



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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THE BOARD

FOOD SHARE DONATION TOTALS

Donations last month were \$70 in 2 checks; our 2019 donations now total \$455 (and each dollar buys about 5 cans of food). If you wish to donate funds 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 25

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

Cost: \$15.00 (to cover costs of the dual entrees)

Please make your reservations by **NOON**, Monday, July 22. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **July 25**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Green Salad

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 not be a presentation or a speaker. 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 a relaxing, comfortable "picnic meal."

Please note the special price of \$15 for lunch this month, necessary to cover the cost of a dual entrée (picnic fare: chicken *and* tri-tip).

And remember, speaker or not, 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 *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.

PRESIDENT'S MESSAGE

Tony Pizza, President

At the June meeting, we had a demonstration of the Chapter 190 website that was created and is maintained by our treasurer, Carl Bailey. There's a lot of information that you can access if you go to the site at www.narfe190.org. Just check out the topics listed on the left side, where there's information about actions to take when an annuitant or spouse passes, what's needed to get a base pass, links to many government sites, and much more. Have a look.

This month is our July indoor BBQ with tri-tip and chicken entrées. We're expecting Linda Ingram, Federation President, Yoggi Riley, Federation Executive Vice President, and Stephen Smith, District 8 VP. There is no presentation, except for brief remarks from our guests. Mostly it's time to socialize.

There's progress on a pay raise for employees. On June 25, the House of Representatives passed the fiscal year 2020 appropriations bill, H.R. 3351, by a 224-196 vote. The legislation provides federal employees with a modest, but much needed, average pay raise of 3.1%, and pushing Congress one step closer to blocking the president's FY20 budget recommendation to freeze federal pay. We can only hope the Senate agrees.

The appropriations legislation also blocks funding for the administration's OPM reorganization plan, including the transfer of any OPM functions to the Office of Management and Budget or General Services Administration. The proposed merger puts these functions at serious risk of not receiving resources necessary to properly serve the federal community. The plan also seeks to transfer OPM's personnel policy functions to the Executive Office of the President, subjecting employee policy decisions to political influence from not only the current administration but also all those to come. NARFE has continually opposed the plan, including in May testimony from NARFE National President Ken Thomas at a hearing before a House Subcommittee, where he noted major concerns with the proposal. Leading lawmakers, both Republican and Democrat, have expressed serious concerns with the plan.

My heritage is Italian, and of course I really like Italian food. But I never learned to speak the language. Just to change that, I bought one of those CDs that teach you Italian in your sleep.

But during the night, the CD skipped, so now I can only stutter in Italian.

- Tony

LEGISLATIVE HOTLINE BY PHONE

If you don't access the Internet, you can still get NARFE's Legislative Hotline by phone.

It's toll-free! Just call 1-877-217-8234. (The hotline is *great* if you don't have Internet capability!)

SERVICE NOTES

Carol Moore, Service Officer

Time to Check Your FEGLI?

I had a call to help a retired 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 the Office of Personnel Management (OPM) has personnel records, not FEGLI. When you retired, you had several options, including to decline further payments to FEGLI after retirement. If it's term insurance, it will decline in value each year.

After that phone call, I decided to check on *my own* FEGLI. First, I called FEGLI's phone number and was told all operators are busy, try later. Recalling past 45-minute "holds," I figured "Strike One." Next I tried the Internet option. I needed a password, so I searched my notes and found mine for OPM. But since I hadn't used it in fifteen months, it had been cancelled. I couldn't find instructions on how to get a new password. "Strike Two." Finally, I sent an e-mail to retire@opm.gov. I asked for a "Verification of Life Insurance" (VOLI), gave my retirement CSA number, and my mail address. I asked how to set a new password and asked for an acknowledgement of my request. The FEGLI web page says to use Form FE-6 to report the death of an annuitant or a Form FE-6 DEP for the death of a dependent. The webpage has the forms and detailed instructions on how to complete them.

If you call OPM in Washington DC, it's best to call at 7:30 a.m. *their* time on Monday morning. (Adjust for your local time accordingly, including any daylight savings time difference.) OPM opens their phones at 7:30 a.m. *their* time.

Not just a home run, but a "Grand Slam." I received a notice of receipt of my request in a few days; a week later I got a printout – not only of my life insurance history and its current value (which was more than I expected), but much other info about my annuity, my deductions and advice how to make changes. It gave very clear instruction on actions to be taken by survivors to claim the insurance. Two days later I received advice how to set a new OPM password. This may never happen again and may not happen to *you!*

Earthquake Preparedness

Even before the fireworks on the 4th of July, we had a "moving experience." If you missed that one, there was an "opportunity" for another on the 5th. There were, of course, numerous comments about the need to be prepared by having an "earthquake survival kit."

If you'd like to check on what should be in your kit, go to www.earthquakecountry.org/.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

We Need to Speak Up

Tony’s President column for March told of talks in Washington about changing how retirees’ COLAs are calculated. The most popular change would be to go from being calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to that for Elderly Consumers (CPI-E), which better reflects the spending of seniors.

The CPI-E reflects spending habits of households with individuals 62 and older (those more likely to use Social Security). The CPI-E better represents the spending habits of seniors because it takes into account spending in other areas, such as higher medical costs, while the CPI-W does not. (Tracking data shows that from 1982 to 2011, the CPI-W rose at an annual average rate of 2.9% vs. 3.1% for the CPI-E.)

Rep. John Garamendi (D-CA) introduced the Fair COLA for Seniors Act (H.R. 1553) on March 6 to use the CPI-E index. It has referred to four House Committees: Ways and Means; Veterans’ Affairs; Oversight and Reform; and Armed Services. All those committees are appropriate because in addition to retired federal employees, the measure will likely apply to the Department of Veterans Affairs for wartime disability compensation, additional compensation for dependents, dependency and indemnity compensation to surviving spouse, dependency and indemnity compensation to children, some specific Military retirement and survivor benefit programs as well as any old-age, survivors, or disability insurance benefit under title II of the Social Security Act.

Past proposals have been unsuccessful. Referring it to four committees may signal that this bill may have a similar end. (One estimate is that it has only a 5% chance of being enacted.) After the House, it has to be passed by the Senate and approved by the President.

But *you* can play a part. As a NARFE member, you have access to the NARFE’s Legislative Action Center at www.narfe.org/legislation/index.cfm?fa=voterVoice. There, you’ll find a number of issues for which letters have been pre-drafted that you can send to your Representative and Senators to ask for their support. It’s easy to do, and you can modify it if you wish.

Unless we speak, Congress will assume our consent!

SCAM ADVISORY

By this time of the year, you’ve probably filed your income tax for 2018 and even received a refund (or paid the taxes due). You may even have made estimated tax payments toward 2019’s taxes. It seems that thoughts of taxes should have faded far into the background. But not so fast! This month, the IRS sent an advisory about two new tax-related scams. This month’s anti-scam “vacation winners” are:

The SSN Schemes

One latest scheme includes scammers who call, claiming to be able to suspend or cancel the victim’s Social Security number. This scam is similar to and often associated with the IRS impersonation scam.

It is yet another attempt by con artists to frighten taxpayers into returning robocall voicemails.

Scammers may mention overdue taxes in addition to threatening to cancel the taxpayer’s SSN.

Just listen to their message(s) recorded by your answering machine. Do NOT call them back or otherwise respond! The scammers may even make a follow-up call with an ominous-sounding message that your Social Security Number has been canceled. (I’ve received those calls, too.) Ignore those calls, too.

The Fake “Tax Agency”

This second scheme doesn’t use a telephone – at least not initially. It involves an official-looking letter that threatens an IRS lien or levy.

The scammer mails the letter to the taxpayer.

It threatens about a lien or levy is based on bogus or “overdue” taxes owed to a non-existent agency.

The lien notification scam also likely references the IRS to confuse potential victims into thinking the letter is from a legitimate agency.

Both schemes show classic signs of being scams. The IRS and its [Security Summit](#) partners – the state tax agencies and the tax industry – remind everyone to stay alert to scams that use the IRS or reference taxes. Being richard myatt alert is especially important in late spring and early summer as tax bills and refunds arrive.

The fake agency is usually called the “Bureau of Tax Enforcement.” Of course, they may name some other “agency,” but in every case, such an agency simply doesn’t exist!

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	441
New Members	3
Dropped or Transferred	- 4
GRAND TOTAL	440

TREASURER’S REPORT

End of the last month balance	\$ 612.74
Receipts	549.44
Disbursements	(421.30)
End of month balance	\$ 740.88

ALZHEIMER'S DRUGS KEEP FAILING, BUT...

It's true, but don't despair! Repeated drug test failures is due to an uncertainty of Alzheimer's causes. For several years, the theory was that it was caused by accumulation of plaques in one's brain. Drugs were developed to deal with the plaques. Though the plaques were dealt with, memory loss still occurred.

Several studies indicate that vascular problems (including high blood pressure) also play a role. High blood pressure, for example, can show up during one's 40's. Early diagnosis and treatment of problems such as sleep apnea and diabetes may help, too.

Exercise has several benefits. Not only does it help deal with vascular problems, but even mild exercise can slow the advancement of Alzheimer's. An Einstein College of Medicine study found that "just moving" can slow Alzheimer's!

Alzheimer's column 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 Clarice Mark.)

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!

REINSTATED MEMBERS THIS MONTH

This month, we have three members who were reinstated to Chapter 190. Please give **Charles Davis**, **James Massey** and **Fred Sissine** warm welcomes!

Avoid needing to be reinstated. Sign up with Carl for dues withholding *and* get \$15 cash on the spot!

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Alzheimer's column continued...

Is Someone Developing Alzheimer's?

Ten accepted signs or symptoms can help indicate whether someone has or is developing Alzheimer's. We covered the second one last month. The third is:

3. Difficulty Completing Familiar Tasks

Has the person begun having difficulty in completing familiar tasks at home, at work, at leisure or in short, just about anywhere?

People developing Alzheimer's disease often find it hard to finish routine daily tasks. Common examples are: sometimes having trouble to drive to a familiar location; managing a budget at work; or remembering the rules of a favorite game.

But is it old age or Alzheimer's? Well, a typical age-related change is *occasionally* needing help to use a microwave oven or to record a television show.

KEEP YOUR SOFTWARE UPDATED!

A personal computer, tablet, phone or other such device most likely holds a lot of your personal information. Anyone who can access it may commit identity theft, put malware on your devices, or worse.

Use automatic update features (if possible) or manually install any updates as soon as you can.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, August 22. Please make your reservations by noon Monday, August 19. The entrée will be Rolled Sirloin of Beef.

JULY FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **July 25** and will cost \$15 (*TWO* entrées). Please make your reservations with Carl by noon Monday, **July 22**.