



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2021 No. 1  
January 2021

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### FOOD SHARE DONATION TOTALS

You likely know about the many people who are waiting to get donated foods, a result of a lot of things to which they're "collateral damage." Help locally by sending a check, made out to **Food Share** to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

### NARFE CHAPTER 190 NEWSLETTER

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### JANUARY LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, January 28

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

Cost: \$12.00

Please make your reservations by NOON, Monday, January 25. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, **January 28**, 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      Coffee & Water

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

### NO JANUARY PROGRAM

There will be no program again this month, as there will be no meeting at which to present it.

As you must have heard, the run-offs in Georgia resulted in a larger-than-usual amounts of interest, with both Democratic candidates winning.

After a chaotic protest turned violent, disruptive and invasive, the joint session of Congress completed their work to certify election of Biden and Harris as having been elected to be the incoming President and Vice-President, respectively.

The length of this year's election and its aftermath both produced a running commentary, and reached a point where some folks who said they were plain tired of it. At times, it seemed to be a contest whether news of the election or the virus would saturate coverage.

After the new vaccines take hold of the virus, we hope to once again meet in person. When we *do* meet again, it will still be necessary to make reservations for you and any guest you may wish to bring (and potential members will be *especially* welcome!).

### 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](mailto:redbird1997@aol.com). She is Chapter 190's rideshare facilitator.

## NOTES FROM THE TOP

Tony Pizza, President

Now it's 2021, and so far, about the same as 2020. We should have a new President when you read this, and vaccines are soon to be available to us seniors. So that's something. We still can't go out anywhere to enjoy ourselves because nothing is open for us to enjoy. Essentials, grocery stores, other stores and doctors' offices are the big outings.

The usual nagging: don't forget to pay your dues when the bill comes, or call Carl to sign up for dues withholding for the cash bribe. Send some money for NARFE-PAC when the request comes.

I just renewed my driver's license. It didn't expire until May. I'm over 70, but didn't have to take an eye or written test. I didn't even go to the DMV office. Beginning December 6, 2020, all drivers, including 70+, are eligible to renew online or by mail for expirations March 2020 through the COVID-19 pandemic. In December, people with birthdays in April or earlier were eligible. I was not eligible on January 4<sup>th</sup>. But I was on the 6<sup>th</sup>! The renewal is for five years.

To renew your license, you first have to register for an account with the DMV. Start at [www.dmv.ca.gov](http://www.dmv.ca.gov) and under Online Services, click on driver's license renewal. In addition to your driver's license number and personal information, you will need an email address and a phone number. You will be sent verification codes to each. You can watch a short video at <https://youtu.be/sUb8Qzdy-zI> that describes the process. You then pay with credit or debit card, \$38 plus an 80-cent service charge.

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The woman's husband had been slipping in and out of a coma for several months, yet she had stayed by his bedside every single day. Supportive friends marveled at her loving dedication. During his lucid moments, there were only a few words exchanged before he again slipped back to sleep.

One day, when he came to, he motioned for her to come closer. She pulled her chair a little closer, then lovingly leaned in to hear whatever he said the first time because he may not be able to repeat it.

As she listened attentively, he whispered with his eyes full of tears, "You know what? You have been with me through all the bad times. When I got fired, you were there to support me. When my business failed, you were there. When I got shot, you were by my side. When we lost the house, you stayed right here. When my health started failing, you were still by my side." He took a deep breath. "You know what I think you've meant to me?"

"What dear?" she asked gently, smiling as her heart began to overflow with warmth and compassion.

"I don't know how to tell you this, but ... (another deep breath) I think you're bad luck."

- Tony

## SERVICE OFFICER NOTES

by Carol Moore

### **What is an *Incentive* Trust? Why have one?**

An incentive trust is an estate-planning tool you may use to help prod your heirs in a desired direction when you're no longer around. With such a trust, some or all of your assets pass to the trust at your death rather than directly to your heirs. Your chosen trustee is empowered to distribute the trust's funds only if and when your beneficiaries do as specified in the trust.

Be aware, though, that an incentive trust may also have drawbacks. A poorly constructed incentive trust can have a high risk of unintended consequences. If, for example, your trust specifies a financial incentive to a recipient who must be employed full-time, but that person gets sick or seriously injured and can no longer work, it would result in an unintended punishment. In addition, know that there are also legal limits to specifying incentives. Although state laws vary, an incentive that requires or encourages a beneficiary to join or leave a particular religion, or to leave a spouse or to never marry, can be challenged in court and possibly struck down.

In view of such a possible outcome, you should get legal advice and guidance from someone other than a co-worker or well-meaning acquaintance. Any trust should be created by an attorney. You also need to know that creating an incentive trust isn't cheap; expect to pay \$2,500 to \$5,000 for the service.

### **Resources for Older Adults**

People need to connect with others and stay engaged in order to thrive. However, as we age, some of us are on their own or with limited access to the community, left to experience being vulnerable to loneliness and isolation. This can lead to increased health problems such as cognitive decline, depression, and heart disease. Our local library and Junior College both have a mission to help build connections between people as well as introduce them to new technologies that can significantly decrease isolation and increase quality of life.

In addition to the above resources, seniors can get help from the Area Agency on Aging (AAA) whose primary mission is to assist seniors.

The AAA is a non-profit corporation established by the California Department of Aging specifically to offer services for seniors to:

- Maintain their independence and dignity as people
- Encourage them to be socially and economically successful
- Identify sources to help care for the frail elderly

In addition, AAA also offers supportive, nutrition and health promotion services to older adults. Ventura County residents may call 805-477-7300.

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

**LEGISLATIVE DEVELOPMENTS**

As this was being drafted, the election outcome seemed all but final. Georgia’s Senate races had been finalized, though challenges to vote counts were still being addressed. Once those were completed, the remaining official event was for Congress receive and count the lists of electors and results from and certified by each state. That would make the candidate with 270 (or more) electors the election’s to make the outcome official. That was to happen on January 6.

As you surely know by now, that did happen, after a delay of several hours following a protest that began peacefully but had since become unruly and even violent. The legislators were hustled away to places of safety before the now angry throng forced its way in to the Capitol. After the chaos had been quelled, the elector counting effort reconvened to its completion. Joe Biden was declared to be the president-elect, with Kamela Harris the vice-president-elect.

Whether you agree with the outcome or not, this election has been one for the ages!

Legislative efforts will resume. Visit the NARFE magazine’s pages or go to [www.NARFE.org](http://www.NARFE.org), and without logging in, you’ll find the initiatives listed and see items of interest to you. You can call, write, or even personally visit your Representative’s local office to add emphasis and ensure your “druthers” are known. (By the way, after you contact them, please let our Legislative Officer George Ramirez know, especially of the response you get.)

If you’re not sure what issues Congress may be considering relative to federal employees and retirees, just It’s worth a few minutes to just check it out.

Remember, we must let Congress hear from us!

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

**ECONOMIC IMPACT PAYMENTS**

EIP Cards are being issued to eligible recipients nationwide; western states’ residents are more likely to receive one instead of a check. The white envelope has the seal of the Treasury Department and states “Not a bill or an advertisement. Important information about your Economic Impact Payment.” It’s a VISA card, issued by MetaBank®, N.A. Instructions tell how to securely activate and use the EIP Card.

**CORONAVIRUS IN VENTURA COUNTY**

Despite November’s election outcome, social “climate” and the ongoing economic, the coronavirus is still around. Network news provides nationwide summaries and Los Angeles TV stations provide top-level information for Southern California. That’s all well and good, but what about the details?

Go to the Ventura County Recovers website at

<https://www.venturacountyrecovers.org>

There, you can get quite detailed information for Ventura County. One example of what can be found on the website is a county-wide breakdown of cases by ZIP codes. Another example is the number of coronavirus cases by age group within Ventura county. In still another area, it shows the age distribution of at-risk persons in the county.

In the January 12 data, only ONE positive test reported for January 11. Of course, it was only a single day; perhaps all the county’s data hadn’t reached the chart maker by their press time. Still, it’s reason to remain cautious and maybe at least be a little hopeful. You can even register to get your vaccination when it’s time to do so. When your grouping or “phase” is to register, do so as soon as possible. (Appointment slots fill quickly.) Scroll down the opening page until you come to some black rectangles on the right edge of your screen. On January 13, the top one said “Phase 1A Tiers 1-3 Vaccine Registration.”

Unless the rules change, if your group isn’t shown, don’t try to register; if you register before your you should, it may not be honored when you get there.

**FEDERAL EMPLOYEES’ 2021 PAY RAISE**

President Trump issued an executive order to end months of back-and-forth that authorized nearly all executive branch workers to receive a 1 percent raise.

The executive order finalized Trump’s early 2020 proposal for a 1 percent raise for GS employees.

The increase took effect with the start of the year’s first pay period for GS employees, in contrast to previous raises paid under the Trump administration, which could vary by locality. The locality-based pay system for blue-collar employees has been capped to the local General Schedule amount. The budget bill Trump signed into law continued that policy for 2021.

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

	<u>Members</u>
End of last month	375
New Members	0
Dropped or Transferred	- 6
<b>GRAND TOTAL</b>	<b>369</b>

**TREASURER’S REPORT**

End of the last month balance	\$ 1,719.30
Receipts	219.32
Disbursements	(167.56)
End of month balance	\$ 1,771.06

**Note:** NARFE HQ is revising the membership database; these figures are determined manually.



## ALZHEIMER'S RESEARCH

Initial stages of a clinical trial for a new drug have shown it to slow Alzheimer's cognitive decline by one third. It is being hailed as a "potential therapy" for the disease. A small trial found the new experimental drug, donanemab (by Lilly), slowed the rate of decline by about a third in a combined measure of cognition and function in early stage Alzheimer's patients.

The drug is an investigational antibody therapy, administered via an IV infusion. It targets a type of the protein beta amyloid (known as N3pG) found in the brains of Alzheimer's patients. The drug is designed to remove clumps of beta amyloid from the brain, which is believed to be a contributing cause of Alzheimer's. Lilly believes will rapidly clear enough plaques, to allow precise patient treatment until their beta amyloid plaques can be removed. Alzheimer's column continues below...



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

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**RETURN SERVICE REQUESTED**

Alzheimer's continued...

Patients in the study stopped receiving monthly drug infusions and were switched to a placebo once their brain plaques reached levels seen in healthy people – a process that took just a few months for some.

The trial involved 272 patients with early Alzheimer's and found it contributed to a "significant slowing" of their cognitive decline compared to those who received a placebo, to renew the hope researchers are closing in on ways to fight the disease.

The two-year study has now concluded its second phase and entered its third and final phase. It found patients' cognitive decline was slowed by as much as 32 percent over 18 months – a reduction researchers described as "statistically significant."

Results of the trial will be presented in a future medical meeting and published in a peer-reviewed journal.

## YOUR NAME IN PRINT?

**PAUSED FOR NOW**  
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 a different member.)

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!

## NO NEW MEMBERS THIS MONTH

This month shows a record – not a good one – of *NO* new members. Of the six losses, four were for non-payment of dues and two others deceased. Are the non-payments a temporary COVID-related situation?

> Dues withholding avoids non-payment situations. <

## 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 (including 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

Our meeting date would be Thursday, February 25, with reservations due by noon the Monday before. The planned entrée was Chicken Fried Steak.

## JANUARY LUNCHEON-FINAL REMINDER

**CANCELLED**