



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2022 No. 2
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>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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FEBRUARY LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use “A” Street entrance **ONLY** <<

Date: **THIRD Thursday, February 17**

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

Cost: **\$13.00**

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

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

Chicken Fried Steak

Mashed Potatoes & Gravy Vegetables

Green Salad Rolls & Butter

Ice Cream Coffee & Water

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

FEBRUARY PROGRAM

We anticipate that January's low attendance won't be repeated this month. With that in mind, George has arranged for a member of the Grand Jury to be our February speaker (to be named), who will present an overview of the Ventura County Grand Jury. With the recent headlines about grand juries across the country, this will be a great opportunity to become more familiar with them.

If you wish to have a friend join you for this meeting and its program, please do so. Guests are always welcome. Just be sure to reserve a spot for them.

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation – even if you or your guest won't be eating with us (it'll ensure everyone can be seated). Both you and your guest should be vaccinated and wear a face mask when not seated or eating.

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.

FOOD SHARE DONATIONS NEEDED

Many locals must rely on donated foods these days; they're the “collateral damage” of many things. To help them and others *locally* this holiday season, you may write a check to **Food Share** and send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 NEWSLETTER

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NOTES FROM THE TOP

Tony Pizza, President

At our January meeting, Vic discussed changes for filing 2021 taxes. He said COVID is again preventing the AARP from providing tax filing sites this year. As an alternate, NARFE plans to have a [webinar](#), “Post-Retirement Tax Planning,” on Wednesday, February 16. Register at [Post-Retirement Tax Planning for Federal Employees – NARFE](#). (If you miss it, you should be able to view the archived version.)

The latest Omicron surge may be why January’s meeting attendance was below the Elks Club minimum. Cases in the county are declining, so I hope we’ll do better at future meetings. I hope we’ll have more attendees, and meet old and make new friends. And why not consider ordering a take-home meal so you won’t have to cook dinner? I know I will!

Did you know there’s a scholarship program for relatives of NARFE members? Recipients can get a one-time \$1,000 award to use in the 2022-23 school year. The 2022 NARFE-FEEA Fund Scholarship Awards Program is accepting applications. Applicants must be high school seniors. Children, grandchildren or great-grandchildren of NARFE members are eligible. Its deadline is 3 pm (est) Thursday, March 24, 2022. Go to www.feea.org/our-programs/scholarships/ for more information and to access an application. If you have an eligible relative, why not apply?

You can support the NARFE-FEEA Fund either online at www.feea.org/givenarfe or by check payable to “NARFE-FEEA Fund” to: NARFE-FEEA Fund c/o FEEA, 1641 Prince Street, Alexandria, VA 22314.

If you’ve had enough of high taxes, crime, crazy directives from Sacramento and want to get out of California, then don’t miss the April issue of *NARFE Magazine* and its annual State Tax Roundup; the useful guide compares how each state treats Social Security and retirement annuity benefits at tax time, so you can protect your financial future. Some members have moved to other states over the years, and the tax advantages may have contributed to their decisions.

My doctor asked me about the excess weight I’m carrying around. I told him I just can’t seem to lose it, must be an overactive thyroid. He ran some tests.

He said “The tests show your thyroid is perfectly normal, and if anything is overactive, it’s your fork.”

– Tony

\$15/HR MINIMUM FOR FEDERAL WORKERS

The OPM has implemented the \$15 per hour minimum wage for federal employees. The change affects about 67,000 federal employees (out of 2.2 million). The affected employees were to first see it on the “first day of the first applicable pay period commencing on or after January 30, 2022.”

SERVICE OFFICER NOTES

by Carol Moore

Boomer Drug Problems?

We Americans now have over 70 million “baby boomers,” those born from 1946 to 1964. That number will surge over the next 20 to 30 years. When younger, many boomers tried or used recreational and illegal drugs. While they don’t use *those* drugs today, many do take one or more medications. Yet even legal drugs may bring risks of interactions and side effects.

Using four or more drugs is “polypharmacy,” and includes prescriptions from one or more doctors, over-the-counter meds, supplements and herbs. Sometimes that can be dangerous, with many potential problems.

That isn’t always bad; multiple medications may be necessary and appropriate. Four or more meds may be needed after a heart attack – beta-blockers, ACE inhibitors, statins and aspirin, for instance.

Many older adults take at least one med no longer necessary or needed. A person’s weight may change, but even if it doesn’t, body composition can change. A body may react differently to a drug – *even after using it for many years*. Doctors need to reevaluate each one to be sure it’s still needed and its dosage is correct.

Polypharmacy can mean higher health care costs and potential drug interactions. Patients may miss meds or just stop taking them. Physical activity may diminish; falls, cognitive impairment, malnourishment and urinary incontinence can increase; there may be less ability to do daily tasks. Using five or more meds gives a much higher incidence to have an ADE (an “adverse drug event”) compared to using fewer meds. Worse yet, symptoms of polypharmacy are sometimes be masked and taken as signs of aging.

Over-the-counter meds also need to be considered. In an elderly person, antihistamine meds which have diphenhydramine (Benadryl) can increase the risks for dizziness, confusion and urinary retention. And medicines in the NSAID family (nonsteroidal anti-inflammatory drugs), include ibuprofen and naproxen can cause high blood pressure or kidney failure.

Solutions include better coordination among multiple care providers. Making the pharmacist a part of routine care is another. Increased use of electronic patient records helps, as do smartphone apps, often an easier way for patients and providers to connect. Yet so far, there’s no magic solution; while researchers and clinicians investigate improvements, much of the burden remains with patients and their families.

There are steps you can take to stay safe, however. Regularly clean out the medicine cabinet and get rid of expired and no longer used meds. Check with your doctor or pharmacist on how to best dispose of them. When going the doctor, bring a list the meds you take and review each one in detail. Be sure you need to continue taking them all and verify the right dose.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER **THE TOP**

by George Ramirez

On December 7, the House Subcommittee on Social Security held a hearing on H.R. 5723, Social Security 2100: A Sacred Trust. The bill, which has been introduced in previous sessions of Congress, adds new provisions to address longstanding NARFE priorities – repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which unfairly reduce the earned Social Security benefits of nearly 2.6 million retired federal, state and local employees. H.R. 5723 tackles Social Security reform by ensuring its solvency, increasing benefits, and providing financial security to those who need it most. The bill also includes terms to adopt the Consumer Price Index for the Elderly (CPI-E), as the basis for the annual social security cost-of-living adjustment (COLA). That change would more accurately reflect the spending habits of seniors, putting a greater emphasis on healthcare cost increases.

You can use the prepared letter at www.narfe.org to urge our Congresswoman Julia Brownley to support this financially important bill. (If your representative is someone else, that same prepared letter can be sent to your representative.)

To find the prepared letter, go to NARFE’s website at www.narfe.org. (You won’t need to log in to access the letter.) On the website, put the cursor over the “Advocacy” tab. Click on “Take Action” in the drop-down list to open NARFE’s Legislative Action Center on the website, where you’ll find the topic to “Support H.R. 5723, Social Security 2100: A Sacred Trust” as the first item in the list of topics. Click on that topic, then scroll to the end of the article. That’s where you can add your information to generate a letter to your representative. By the way, a note informs you that if your representative already supports the bill, the program will generate a “thank you” letter instead.

One more thing: If you become aware of an item or issue and want to ask your senators or representative to take action, the Legislative Action Center also has an area to help you karen kjos-racicot put your thoughts into your own letter to send on to them.

We must let Congress know what we want:

Unless we speak, Congress will assume we agree!

MORE ON MASKS AND TESTS

COVID-related items are always of interest, and it’s even more of interest *when things are free*.

Most everyone has heard that free masks were being distributed at drug stores and other businesses. Then that was “one-upped” when it was announced that the government would send masks to every household.

It was announced insurance would pay for at-home COVID tests. Until insurance companies are set to do that, buy them yourself, keep the receipt and file for reimbursement from your insurance company.

The President also announced an online site to sign up for free at-home COVID tests, to begin sending out by the end of January. The site, COVIDtests.gov, was online on January 18; ordering the tests was easy.

A phone line has also been set up so it’s not necessary to use a computer to order the tests; you can call to order yours at **1-800-232-0233**.

The Post Office now gives you a third option to order the tests. To use that option, you can go online to <https://special.usps.com/testkits> to place your order.

VENTURA COUNTY COVID UPDATE

The Ventura County COVID-19 update of Friday, February 4, included a note reporting Moderna’s COVID-19 vaccine now has a full FDA approval.

COVID and its variants are still around as reported in that February 4. Since Wednesday [February 2], there had been 901 new COVID-19 cases reported and 18,345 new tests completed.

There were 213 people hospitalized, with 35 in the ICU. There had been 16 additional deaths (8 females and 8 males) between the ages of 50 and 94. Despite the continually growing numbers, the R-effective for Ventura County is 0.66, meaning the spread of COVID is likely decreasing.

If you want to know where to get a vaccine or booster, view all 200 Ventura County COVID-19 vaccination sites at www.vaccines.gov. Make your appointment at MyTurn.ca.gov or call 833-422-4255.

No cost COVID-19 PCR testing is available at sites in Oxnard and Moorpark. Ventura County residents can make an appointment at vc.fulgentgenetics.com. The sites are open from 10 am to 7 pm Tuesday through Sunday, and testing at county sites is free. Results are to be provided in less than 48 hours.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	333
New Members	1
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	330

TREASURER’S REPORT

End of the last month balance	\$ 1,808.58
Receipts	428.30
Disbursements	<u>(338.63)</u>
End of month balance	\$ 1,898.25

CAN ANESTHETICS AID DIAGNOSIS?

Work at Tel Aviv University found a pathological brain activity that precedes the onset of Alzheimer's first symptoms by many years: an increased activity in the hippocampus during anesthesia and sleep. It's the result of failure in the mechanism to stabilize the brain's neural network. The researchers believe the abnormal activity during specific brain states may enable early diagnosis of Alzheimer's and eventually lead to more effective treatments of the disease.

Researchers used animal models for Alzheimer's, focusing on the hippocampal region, which plays a key role in memory processes and known to be impaired in Alzheimer's patients. They first measured cell activity in the hippocampus when the model animal was awake, active, and exploring its surroundings.

Next, they

Alzheimer's column continues below...



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Alzheimer's continued...

examined activity in the hippocampus in other states of consciousness (under anesthesia and during natural sleep). The animals' hippocampal activity remained high even during sleep, as noted in the early stages of Alzheimer's. Though this abnormal activity can be detected during sleep, it's much more frequent under anesthesia. That suggests it may be worthwhile to test whether short anesthesia can be used for early Alzheimer's diagnosis.

Researchers plan to collaborate with medical centers in Israel and worldwide to test whether their findings in animal models can also be seen in patients with early-stage Alzheimer's. They propose incorporating EEG monitoring into surgical procedures, to measure brain activity of patients under anesthesia. If that's done, the findings may help in early diagnosis and development of drugs for Alzheimer's.

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 Ronald Hines.)

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

We have one new member this month, **Brian Zoermer**. Be sure to welcome him and any other members as well as others you hadn't seen for a while, thanks to COVID and our extended cautionary "pause" on in-person meetings.

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, Thursday, March 17. Phone or e-mail Carl to make reservations by noon Monday, March 14. The entrée will be Pork Loin.

FEBRUARY LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, February 17. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, February 14.