



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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

2ND V/P (LEGISLATION)

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

RECORDING SECRETARY

– (VACANT) –

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

– (VACANT) –

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

You may know a number of people who have to rely on donated foods; they're "collateral damage," the result of many things. To help them and others locally, write a check to **Food Share** and send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

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

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, July 22

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, July 19. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **July 22**, we'll meet at 11:30, with lunch at noon. The day's menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy

Vegetables

Green Salad

Rolls & Butter

Ice Cream

Water & Coffee

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

JULY PROGRAM

After a too-long layoff of in-person meetings, we're finally going to meet again this month. But since it's been so long since we gathered, our July meeting will be a social one to let us catch up on what happened in our lives during the long COVID shutdown.

Governor Newsom opened the state this month, so we can safely meet *in-person* on July 22, at the Elks Club. Everyone will have had opportunity to be fully vaccinated by then, so it'll be safe for us to meet.

If you are going to attend, please call Carl (805-487-1801) to make your reservation(s). (Unlike the "if you're interested" call asked for in last month's newsletter, this call *will* be to make reservations - just like the pre-pandemic days.) If you are/will have been vaccinated, all the better!

Remember, if you'll be bringing a guest (or perhaps a potential member), that person will also need to have a reservation. If both you and your guest are/will have been vaccinated, all the better! After all, COVID still hasn't gone away.

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.

NOTES FROM THE TOP

Tony Pizza, President

As you saw on the front page, we will be meeting in person this month. Many of you may have been out to restaurants recently, so you know things are like before the pandemic. Most everyone has been vaccinated by now, so we should be safe. As I tell a friend who won't be vaccinated, "If you don't get vaccinated, I want to take out a life insurance policy on you."

The California State Federation of Chapters convention is scheduled for Monday to Wednesday, October 18-20 at the Hilton Embassy Suites in San Luis Obispo. The convention will be a mix of talks, workshops and social events including a welcome reception Monday evening, a Tuesday luncheon and a closing banquet on Wednesday. Tammy Flanagan, an expert on Federal Retirement and a regular writer for both *NARFE* and *Federal Executive* magazines will be the featured speaker at the convention. We expect Tammy will also lead one or two convention workshops. Additional notice will be provided.

Is this the first year you are 72 or older and retired? The IRS now subjects you to a required minimum distribution (RMD) from your retirement accounts, such as TSP. You have to start taking money out of your entire TSP account. (RMDs were waived for 2021 *only*.) It is subject to the RMD rules. If you have other investments, your broker can advise you about them. If you do not withdraw enough to meet the requirement during your first distribution calendar year, the TSP is required to disburse your first RMD to you by April 1 of the following year. For additional information, see www.tsp.gov/publications/tsp-775.pdf.

Watching the Olympics? Here's a Nearly Useless Factoid: The United States has the most Summer Olympic medals with over 2,500, more than a thousand of which are gold. The Soviet Union comes in second with over 1,110 medals, but even when combined with the Russian Federation and the Russian Empire, they still fall short of the U. S. by almost a thousand medals.

Jane, a little girl, was surprised to receive ten dollars from her Aunt for her birthday. Her Aunt asked how she was going to spend it.

"I'm taking it to Sunday School and giving it to God." the little girl replied, then added, "He'll be just as surprised as I was at not getting a dollar like usual."

- Tony

HAVE YOU BEEN VACCINATED?

If not, there's still time. Uncertain whether you should get the vaccine? Talk with your health care provider; don't rely on your neighbor, friend or - worse yet - the Internet or other social media. Please be sure you're making a fact-based decision. (And see page 3!)

NOTES ON SPAM, PHISHING AND FRAUD

You Can Help in the battle

There are a number of things you can do to help in this ongoing battle. A starting point is to go online to the Federal Trade Commission (FTC) website. There, you can sign up to get alerts from the FTC regarding new scams, fraud and phishing attempts. Just go to:

- The FTC website at www.consumer.ftc.gov to sign up and subscribe to [Consumer Alerts](#) to keep up to date on the latest scams.
- You may also share what you know and help protect others from a scam – so they can have a scam-free summer, too! Do that by reporting any scams you've seen to ReportFraud.ftc.gov.

Avoid Online Shopping Fraud

There has always been some fraud seen in online shopping, but the pandemic brought more opportunities for fraud. During the initial pandemic, fraudsters took advantage of online shoppers seeking hard-to-find items like face masks and other personal protective equipment (PPE). Such efforts to separate a dollar from shoppers may have also been aided by the economic stimulus checks sent to everyone, especially someone who considered it "extra money."

So what's a consumer to do? The Federal Trade Commission (FTC) has several suggestions, beginning with pre-shopping or pre-purchase preparation. Before you shop online, especially from an unfamiliar retailer, you can do these three things:

1. Check out the company or product. Search online for the name plus terms like "review," "complaint," or "scam." See what other people say about it. Read the seller's description of the product carefully. If the seller has name-brand goods at steeply discounted prices, they might be fakes.
2. Look at the terms of the sale. Make note of the total price, including taxes, shipping, and handling; the expected delivery date; and policies for refunds, including who pays for return shipping and if there is a restocking fee.
3. Pay by credit card. You'll get protections under federal law, so you don't have to pay for things you ordered but didn't get.

While it isn't necessarily fraud, you should get whatever you bought. When you shop online, sellers are supposed to ship your order within the time stated in their ads or within 30 days if the ads don't give a time. If a seller can't ship within the promised time, they have to give you a revised shipping date with the choice to either cancel your order and get a full refund *or* accept the new shipping date.

Finally, just to repeat the idea: If you see a scam, or want to report a problem about online shopping, tell the FTC at ReportFraud.ftc.gov. Avoid being taken.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

By the time you read this, Congress will most likely be heading out the door for their August recess. That means it's a good time to get in touch with your representative and/or senators. Let them know your interests and take the time to hear about what they are doing. It's a two-way street, hopefully with communication both ways.

Before you make that contact, check the "NARFE Bill Tracker" section in the latest issue of your *NARFE* magazine. That's where you can see what is happening (or not) in legislative actions. You'll have a better chance to have their ear if you have an idea what's going on. Plus you can let them know what you'd like them to do.

What else to do? Well, there's always NARFE-PAC to receive your support, too. That PAC is "our baby" - it provides additional influence to give us in steering Congress. The PAC helps to amplify our message to Washington. Remember the PAC is financed through NARFE members' direct, voluntary contributions to a separate fund. Federal law prohibits NARFE-PAC from soliciting contributions from anyone other than NARFE members and the immediate family of these individuals. (A contribution received from any other person will be returned to the contributor.)

Our financial backing of NARFE-PAC also helps build and maintain strong relationships with lawmakers, a key component to winning legislative outcomes. Every voluntary contribution helps NARFE-PAC to protect your earned benefits!

NARFE can already reach congressional members, but NARFE-PAC helps ensure NARFE's access.

Congress must hear from us directly or via PAC!

Unless we speak, Congress will assume we agree!

SPEAKING OF CONTACTING CONGRESS...

Congress appears to have been stuck in an ongoing deadlock for too long with regard to way too many things. Perhaps we can't individually change things, but here's what we can do anytime:

Contact them. To ensure Congress knows what we think, we must express our own views and opinions to them. It's important. You can contact them through their local office or even their Washington office.

SERVICE OFFICER NOTES

by Carol Moore

Federal insurers offering monetary incentive

GEHA, with its 2 million members and 5.6-million-member Blue Cross/Blue Shield (BC/BS), now offer a COVID vaccination incentive. BCBS and GEHA together represent approximately 95 percent of the 8 million people who receive benefits under the Federal Employee Health Benefits Program, therefore, most federal employees (not retirees) should be eligible for a monetary incentive.

> > GEHA's Vaccination Incentive Program < <

GEHA plan members who are 18 and older and have not already reached their annual wellness program reward limit will receive \$75 to spend on qualified medical expenses, such as copays and drug costs, after providing proof of vaccination.

Employees who are near their annual wellness program reward limit will receive whatever amount below \$75 will get them to reach the maximum.

Members must get their vaccine on or before **July 31, 2021** to be eligible and may submit that proof until the end of 2021. Members who have already received their vaccinations are eligible and must simply submit proof of doing so.

> > BC/BS Vaccination Incentive Program < <

The vaccines are our most powerful tool to stop the spread of COVID-19. Get vaccinated with at least one dose by **September 6, 2021**. Eligible BC/BS members* can earn \$50 on their MyBlue® Wellness Card when they submit their vaccination record before the end of 2021. Your MyBlue® card is a regular credit-type card which will pay doctor, drug, and hospital bills.

To get your MyBlue® account and card, call 1-800-411-2583 or go to fepblue.org, click "Learn More" on the upper right box, and go from there.

*For Blue Cross and Blue Shield Service Benefit Plan members, 18 or older, with a MyBlue® account. You're eligible if you receive at least one dose of an FDA-authorized vaccine between 2020 and September 6, 2021.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	353
New Members	1
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	348

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

TREASURER'S REPORT

End of the last month balance	\$ 1,582.69
Receipts	256.10
Disbursements	<u>(159.90)</u>
End of month balance	\$ 1,678.89

ONGOING FIGHT AGAINST ALZHEIMER'S

It can be a bumpy road

Sometimes things *don't* go smoothly. So it has been with the newly-approved drug, aducanumab (brand name: Aduhelm). Not only was the estimated \$56,000 annual price tag an attention-getter, but the approval process itself is now under review. The FDA science advisory committee recommended *against* its approval, noting data showed it hadn't been as effective as had been "advertised" by its manufacturer. With a high cost and apparent questionable status, it appears many interested in obtaining it may choose to "wait and see."

Updates to the Alzheimer's Research

Research continues to both better understand the disease and develop means to treat or prevent its development. One current Alzheimer's column continues below...



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Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533**

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Alzheimer's continued...

effort to treat or prevent its development. A reported research effort has reached a point of being ready for human trial regarding reversal of Alzheimer's:

Researchers at Tohoku University in Sendai, Japan have identified a new treatment candidate that appears to not only halt neurodegenerative symptoms in mouse models of dementia and Alzheimer's disease, but also reverse the effects of the disorders.

They reported having discovered the novel, disease-modifying therapeutic candidate SAK3, which, in studies, rescued neurons in most protein-misfolding, neurodegenerative diseases, including Alzheimer's.

The treatment candidate has been declared safe by Japan's governing board, and the researchers plan to begin clinical human trials in the next year. For more information, see:

www.sciencedaily.com/releases/2021/06/210629120756.htm

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 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!

NEW OR REINSTATED MEMBERS

We have one new member this month, **Luis Flores**. Be sure to welcome Luis and all other members who joined or were reinstated during the COVID "hold" adopted for our in-person meetings. (Since it'll be a social luncheon, there will be time to greet them all.)

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 plan to meet on Thursday, August 26. Please make your reservations by noon Monday, August 23. (July meeting attendees to help pick August's entrée.)

JULY LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, July 22. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, July 19**.