



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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FOOD SHARE DONATION TOTALS

June's donation was 10 pounds of food, so our 2018 donations to Food Share are \$185 and 10 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.

JULY LUNCHEON MEETING

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

Date: Thursday, July 26

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

Cost: \$14.00 (it's a dual entrée lunch)

Please make your reservations by **NOON**, Monday, July 23. E-mail **Carl** at 1mrbig1@verizon.net or call 1-805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **July 26**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Chicken and Tri-Tip

Green Salad Rice & Beans Garlic Bread

Dessert Water & Coffee

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

JULY "PROGRAM"

Every July, luncheon attendees are "the program." That means there will be neither a guest speaker nor a presentation. Though our out-of-town guests may wish to say a few words, it won't be a presentation as such.

Instead, attendees will have the opportunity to visit with each other and enjoy dual entrées of chicken *and* tri-tip. More attendees means a better "program."

We'll have an indoor BBQ, so you won't get sunburned or chilled by an ocean breeze. You won't be chasing napkins or keeping your plate safe from the wind. Instead, you'll spend time with friends and have in a relaxing, comfortable "picnic meal."

Please note the special price of \$14 for lunch this month, necessary to cover the cost of a dual entrée (picnic fare: chicken *and* tri-tip).

Guests are welcome at our luncheons and meetings; 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 *need* or can *provide* a ride, email **Juanita** at redbird1997@aol.com or call her at 1-805-488-5281. She is Chapter 190's rideshare facilitator.

PRESIDENT'S MESSAGE

Tony Pizza, President

I hope you all had a nice 4th of July. The older I get, the more I appreciate being able to see the fireworks on TV – and even take a nap if I want to while it's on.

I was looking at my recent annuity deposits. This year, my annuity has changed three times: Cost of living increase; health insurance premium change; and state withholding increase (requested by me). It has changed 2 or 3 times a year ever since I retired. OPM has never made a mistake doing it, but I still hear that members won't go on dues withholding because they are afraid OPM will "mess up" their retirement. Sigh. (By the way, not only will OPM not "mess up" on the retirement and dues, but anyone who changes from paying dues annually to withholding it from their annuity will get a \$15 cash rebate! Just see Carl or fill out the form from your *NARFE* magazine and send it to treasurer Carl Bailey to get the \$15 rebate.)

New Medicare cards are on the way. Some of you have already received the new cards (I haven't). You already know if someone calls and says there's a fee, that it's a scam. Member John Norbutas suggested that the Chapter provide free laminating for the new cards. We'll try to make that happen at the July meeting. He has access to a laminating machine and will bring it.

If you didn't notice, there was a national election for new officers and a bunch of resolutions. *Only 6.45% of California members voted.* Election results are now posted online at https://www.narfe.org/pdf/NARFE_2018_Election_FinalResults.pdf; they will be published in *NARFE* magazine. No one candidate for president had a majority, so there will be a runoff.

I think that there are a couple of reasons for the low participation. Unfamiliarity with the process, as past elections were held at the conventions, and it was the delegates who actually voted. You didn't have to mail in a ballot or vote online. Unfamiliarity with the candidates and resolutions, although statements were published in *NARFE*, there's no personal connection. And there's simple apathy; members are not that interested in National elections. It's OK if you don't care about these elections, just as long as you continue to maintain your membership (my personal opinion).

I was followed an ambulance today on PCH with its lights on and siren blaring. The ambulance went around a curve and the back door swung open. A cooler rolled out and landed on the side of the road.

I figured they would have seen it, but I pulled over where it landed. It was dented but still closed and intact. I found it was full of ice and what looked like someone's severed toe. "Surely they noticed the door open and will come back shortly," I thought.

I waited for an hour and no sign of them, so I decided to just give up waiting and called a toe truck.

- Tony

DATA BREACHES CONTINUE

There was a great hue and cry when the first big data breach was made public. Then it happened to data kept by OPM. As part of their response, OPM arranged to have an online monitoring service, MyIDCare, was made available (for free) to federal employees and retirees to monitor and report any data breach to the individual or individuals most likely to be affected.

The initial attention and "excitement" that resulted from those early data breaches seems to have died down for many of us, but not the folks at MyIDCare.

I don't believe that I have been damaged (yet) in any way, but I still get an occasional email from the MyIDCare. When I took out a loan for a new car in 2017, I almost immediately received word that "someone" had checked my credit; that "someone" turned out to be the company that provided my loan.

I've also had emails to advise me of things that did not have to do with credit. That even includes "sexual predators" living nearby as well as the latest email that said my phone number and street address had been made publicly available. (While my street address and phone number are available in the phone book, the information had apparently been included in a recent data breach somewhere.)

In addition to efforts to get private data (in ways besides just breaches of data caches), the ever-present scam and phishing efforts continue. Some would-be scammers are very good and send emails that look to be authentic and genuine. The scammers and phishers have improved their use of English and grammar, so it isn't always obvious that a particular email is an attempt at fraud. (Note that phishing and scamming targets aren't only individuals. The U.S. Deputy Attorney General just announced results of an FBI investigation into a foreign government hacking into political campaigns.)

If you receive an email that looks valid, don't click on the link that's conveniently included. Instead, call the activity by phone to check on whether the email is valid. Then, as long as you already have them on the line, if it's a valid email, you may even be able to accomplish whatever action the email indicated.

And of course, there are the phone calls and emails that supposedly come from the IRS. Consider those to be scam attempts. The IRS *never* initiates contact via phone or email; any initial contact comes in the form of a (paper!) letter via the Post Office. Once you respond to that letter, the IRS *may* call you regarding *that* topic, if that's what you've requested.

This column isn't intended to be alarmist, but rather to be an advisory of what's happening. As always, it's better to be cautious. And that's the intent of this column – to remind everyone to not become complacent but cautious. If you suspect something isn't quite right, do take the initiative to check.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

Paid Parental Leave Proposed

A proposal to provide paid parental leave for federal employees was introduced by Representative Barbara Comstock, R-VA, in late June. The Federal Employees Paid Parental Leave Act of 2018 would provide twelve weeks of paid leave to federal employees for the birth, adoption or foster placement of a child.

NARFE’s President Thissen said, “NARFE thanks Congresswoman Comstock for championing this long-overdue policy.” He also noted that the United States of America is the only developed country in the world that does not provide paid parental leave for its civil servants and that it is past time to do so.

President Thissen also said, “NARFE appreciates Congresswoman Comstock’s leadership on this issue, and urges Congress to swiftly act to pass this commonsense, family-friendly legislation.”

Your Feedback/Input on Legislative Matters

As you’ve been reminded in this newsletter from time to time, NARFE is the *only* organization that’s dedicated to protecting and preserving the pay and earned benefits of federal employees and retirees. The success of that effort depends, in part, on the feedback that we members can provide “up the chain.” If you’ve sent an email or letter to your legislator(s) and received a response from them, let the Chapter 190’s legislative officer (George Ramirez) know. Also, if you attended a meeting/townhall/tele-town hall with your legislator, it’s important to let George know about it. You may also tell NARFE’s Advocacy Department know at <https://www.votervoice.net/iframes/NARFE/Surveys/4280/Respond#/?page=respond>.

Your inputs are important and will help NARFE’s ongoing efforts toward protecting the earned pay and benefits of active and retired federal employees!

NARFE Grassroots Advocacy Month

In just a handful of days, NARFE’s Grassroots Advocacy Month – August – will begin. Are you prepared to take action to prevent cuts to your earned pay and benefits?

NARFE held a “Grassroots Advocacy Month A - Z” webinar, including Q&A, on Tuesday, July 17, hosted by Grassroots Program Manager Molly Checksfield.

SERVICE OFFICER’S CORNER

Carol Moore, Service Officer

Federal Employee Life Insurance (FEGLI)

If it’s time to review your life insurance election...

I had a call to help a federal employee learn how to check on their life insurance. When a Federal employee has died or been dismembered, or when an eligible member of an employee’s family has died, it’s best to contact the employee’s Federal *agency* to learn whether the employee had coverage under the FEGLI Program. The *agency* maintains the insurance records.

In most cases, it is the Office of Personnel Management (OPM) that has personnel records – not FEGLI. When you retired, you had several options, and may have declined further payments to FEGLI after retirement. The basic life insurance (most likely term insurance) declines in value each year.

You may opt to call OPM at 202-606-1800. It’s best to call at 4:30 or 5:30 am Pacific Time (depending on daylight savings time difference) on Monday morning. OPM begins answering their phones at 7:30 am EST.

If you use email, you can send an e-mail to retire@opm.gov. Ask for a “Verification of Life Insurance” (VOLI). You’ll need to include your retirement CSA number and your postal mail address.

In either instance you may be asked to fill out OPM Form FE-6 or FE-6 Dep, the form to claim death benefits for FEGLI account holders or their dependent, respectively. Alternately, if claim is for an insurance benefit for dismemberment, you’ll use Form FE-7.

Social Security and remarriage

Cupid strikes at any age. A widow asked, “I am age 68 and may remarry soon. I am receiving my deceased husband’s Social Security benefit. If I marry a federal employee, would my Social Security benefit stop?”

Answer: If you remarry *before* you reach age 60, you cannot receive a deceased spouse’s benefits as long as your new marriage remains in effect. But if you remarry *after* age 60, you can continue to qualify for benefits on your deceased spouse’s Social Security record. You also may qualify for a higher Social Security benefit from your new spouse. In that case, you would be able to elect the benefit from either your deceased husband’s record or from your new spouse’s record. However, you cannot get both.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	491
New Members	2
Dropped or Transferred	<u>- 8</u>
GRAND TOTAL	485

TREASURER’S REPORT

End of the last month balance	\$ 1,299.52
Receipts	446.34
Disbursements	<u>(449.87)</u>
End of month balance	\$ 1,295.99

ALZHEIMER'S NOTES

On July 12, The House Energy & Commerce Committee unanimously moved the bipartisan Palliative Care and Hospice Education and Training Act (PCHETA) (S. 693/H.R. 1676) out of committee. Endorsed by the Alzheimer's Association and the Alzheimer's Impact Movement (AIM), it is critical legislation that would ensure an adequate, well-trained palliative care workforce through workforce training, education and awareness, and enhanced research.

Among seniors in hospice care, nearly 1 in 5 has a primary hospice diagnosis of Alzheimer's or another dementia. And nearly half of all people with Alzheimer's and other dementias are in hospice care at the time of their death. Yet less than half of surveyed nursing homes have some sort of palliative care program.

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 Leroy Ward.)

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

NEW MEMBERS THIS MONTH

This month, we have two reinstated members. Please be sure to welcome **Geronda Fuller** and **James Van Wagner** when you see either of them.

Avoid the need to be reinstated. See Carl Bailey to sign up for dues withholding – and get \$15 cash, too!

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Alzheimer's continued...

“For people with advanced stages of Alzheimer's and other diseases, palliative care and hospice instrumental resources to help manage and ease symptoms, reduce pain and stress and improve quality of life,” said Robert Egge, Alzheimer's Association Chief Public Policy Officer and AIM Executive Director. “As the demand for this care continues to grow it is critical that our nation has a prepared, well-trained workforce. We thank Chairman Greg Walden (R-OR) and Ranking Member Frank Pallone (D-NJ) for advancing PCHETA and hope Congress will pass this important legislation.”

Next, the legislation goes to the full House.

(Note: NARFE has partnered with the Alzheimer's Association since 1985 to support research into the cause, prevention and treatment of Alzheimer's as well as a cure for Alzheimer's and related disorders.)

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*, perhaps out of a continuing sense of duty to our local federal community.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, August 23. Please make your reservations by noon Monday, August 20. The entrée will be Rolled Sirloin Beef.

JULY FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **July 26**. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, July 23**.