the Q&A session.)

### **BC/BC Contact Information**

The visit and great presentation by Blue Cross FEHP rep Debbie Miller was followed by a brief Q&A session. If you had a question or would like more information, you may:

- email her at [debbie.miller@blueshieldca.com](mailto:debbie.miller@blueshieldca.com) or
- call her directly at (424) 502-7738

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

**LEGISLATION INFORMATION**

by George Ramirez

At the end of November, a coalition of nearly 50 national organizations along with 15 individuals, all of whose work focuses on the issues of interest to NARFE, sent a letter to congressional leaders urging them to ensure passage of legislation by the end of the year to prevent a return of Schedule F .

We members need to do what we can to ensure the legislation’s passage. So what *can* we do? Be sure our legislators know our preferences.

On the Schedule F issue, NARFE members in California are encouraged to contact Senators Diane Feinstein’s San Francisco office: (415) 393-0707 and Alex Padilla’s Sacramento office: (916) 448-2787.

The year’s end rushes toward us with still a lot of work to be done in the Congress. Here’s another item:

WEP/GPO Repeal: It’s not yet a done deal. We need to keep up the pressure on top NARFE priorities like H.R. 82, the Social Security Fairness Act, which would repeal the WEP and GPO. Our advocacy efforts helped force committee action on the issue, but now we must press for further consideration.

Several other items are also left to finish this year. Government funding still hangs in the balance. So does the annual National Defense Authorization Act for FY2023. Also the extensions of other expiring policies are often wrapped up in “tax extenders” negotiations.

Remember, NARFE members can’t be complacent. It’s *always* important to contact our legislators! (The more voices on a topic, the more likely our collective voice is heard in the halls of Congress!)

We must let Congress know what we support:

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

**TSP MADE GAINS IN NOVEMBER**

Good news if you have a TSP account. Across the board, Thrift Savings Plan funds made gains in November. These come after a month where they almost all saw positive movement, as well. Among the individual funds, the international stock index I Fund saw the largest gain in November, with its price going up 13.72% to reach \$34.58 per share. A year ago, the I Fund ended November costing \$37.53 per share, meaning there was a 7.9% drop over the year.

**NARFE ONLINE**

If you want information from NARFE more often than the *NARFE* magazine, you can get it online!

There are several offerings, but you need to sign up for them yourself. Here’s a brief description (as given on the NARFE website):

*NARFE NewsLine* delivers breaking and key federal benefits news and information from NARFE and media sources around the country. It also provides useful information on lifestyle topics of interest to the federal community. It’s in a brief, easy-to-read format with important advocacy updates, Federal Benefits Institute offerings, and links to news and feature stories. *NARFE NewsLine* is an email every Tuesday.

There’s a daily delivery, too. It’s NARFE’s *Daily News Clips* online, featuring breaking news and informative articles curated just for NARFE members, plus NARFE media statements, op-eds and more.

Sign up on the NARFE website ([www.narfe.org](http://www.narfe.org)). Click on the “NEWS & EVENTS” tab, then click on “NARFE Media and Communications” in the drop-down list. You’ll see a heading and discussion “[NARFE NewsLine and Daily News Clips](#).” Just click on that heading and you’ll go to a page to sign up for your more frequent emails from NARFE to keep you up to date on what’s going on. By the way, you’ll be given the opportunity to select as many as 6 different periodic emails.

**AVOID CREDIT CARD DEBT RELIEF SCAMS**

If your credit card balance is huge and you want to reduce it, don’t pay someone to do it for you. The FTC reports a number of scammers who take your money but do little or nothing to help. What can you do?

If you’re looking for ways to pay off your credit cards more quickly, or get a lower interest rate:

- Don’t pay upfront.** It’s illegal for a debt relief company to charge you a fee before they do anything to relieve your debt.
- Talk with your credit card company. For free!** Call the customer service number on the back of your credit card. Ask for a payment plan that you’ll be able to afford.
- Consider a reputable credit counselor.** They can help you develop a payment plan that works for you.

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	296
New Members	2
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	297

**TREASURER’S REPORT**

End of the last month balance	\$ 2,308.42
Receipts	785.60
Disbursements	<u>(598.97)</u>
End of month balance	\$ 2,495.05

## MORE ON THE NEW DRUG LECANEMAB

The October column reported the status of a new drug, lecanemab, based on its initial trial. It was the first drug which showed promise to treat a person and at least slow the progression of Alzheimer's.

The clinical trial had 1,795 participants with mild Alzheimer's or cognitive impairment, and lecanemab appeared to slow cognitive decline. September's preliminary findings were used for October's column; the trial's full results for late November. Those who received the drug experienced 27% less cognitive decline than those who received a placebo.

The results may also possibly lead researchers to develop even more effective drugs to treat...or maybe even eventually develop a cure.

But while the results are indeed promising, there have been two deaths

Alzheimer's column continues ...



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Alzheimer's continued...

to which lecanemab has been linked. Analysis of both deaths found the patients had also been using prescribed blood thinners. In both cases, the patient had bleeding in the brain that resulted in their death.

The buildup of proteins such as amyloid plaques and tau tangles, results in the brain damage seen in Alzheimer's. Lecanemab is meant to break down those plaques before they accumulate, thus slowing the progression of Alzheimer's. But it can also inflame and weaken blood vessels,

Does that mean the end for this drug? No, but it certainly indicates a need for caution. Clearly, the case reports and other data must be taken into account whenever the drug is to be prescribed.

The FDA is expected to announce in January whether they will approve the drug.

## 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 Charles White.)

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!

## TWO NEW MEMBERS

We have two new members this month, **Patrick Race** and **Edgar Trotter**. Be sure to welcome them and others you may see. Consider inviting a guest or potential member, too. *The more members we (and NARFE) have, the more likely Congress will listen.*

## 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, January 19. Make your reservations with Carl by noon Monday, January 16. The entrée: Sweet & Sour Pork Chops.

## DECEMBER LUNCHEON-FINAL REMINDER

This month, we'll meet on Thursday, December 15. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, December 12.