



NARFE Chapter 190 *NEWSLETTER*

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Volume 2019 No. 1
January 2019

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

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

RECORDING SECRETARY

- (VACANT) -

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

SERVICE OFFICER

CAROL MOORE
cmoorecas1@verizon.net
1-805-922-4864

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

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

SANDY MCFARLAND
ladyafvet@gmail.com
1-605-940-5294

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

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

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.

JANUARY LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, January 24

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

Cost: \$11.00 (Note the new price...)

Please make your reservations by **NOON**, Monday, January 21. E-mail Carl at 1mrbig1@verizon.net or call 487-1801 to make (or *cancel*) your reservation.

On Thursday, **January 24**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Sweet & Sour Pork Chops

Rice Pilaf Baby Carrots

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!

JANUARY PROGRAM

Changes? Last year's legislation brought a lot of them for income tax returns. Those are the presentation topics this month.

Chapter 190 member **Vic Johnson** will provide attendees (NARFE members and guests) with a brief overview of this year's taxes, including the new 1040 form and a comparison to or contrast with some of the California requirements. Vic is a certified TaxAide volunteer under an IRS/AARP Foundation partnership, to provide *free* tax preparation services for elderly and/or low income families. (You needn't be an AARP or NARFE member to have your taxes prepared.)

There will be an opportunity to ask general questions. If time permits, some specific individual circumstances may be discussed one-on-one.

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.

PRESIDENT'S MESSAGE

Tony Pizza, President

I hope everyone survived the holidays and that the rest of this year goes well. I also want to send a belated Welcome to the new members who joined us these last few years. If I did it right, I would have sent you an individual letter. But I'm old (78), and I didn't retire to extend my career of paperwork. Besides, except for the names, it would be the same letter, dare I say "form letter" to each of you. But even a form letter would have been more welcoming than my poor apology.

Here's a heads up, as if you didn't know, things cost more now than in the past. That's why our lunches now cost \$11. It also includes things our chapter pays for, like printing and mailing the newsletter. Those costs are definitely going up this year. The board is exploring ways to cut those expenses. It's even possible that we may have to raise chapter dues.

We don't want to raise chapter dues, as there will be some who will drop their membership. But realistically, our chapter dues were \$5 when I joined, and were only raised once in 20 years to \$7. We'll see what we can come up with. (Your ideas are welcomed; pass them on to me or any board member.)

If dues are raised, think about some of the benefits of NARFE membership. For example, because of what I learned from the NARFE magazine, our Blue Cross presentation, and from fellow members, I saved \$3,100 last year. That's more than all the dues I paid in 22 years. I used the Blue Cross hearing benefit of \$2,500 for hearing aids, and I changed to Blue Cross Basic, and received a \$600 Medicare Part B Reimbursement, and will for this year too. (In the December NARFE magazine, the hearing aid ads for Blue Cross are on the inside front cover, and pages 14 and 15. Another ad, not specific to any health plan, is on the inside back cover.)

There will be a State Convention this year, and I usually nag you to add your name to the booster list for the program booklet. The submission date is about the time of our meeting, so instead of nagging you, I listed the members who attended the last two meetings. I'll pass around the list, and if your name is on it and you want to kick in a buck you can but don't have to, it is voluntary.

One Sunday morning, a mother went in to wake her son and tell him it was time to get ready for church, to which he replied, "I'm not going."

"Why not?" she asked.

"I'll give you two good reasons," he said. "(1), they don't like me, and (2), I don't like them."

His mother replied, "I'll give you two good reasons why you SHOULD go to church: (1) You're 59 years old, and (2) you're the pastor!"

- Tony

SERVICE NOTES

NARFE Provides Info During Shutdown

Please visit the NARFE website, www.narfe.com, for information and steps you can take during the partial government shutdown.

For further information, contact the NARFE Federal Benefits Institute at fedbenefits@narfe.org or call them at 1-800-456-8410 and select option 2.

No Interruption in ID Protection Services

OPM said that the identity protection services available to federal employees and retirees (because of the personnel records data security breaches) will be uninterrupted as the contract is recompeted, which expired at the end of December 2018. But the contract with ID Experts – the current service provider – has been extended through June 2019. And the current plan is to continue services through 2025, although legislation has been proposed to provide them for the lifetime of those affected.

Veterans Today

If you or someone you care about is among America's more than 20 million veterans, here are a few facts and figures you may find interesting:

- About one in 10 Americans is a veteran.
- About three-quarters of veterans have served during wartime.
- Gulf War-era veterans now account for the largest share of all U.S. veterans.
- More than a million veterans are legally blind or have low vision.

Employing Our Nation's Veterans National Industries for the Blind (NIB) and its network of associated nonprofit agencies employ over 5,800 people who are blind, including nearly 600 veterans.

These dedicated men and women working in NIB's network support our veterans by manufacturing products and providing essential services for the Government and U.S. military, including the U.S. Department of Veterans Affairs (VA). People who are blind also produce hundreds of products available to veterans and their families in military commissaries and exchanges.

Even as the shutdown and/or the pay freeze goes on, it's important that we – as a responsible nation – continue to support our veterans – every one of them.

MAKE YOUR VOICE HEARD IN CONGRESS

All NARFE members are encouraged to use the NARFE Legislative Action Center to quickly and easily send letters to members of Congress on a variety of NARFE issues. You can sign up for action alerts and track NARFE-related bills and votes.

If you don't like to click on links, the address is:
www.narfe.org/legislation/votervoice.cfm

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

Shutdown Followed by Federal Pay Freeze

A week after he said he would be “proud” to shut down the Government, the President issued an executive order on Friday December 28 to implement a pay freeze for calendar year 2019. This apparently eliminates any pay adjustment increase as had been proposed in bills in both houses of Congress for a 2019 pay increase.

Without further congressional action, the pay freeze will remain in effect. NARFE derided the pay freeze and has repeatedly urged Congress to override the president and provide a modest pay raise.

Here’s an opportunity for individual members to contact their congressional members to join in asking for that congressional override! You can do your part by contacting your members of Congress now, and tell them to end the government shutdown. (Go to the NARFE website homepage, www.narfe.com, and click on the “Advocacy” tab.) Numbers count, so:

Let’s continue to make our voices heard!

Meanwhile, NARFE Can Help

The shutdown brings financial uncertainty to federal employees not getting scheduled paychecks. NARFE partnered with the Federal Employee Education & Assistance Fund to offer \$100 grants to active federal employee NARFE members who are not receiving a paycheck during this shutdown and have been furloughed or are working in excepted status. Apply at: <https://fs28.formsite.com/FEEA/narfefurlough/index.html>

PAY INCREASE PROPOSED FOR 2019

Senator Brian Schatz (D-HI), and Representative Gerry Connolly (D-VA) have introduced bills in their respective chambers that would provide federal employees with a 3% pay adjustment in 2019.

The proposal reflects the Federal Adjustment of Income Rates Act (FAIR Act), and it includes a 2% increase in basic pay and a 1% increase in locality pay.

Don’t spend it yet, though. Both the House and Senate versions of the bill had largely Democratic support. If that weren’t enough, the President’s ordered pay freeze may have stalled the increase or just ruled it out completely for 2019.

FREE TAX HELP - VENTURA COUNTY

Again this year, the AARP Foundation and the IRS have joined to provide *free* Income Tax preparation assistance and e-filing for seniors and low-to-moderate income filers from February 4 through April 11, 2018. Being an **AARP** member is **NOT** a requirement.

Locations and dates around west Ventura county:

Camarillo (by *appointment* only in Camarillo sites)

- Camarillo Senior Center, Mondays, 9am - noon, February 4 - April 8; call 805-482-4881 for appt.
- Camarillo Health Care District, Wednesdays from noon to 3pm, February 6 - April 10; call 388-1952x100 for appointment.
- Leisure Village, 200 Leisure Drive, Camarillo, Tuesdays and Thursdays, 12:30 pm to 3:30 pm, February 5 - April 11; *Residents only*.

Ojai (by *appointment* only)

- Little House of Ojai, Thursdays, noon - 3:15 pm, February 7 - April 11; call 805-646-5122 for appt.

Oxnard (both are walk-in locations)

- Wilson Senior Center, Wednesdays, 9am - noon, February 6 - April 10
- South Oxnard Center, 200 E Bard Rd, Oxnard, Mondays and Tuesdays, 9:00 am to 2:00 pm, February 4 - April 9

Port Hueneme (a walk-in location)

- Port Hueneme Community Center, Tuesdays, 9am - noon, February 5 - April 9

Santa Paula (a walk-in location)

- Santa Paula Community Center, Mondays, 9am - 3pm, February 6 - April 8

Ventura (all are walk-in locations)

- Area Agency on Aging, 646 County Square Rd Mondays and Wednesdays, 1pm - 4 pm, February 5 - April 12
- Ventura Ave Adult Cntr, Tuesdays and Thursdays, 12:30pm - 3:30pm, February 5 - April 11

NOTE: Please bring the Social Security card for each person in your return, a picture I.D., a copy of your 2017 tax return (if available) and any 2018 documents, including those showing any and ALL income. Also bring all ACA (“Obamacare”) Health Insurance documents you may have received. Bring information to confirm dependents’ Social Security numbers,

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	460
New Members	1
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	455

TREASURER’S REPORT

End of the last month balance	\$ 1,089.92
Receipts	631.58
Disbursements	<u>(487.03)</u>
End of month balance	\$ 1,234.47

ALZHEIMER'S – HERPES VIRUS LINK?

Research has suggested a link between Alzheimer's and some infections, including oral herpes (cold sores). Unfortunately, it didn't prove definite links between Alzheimer's and the infections or whether people with Alzheimer's were just more prone to infection.

Results of a recent study in the United Kingdom has clarified the line between Alzheimer's and the herpes simplex virus 1 (HSV1) that causes cold sores. The report, as reviewed in the journal *Frontiers in Aging Neuroscience* (October 2018 issue), concluded being infected with HSV1 was a major risk factor leading to Alzheimer's disease. The study indicated that up to half of all Alzheimer's cases may be linked to HSV1.

While Alzheimer's has no cure and no reliable ways to manage it. Estimates are that 50 to 80% of U.S.

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 Susan Esch.)

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 a warm welcome to new members **Gary Smith** when you see him!

Sign up for dues withholding and avoid the need to be reinstated and get \$15 cash (on the spot, too!).

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

Alzheimer's continued...

adults have the HSV1 virus. It spreads through contact with the oral secretions of someone who has an active infection. Once infected, a person has the virus for life, but it is dormant much of the time. Then there are two possibilities. First, the link between HSV1 infection and Alzheimer's could be that our aging immune systems weaken and the oral herpes virus can travel to the brain. The second possibility involves a version of a gene known as APOE, which plays in manufacturing lipoproteins. Apparently, the HSV1 either reactivates more frequently in people who carry that particular gene variant or its reactivation is more harmful. Either possibility appears to lead to Alzheimer's.

The study's results seem to support the hypothesis that antiviral treatments may be a successful means to combat Alzheimer's. More research is needed.

(Source: <https://doi.org/10.3389/fnagi.2018.00324>)

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, February 28. Please make your reservations by noon Monday, February 25. The entrée will be Chicken Fried Steak.

JANUARY FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **January 24**. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, January 21**.