



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2023 No. 2  
February 2023

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

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**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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**FEBRUARY LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, February 16**

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

**Cost: \$15.00**

Please make your reservations by **NOON**, Monday, February 13. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **February 16**, 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**

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

**FEBRUARY LUNCHEON**

As of press time, no program for this month's meeting had been determined. But even if we don't have a program, we can look forward to just visiting with one another or even talk about current events or concerns.

We're always open for suggestions. If there's a topic you'd like presented (or one you'd like to present), please tell Program Chair George Ramirez know. If you have a point of contact, so much the better! We try to arrange presentations of interest to most of our members, including you. Since we don't need to mask, there may be more potential speakers!

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation - even if 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**

*Need* or can you *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

It was a nice gathering for the first meeting of the year. Attending was District 8 Vice President Steve Smith. After I warmed up the audience with a few jokes that received only token laughs, Steve told one that got more laughs than mine! I'll have to try harder.

Enjoying that 8.7% COLA for CSRS, 7.7% for FERS? I did, but not for long. My gas bill went up 200%, and my health insurance took a bite of it too. At least Medicare Part B went down \$5.20.

If you remember, H.R. 82 to eliminate the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) failed to pass last year. NARFE National President William "Bill" Shackelford wrote to every returning House member who previously cosponsored H.R. 82 urging their renewed support. The bill was bipartisan reintroduced on January 9 by Rep. Garret Graves, R-LA, and Rep. Abigail Spanberger, D-VA.

March is NARFE-PAC month. What's NARFE-PAC? It's our association's Political Action Committee, a unique tool that provides NARFE members more opportunities to share the real story of our community with lawmakers. You can make a difference in the never-ending fight to keep our earned benefits by contributing to the PAC either online, through the mail, or use the form in your *NARFE* magazine. By the way, the PAC is *not* funded out of your dues; it is separately funded by **your contribution**, so please kick in to save **your** benefits.

Pappy sees Elmer walking with a lantern and asks, "Where ya going, boy?"

The son smiles and replies, "I'm a-going courting Peggy Sue."

The Father said, "When I went a-courtin', I didn't need me no dang lantern."

"Sure Pa, I know." the boy said. "And look what you got."

- Tony

## DON'T GO 'PHISHING'

Phishing is when someone impersonates a reputable party and claims to come from that party, in order to trick you into doing something you wouldn't do if you knew the true identity of the message's sender. Such emails and texts can include things such as:

- They report suspicious activity or log-in attempts on your account
- They claim there's a problem with your information
- They ask you to confirm some personal information
- They include a fake invoice
- They want you to click on a link to make a payment
- They want you to register for a government refund
- They offer a coupon for free foods

Don't fall for these. Let your common sense prevail!

## SERVICE OFFICER NOTES

by Carol Moore

### **Gave Money or an Expensive Gift in 2022?**

Vic pointed out that the federal and state income taxes may do things differently. He said one difference was that federal and state returns have different amounts to qualify for itemizing deductions. Another item, though, may come as a surprise that it even exists: the Gift Tax. First of all, California does not levy a gift tax, but the federal government does.

So who pays the tax? You may be surprised to learn the tax is owed by the giver, not its recipient.

Realistically, there are a lot of things to worry about in life, but the gift tax probably isn't one of them. The IRS defines a gift as any movement of cash or property from one mara blakis individual or entity to another without expecting something of equal or lesser value in return. (That includes no-or-low interest loans.)

Though there's no gift tax in California, the federal taxes could go as high as 40%. Talk about a nasty surprise for the giver of a big gift!

How big? For the 2022 tax year, you could give up to \$16,000 to an individual without triggering a gift tax (it's \$17,000 in the 2023 tax year). If you and your spouse want to, you could each give that amount without resulting in a gift tax.

When we think of a 'gift,' it usually means gifts and inheritances. Usually, something received as a bequest, gift, or inheritance isn't included in the recipient's income. But if that property later produces income such as interest, dividends, or rents, *that* income is taxable. If property is given to a trust and the income from it is paid, credited, or distributed to you, that income, too, is taxable. If the gift, bequest, or inheritance is the income generated by the property, that income is taxable to you.

You probably have never paid it and probably will never have to. But gifts don't always require a tax. Four types of transfers are not subject to the gift tax. These are:

- Payments that qualify for the medical exclusion,
- Payments that qualify for the educational exclusion,
- Transfers to certain exempt organizations, and
- Transfers to political organizations

Such transfers are not "gifts" as that term is used on IRS Form 709 and its instructions. You need not file a Form 709 to report these transfers nor list them on Schedule A of Form 709 if you do file Form 709.

## OUR ALZHEIMER'S CONTRIBUTIONS

If you wondered what happens to the dollars we put in the baskets on our tables, Carl sends it on to the Alzheimer's local and national organizations. In 2022, it totaled \$188 to local, \$95 to national organizations.

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

**LEGISLATION CORNER**

by George Ramirez

Tony noted that H.R. 82 to eliminate WEP and GPO has been reintroduced in this Congress. NARFE president Shackelford asks NARFE members urge their representative to support the bill (which has been assigned H.R. 82 again). Since cosponsors do not carry over from one Congress to the next, supportive representatives must affirmatively sign on again.

NARFE has made that easier. Just go online to: <https://www.votervoice.net/mobile/NARFE/Campaigns/99856/Respond>, to get a pre-drafted letter (which you may modify) that you can send to your Representative urging his or her support again. It's important; writing urging beats making a phone call.

We *must* let Congress know what we want, for:

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

**FREE TAX HELP - VENTURA COUNTY**

The AARP Foundation and IRS provide *free* Income Tax assistance and e-filing from February 6 to April 18 for seniors and low-to-moderate income filers. NARFE or AARP membership is *not* required.

Ventura county locations and their start dates are:

**Camarillo** (*appointments preferred*)

- Camarillo Senior Center, Mondays, 9am - noon, Opens February 6; call 805-482-4881 for appt.

**Ojai** (walk-in)

- Help of Ojai, 108 S Montgomery St, Thursdays, noon - 4:00 pm, Opens February 9

**Oxnard** (walk-in)

- South Oxnard Center, 200 E Bard Rd, Oxnard, Mondays and Tuesdays, 9:00 am to 1:00 pm, Opens February 13

**Port Hueneme** (walk-in)

- Port Hueneme Community Center, Tuesdays, 9am - noon, Opens February 7

Bring a Social Security card for each person in your return, a photo I.D., a copy of your 2021 tax return (if available), any 2022 documents (including 1099-R) that show ANY income), any ACA ("Obamacare") insurance documents you received, plus confirming information for dependents' Social Security numbers, and a blank check (to set up a refund direct deposit).

**CHECK THE EXPLANATION OF BENEFITS**

At the doctor's office, they ask for your insurance and Medicare cards. They'll bill Medicare, where it's processed and then passed on to your insurance company. The insurance company processes it and sends you an Explanation of Benefits (EOB) to show what they did. *Be sure to review it.*

One of our members reviewed an EOB to discover a doctor had been paid for performing surgery on his wife. While the doctor is real, the wife didn't know the doctor, nor had she had the listed surgery.

The insurance company said it was really Medicare that needed to be called. When that was done, the Medicare person said it sounded like a fraud and would pass it on to the fraud investigative personnel.

The wife asked for a new Medicare number, and a new Medicare card arrived in about a week or so. The old number has been deactivated, so any attempt to use it will bounce.

That short phone call may have ultimately helped to slow the rise of medical costs.

**IN THIS NEW YEAR**

**Cost of Living Adjustment.** If you received your retirement annuity last year, you should have seen an increase in the amount with the January 'paycheck.' But remember the 2023 health insurance premium amount applies in February, so you likely saw a different 'paycheck' amount for this month. There's nothing wrong; health insurance is paid a month in advance, so your January premiums were paid in December. The premium paid this month will be that amount for every month for the remainder of the year.

**Thrift Savings Plan.** If you have a TSP account, you must take minimum distributions from it beginning the calendar year you turn 72 *and* are separated from federal service. Of course, you'll also pay taxes on such tax-deferred TSP contributions.

And if you have a Roth TSP balance that is not taxable, your entire TSP account – both traditional and Roth – is subject to required minimum distributions.

**Medicare Enrollment.** If you have a FEHB plan, you still need to sign up for Medicare within 3 months of turning 65 to avoid penalty. Also, most FEHB plans are *secondary* to Medicare; even if you don't have it but are eligible, they'll pay as though you had it.

**MEMBERSHIP REPORT** - see **Note** below

Members

End of last month	296
New Members	2
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	293

**TREASURER'S REPORT**

End of the last month balance	\$ 2,306.26
Receipts	562.64
Disbursements	<u>(460.22)</u>
End of month balance	\$ 2,408.68

## FDA REJECTS ACCELERATED APPROVAL

Back in 2021, Ely Lilly's drug, donanemab, showed great promise in early testing. In a small study, the drug demonstrated an ability to remove amyloid plaques in the brain. The study was halted as soon as biomarker PET scans confirmed the plaques were gone. Lilly wanted to request an accelerated approval of the drug, but fewer than 100 patients had received a sufficiently long period of treatment.

The company later filed that request after the drug showed a significant effect as seen in the integrated Alzheimer's Disease Rating Scale (iADRS), a combined measure of cognitive and daily life abilities. A drop in iADRS score reflects cognitive decline. Patients who received a placebo showed at 10.06 point decline, while those receiving donanemab showed only a 6.86 point

Alzheimer's column continues below...



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

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**RETURN SERVICE REQUESTED**

Alzheimer's continued...

point drop, a significantly lower cognitive decline.

An accelerated approval would let the FDA grant conditional marketing authorization based on preliminary safety and efficacy data, but additional clinical testing is required before a traditional approval is granted. The FDA wanted data from at least 100 patients who received donanemab for at least a year and cited that as the reason for the rejection.

Donanemab is in a phase 3 trial, which is expected to provide the needed data they'll need to apply via the traditional approval pathway, after that top-line data becomes available in the coming months.

Donanemab is designed to recognize beta-amyloid proteins that tends to form clumps or plaques in the patients' brains. It marks the protein for the immune system to remove it and slow Alzheimer's progression.

## 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 James Abram.)

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, **Marianne Jones** and **Joseph Woodall**. Be sure to welcome them and any other members as well as others you might not have seen for a while, thanks to the COVID cautionary concerns we've all had.

## 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 16. Phone or e-mail Carl to make reservations by noon Monday, March 13. The entrée is Pork Loin.

## FEBRUARY LUNCHEON-FINAL REMINDER

We'll meet at the Elks on Thursday, February 16. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, February 13.