



NARFE Chapter 190 **NEWSLETTER**

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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

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FEBRUARY LUNCHEON MEETING

Place: Elks Club,
801 South A Street, Oxnard
>> Use "A" Street entrance ONLY <<

Date: Thursday, February 28

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

Cost: \$11.00 (That's the new price...)

Please make your reservations by **NOON**, Monday, February 25. E-mail **Carl** at 1mrbig1@verizon.net or call 487-1801 to make (or *cancel*) your reservation.

On Thursday, **February 28**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Chicken Fried Steak

Mashed Potatoes & Gravy **Vegetables**

Green Salad **Rolls & Butter**

Ice Cream **Tea & Coffee**

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

FEBRUARY PROGRAM

There are a lot of scams, rumors and plain lies about being safe these days, many of them aimed at us seniors. This month's program will NOT be a scam!

That's because we will have a speaker from the Oxnard Police Department to discuss Senior Safety. It ought to be of much interest these days, not only to counter so many scams and rumors, but because we will get for dealing with safety issues – even those we may encounter in our day-to-day activities. Sure, there are countless articles written about specific situations, but there isn't much opportunity to hear a general presentation – or to ask questions you may think of while you're reading an article. This meeting will provide an opportunity to ask questions you may have about safely going about your daily activities.

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.

NEED A RIDE – SHARE A RIDE

If you either *need* or can *provide* a ride, call **Juanita** at 488-5281 or email her at redbird1997@aol.com. She is Chapter 190's rideshare facilitator.

FOOD SHARE DONATION TOTALS

December's donations were \$70 and 6 pounds of food, so our 2018 donations to Food Share totaled \$275 and 16 pounds of food. If *you* wish to donate via NARFE, send Tony a check made out to **Food Share**. He'll see that it's delivered!

NARFE CHAPTER 190 NEWSLETTER

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PRESIDENT's MESSAGE

Tony Pizza, President

A Mike Causey article on the Federal News Network (<https://federalnewsnetwork.com/mike-causey-federal-report/2019/02/another-shutdown-what-are-the-odds/>) inspired my article this month. I offer the following update to Mr. Causey's original version:

The 35-day shutdown is over as this is written. But there was suspense: Would there be another shutdown this month? What were the odds? Just two days before we were to print, we learned that a second shutdown was averted, barely. So my original version of this article was OBE (Overtaken By Events), but there are still some interesting points to consider.

Both sides appeared to have been dug in (still true), yet many top political observers said it couldn't happen. Democrats would cave on the southern border wall, President Donald Trump would have had a bitter lesson or he would find a way to declare victory, maybe by calling a national emergency.

We hoped the experts were wrong. It wouldn't be the first time. Could it be that, as stupid as the shutdown was, the politicians would do it again and so soon? Think about it, then consider this: In 1948, the experts picked Thomas Dewey over Harry Truman. The Chicago Tribune newspaper even published a banner headline: "Dewey Defeats Truman." (By the way, that was the first time a computer was used to project the winner – and it had actually projected that Truman would win.) And in 2016 a prominent analyst wrote "Clinton-Trump Probably Won't Be The Next 'Dewey Defeats Truman'." But it was.

Was this shutdown the worst ever, the biggest mistake so far? Probably. Did it mess up (as in skew) 2018 economic and employment numbers? Absolutely. Do the majority of Americans who opposed the shutdown hold their elected officials to blame? Likely.

Thankfully, it didn't happen again (or so soon). But President Trump has declared a "national emergency" regarding the southern border. That has opened another "now what" scenario with its own uncertainties. But a second shutdown situation was averted.

A priest, a minister and a guru were discussing the best positions for earnest prayer, while a telephone repairman worked nearby.

"Kneeling is definitely the best way to pray," the priest said.

"No," said the minister. "I get the best results standing with my hands outstretched to Heaven."

"You're both wrong," the guru said. "The most effective prayer position is lying down on the floor."

The repairman could contain himself no longer.

"Hey, fellas," he interrupted. "The best prayin' I ever did was when I was hangin' upside down from a telephone pole."

- Tony

SERVICE NOTES

Improve Your Retirement Confidence

Thinking of retiring soon? If so, consider that a recent study by the Insured Retirement Institute found that only 25% of baby boomers believe they will have enough money in retirement and just 28% think they did a good job financially to prepare for their retirement years.

That dismal view of retirement finances by so many is concerning; even more sobering is that the study found boomers are less satisfied with their finances than seven years ago. In 2012, 41% of baby boomers believed they had done a good job on finances. The decline in retirement confidence has taken place in spite of healthy market and rising interest rates.

Fortunately, the news isn't so bad if it serves as a wake-up call to *take action*. Here are 5 steps that experts say boomers (and to some extent, retirees) can review their retirement plans now and fix things that have gone awry:

- 1. Reassess priorities.** Take stock of your available resources and prioritize your needs vs. your wants, based on where your life is now and what is most important to you in the years ahead.
- 2. Raise cash.** Consider options for boosting your savings, such as a part-time job or selling off some possessions you no longer need.
- 3. Generate interest.** Re-evaluate where your money is sitting today and consider leland george moving as much as you can out of cash and into interest-bearing accounts, which are paying depositors more than they have in several years.
- 4. Leverage your house.** If you own your home, your options include a home equity line of credit or a reverse mortgage as a way to free up cash to use for paying off health care bills or other expenses.
- 5. Look for hidden assets.** Inventory all your assets that might create cash, including those you may have overlooked in the past, such as a life insurance policy. A life insurance policy is your personal property and, if you no longer need or can afford it, you may be able to sell it for an immediate cash payment.

Of the five steps, the one that could produce the most immediate cash flow may be the sale of a life insurance policy, known as a life settlement. (There could be policy conditions or limitations to do so.)

RENEWING YOUR MEMBERSHIP?

When you get your renewal notice, don't put it aside. Also, be careful when you complete the form. That's because you could inadvertently remove yourself from Chapter 190 membership and find you're somewhere you hadn't intended.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

What can NARFE members do?

We’ve watched (helplessly, perhaps) as Congress repeatedly reached gridlocks on various legislative actions – most recently on the budget finalization. What else could we do? Become active, that’s what!

As you’ve probably seen many times, NARFE has taken a position on various issues of importance to federal employees, federal retirees or sometimes both. That’s important, but we NARFE members can give both NARFE and our elected congressional members our own thoughts. And NARFE can be quite helpful.

If you go to the NARFE website (www.narfe.org) and log in using your last name and your membership number (both of which are in the address block on the cover of the *NARFE* magazine), you’ll see a strip of options across the top of the home page. Hover your mouse pointer over the “Departments” option and you’ll see a pop-up list appear. Click on the “Advocacy” item. That one page gives you multiple places to see where you might take action to let your congressional members know what you’d like them to do for any number of legislative actions.

If you have a concern but don’t feel well-enough informed, for example, you can click on the “ISSUE BRIEFS and FACT SHEETS” square. You will see lists of fact sheets and issue briefs to provide you with issue-related facts as well as briefs about NARFE’s position on current legislative concerns and proposals.

Those documents will enable you to provide your legislators with informed positions on items important to you and other federal retirees or current employees.

It’s important that we speak up. The banner at the top of this page tells you why it’s important.

UPCOMING “TSP & YOU” WEBINAR

The webinar is free to current NARFE members; non-members may register for \$39, which will also include a year of NARFE membership.

It will be on Thursday, March 7 at 2 pm (Eastern Time). Mark A. Keen, CFP® and NARFE magazine’s “Managing Money” columnist, will review investment options and withdrawal strategies to help you maximize your retirement savings. To register, go to <https://www.narfe.org/webinar/reg/index.cfm>.

WHAT TO DO FOR A TAX SCAM

Last month, we listed free tax preparation sites. This month, it’s tax scams and what to do about them.

The automated message said, “Time sensitive and urgent ... we found that there was a fraud and misconduct on your tax which you are hiding from federal government. This needs to be rectified immediately, so please return the call as soon as you receive the message.” It also said to call to the same DC-area phone number displayed on the caller ID.

It was clear this was a scam call, for the simple reason that the caller did not identify themselves as someone from the IRS. (Also, as this column noted before, the IRS uses only USPS mail to make contact.)

Tax Day 2018 saw the highest number of robocalls of any day in the year. Nearly 143 million “nuisance and high-risk calls” were made on April 17. Callers posed as IRS agents and attempted to get personal information or money. The robocall volume in 2018 suggests being even *more* vigilant during this tax season. “Never let your guard down when callers ask for personal information,” says Bill Versen, chief product officer at Transaction Network Services.

Get an IRS scam call or a fraudulent tax refund? Then what? First, *NEVER* return a phone call from someone claiming to be with the IRS. Individuals should call the IRS at 800-829-1040 (businesses call 800-829-4933). The IRS *never* discusses personal tax issues via unsolicited emails or texts, or over social media. Any unexpected or suspicious email from the IRS should be forwarded to phishing@irs.gov.

Think you’re a victim of identity theft or tax fraud? Report it to the Treasury Inspector General for Tax Administration at https://www.treasury.gov/tigta/contact_report_scam.shtml. The IRS has detailed instructions on what to do if you are a victim of tax fraud. Taxpayers who receive a fraudulent tax refund should follow IRS guidelines for returning the money.

Your best way to protect against IRS scam calls and other tax scams – especially potential identity theft – is to file your tax return as soon as possible. The fastest way to get your tax refund is the method already used by most taxpayers: filing electronically and selecting direct deposit as the method for receiving your refund. (The Government also uses direct deposit for Social Security and Veterans Affairs payments.)

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	455
New Members	1
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	451

TREASURER’S REPORT

End of the last month balance	\$ 1,234.47
Receipts	555.35
Disbursements	<u>(564.15)</u>
End of month balance	\$ 1,225.67

ALZHEIMER'S RESEARCH NOTES

A recent study identified a new culprit in cognitive decline in Alzheimer's disease that may lead to new treatments. Scientists at the Gladstone Institutes in San Francisco have shown that a blood-clotting protein called fibrinogen is responsible for molecular and cellular events that can destroy connections between neurons in the brain and result in cognitive decline associated with Alzheimer's and other dementias.

Researchers used state-of-the-art imaging technology to study both mouse brains and human brains from patients with Alzheimer's disease. They also produced the first three-dimensional imaging to show that blood-brain barrier leaks occur in Alzheimer's.

The study, as published in the scientific journal *Neuron*, concluded

Alzheimer's continued below...



**National Active and Retired
Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533**

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 David Foote.)

If you find *your* name, tell them when you make your reservation. Your lunch will be free, so start looking now!

REINSTATED MEMBER THIS MONTH

This month, we have one reinstated member. Please be sure to give **Carmen Lucio** a warm welcome when you see her!

Sign up for dues withholding with Carl, avoid the need to be reinstated and get \$15 cash on the spot!

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Alzheimer's continued...

that fibrinogen activates the brain's immune cells, triggering them to destroy synapses between neurons. Synapses are critical for neurons to communicate with one another. Their elimination causes the memory loss, common to Alzheimer's as well as other dementias. It had previously been shown that preventing fibrinogen from activating brain's immune cells protected mouse models of Alzheimer's disease from memory loss.

Researchers showed that injecting extremely small quantities of fibrinogen into a healthy brain caused the same kind of immune cell activation and synapse loss they saw in Alzheimer's disease. This study had indeed identified an alternative culprit that could well be responsible for synapse destruction.

More research is needed, but this research points toward understanding Alzheimer's that will surely lead to conquering this dreaded (and deadly) disease.

CURRENT BOARD VACANCIES

We now have "only" *TWO* board vacancies: **Secretary** and **Hospitality/Sunshine**. Please consider volunteering. It's important for Chapter 190's future!

Some of our current officers have served for well over a *decade*; if one of them decides to step down, then what? Perhaps *YOU* could fill the vacancy?

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on the Thursday, March 28. Please make your reservations by noon Monday, March 25. The entrée will be Pork Loin.

FEBRUARY FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **February 28**. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, February 25**.