



NARFE Chapter 190 *NEWSLETTER*

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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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
cmoorecasml1@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

Donations last month were \$130 in 3 checks; our 2019 donations date now total \$385 (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.

JUNE LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, June 27

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

Cost: \$11.00

Please make your reservations by **NOON**, Monday, June 24. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **June 27**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

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!

JUNE PROGRAM

At press time, we had not received a confirmation regarding this month's program.

It seems to be increasingly difficult to arrange for a program every month, so *your* help would be greatly appreciated. If you have a topic in mind and a possible organization or speaker, please pass that information to our Program Chair, George Ramirez, along with a phone number or other means to contact that potential speaker. That's all that *you* will need to do! George will follow up and make the necessary arrangements.

By the way, if you don't attend our monthly luncheons, you're still welcome (invited, even!) to give George that same kind of information. It's especially true if the topic is one you know that our members will find interesting.

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 May meeting, we had a presentation about the wealth of information on the NARFE Web Site, www.narfe.org, for those who use the Internet. There, you can read about the latest legislative efforts that might affect federal workers and retirees. You can learn about current and future changes to benefits. You can get even more if you log in as a member. Just click the LOG IN button, in red at the top right. Then enter your last name and NARFE membership number; it’s on the mailing label of the NARFE magazine, if you forgot.

When you log in, there’s more news, and on the left a list of other things you can access: Membership Renewal; NARFE publications; update your record; the legislative Action Center – and more. There’s also the Resource Library, with access to more publications and webinars. There are also links to all the companies that offer member perks, like travel and other services.

What’s a webinar? It is a seminar (usually an hour long) conducted on the Internet, also known as the World Wide Web. (That’s why you see “www” in front of most Internet addresses.) If NARFE has your email address, you’ll be notified of these webinars so you can watch them live. After a day or two, the webinars are archived, so you can play them back on your schedule. Presentation slides are included with the speaker’s narrative. There is usually one a month, and have been archived for clarice mark the last two or three years. Some examples are: Health Plans: What’s New and How To Choose; FEHB and Medicare: What’s Best for You; Survivor Benefits: Ensure Your Peace of Mind. That’s only 3 of the over 40 available.

An important publication is the Be Prepared for Life Events, called the F-100 form. It is a comprehensive way to record all the important information your survivors will need when you pass. I highly recommend you print and fill out a copy. If you don’t use a computer, ask a friend to help. You can also get it at the Chapter 190 website, www.narfe190.org, under Forms, without having to log in.

If you would like to get information from NARFE headquarters and Chapter 190, contact Carl Bailey and he’ll get you on distribution.

I couldn’t find my newspaper and asked my daughter if she’d seen it.

“Oh, Dad,” she said, “newspapers are so ‘old school.’” She added that people use *tablets* nowadays. To make her point, she handed me her iPad tablet.

I tell you, that fly didn’t stand a chance! - *Tony*

BRUSH YOUR TEETH – WHY?

If you really need another reason to brush, be sure to see the article on page 4. It highlights another of the studies worldwide seeking to conquer Alzheimer’s.

SERVICE NOTES

Carol Moore, Service Officer

Blue Light Caution

Another month, another health caution. This one includes my personal experience. It began with stories like mine to now include studies by the American Medical Association (AMA), the French health agency ANSES and even the Harvard Medical School.

I had used a light emitting diode (LED) night light about a year, I began to see “afterimages” and cloudy grey back-lighted faces when someone stood in front of a window, similar to having looked directly into the sun for too long. My son connected it to LED lights and said to stop using my LED night light and not to use LEDs indoors, to avoid eye damage.

When I checked with my ophthalmologist in Goleta, Dr. Poulin, he said I didn’t have cataracts but that my eyes may have damage he couldn’t detect and that I should use brown-tinted prescription sunglasses.

I still saw afterimages, so I went to my optometrist who said I should use glasses with “daylight lenses” for the computer to reduce blue light. (Several lens companies use various names, often called “blue light reduction” or some similarly descriptive name.) I got those as well as prescription lenses for my Ray-Ban® sunglasses. My eyes are better, but I found recently at an orchid show that I just couldn’t visit the indoor part where 5000 Kelvin (K) LED lighting was used.

Changes in lighting technology, driven by energy conservation, have given us compact fluorescent lights (CFLs) and light-emitting diode (LED) lighting. The “brightness” of these newer lights also has new designations, usually indicated by temperatures in a scale that’s unfamiliar to many people: degrees Kelvin. (“Absolute zero,” is another way of saying “zero degrees Kelvin,” so don’t let the seemingly super-high temperature numbers mislead you.) The higher the degrees Kelvin, the whiter the color temperature. Although the whiter lights appear “brighter,” they are not actually so. There is just more blue in the light, and true brightness isn’t affected. Dr. Poulin said LED lights under 3000K were okay to use indoors, but never for reading. LED lights shouldn’t be used after LED-caused eye damage, he said. Cell phone and computer applications (apps) are available to reduce blue light.

Instead of the familiar ranges of “soft white,” “bright white/cool white” or “daylight,” the new lights use Kelvin temperatures. Here is a comparison for you:

Soft White	2700K – 3000K
Bright/Cool White	3500K – 4100K
Daylight	5000K – 6500K

Remember, this newsletter fosters awareness but does *not* provide medical advice. Always see your health care professional for formal medical treatment or recommendation.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

Moving ahead, but standing in place

**House Subcommittee Passes 3.1% Pay Raise,
Rejects OPM-GSA Merger**

On June 3, the House Appropriations Subcommittee on Financial Services and General Government approved a spending bill to provide federal employees with a 3.1% average pay increase in 2020 and override the pay freeze proposed in the president’s FY 2020 budget request. The proposed raise – a 2.6% increase across the board and a 0.5% average increase to locality pay rates – would be the largest in a decade and is based on the most recent annual change in private-sector pay measured by the Bureau of Labor Statistics’ Employment Cost Index.

Improved pay and benefits help preserve the government’s ability to recruit and retain top talent. The modest pay increase would give equitable compensation to more than two million current federal workers, many of whom are still feeling the lasting effects of the 35-day government shutdown. Matching private-sector pay increases enables the civil service to attract the “best and brightest” and stay viable in an increasingly competitive hiring climate. The pay increase would help government workers achieve parity with the military – a proposal to issue members of the military a 3.1% raise is on track for approval from the House and Senate Armed Services Committees. [Take action now](#)* to urge your members of Congress to support a modest pay increase for 2020.

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

The spending bill also rejects the administration’s proposal to essentially eliminate the OPM as part of a broader government reorganization plan; no funds made available by the bill may be used to transfer any function or authority from OPM to the GSA or the Office of Management and Budget (OMB). Members of *both* parties on the House Committee on Oversight and Reform have expressed concerns with this proposal, due in large part to the administration’s inability to provide the necessary documents – such as detailed plans, workforce estimates, a cost-benefits analysis and evidence that the reorganization would make the government more efficient – to justify the merger and prove its effectiveness.

SCAM ADVISORY

This month’s anti-scam “vacation winner” is:

Make *YOURS* a scam-free vacation

Summer! If you’re about to go on vacation or even take that long-planned trip abroad, do take steps to help keep your vacation from becoming a nightmare:

Do your research – and then carefully read the details on any travel offers.

- Get recommendations from family and friends on good travel agencies, lodging, hotels and travel packages *before* responding to offers.
- Look up travel companies, hotels, rentals and agents for words “scam,” “review,” or “complaint.”
- Look for extra costs. Resort, destination, facility or amenity fees can add to your nightly cost.
- Ask about taxes; they may vary and be significant.
- Get a copy of cancellation and refund policies before you pay.

Buy travel insurance only from a licensed agency.

Bring copies of any confirmation details that show the rate and amenities you were promised. This also helps if the hotel or host says your reservation is “lost.”

- **Don’t pay for “prize” vacations.** No legitimate company will ask you to pay for a prize. Look for catches to resort or timeshare offers; some come with taxes and fees to pay, presentations to attend, and high-pressure sales pitches to endure.
- **Don’t sign anything until you know the terms** of the deal. Say “no thanks” if anyone tries to rush you, before you have time to consider the offer.
- **Use a credit card**, if possible, for your travel spending. This gives you more protection than paying by cash or debit card – and it may be easier to dispute unauthorized charges.

Protect your identity and personal information while you’re traveling.

Take only the IDs, credit cards and debit cards you need. Make copies so, if someone steals ***your*** bag, you’ll know exactly what was lost.

- Take a copy of your insurance card with you.
- Leave all other important documents at home.

Learn how to protect your mobile devices and personal information from hackers and malware.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	444
New Members	1
Dropped or Transferred	- 4
GRAND TOTAL	441

TREASURER’S REPORT

End of the last month balance	\$ 647.14
Receipts	416.80
Disbursements	(451.20)
End of month balance	\$ 612.74

ALZHEIMER'S RESEARCH IN NORWAY

University of Bergen researchers have discovered a connection between gingivitis and Alzheimer's. The gum disease plays a role in whether a person develops Alzheimer's. "We discovered DNA-based proof that the bacteria ... can move from the mouth to the brain," says Piotr Mydel at Broegelmans Research Laboratory, in the Department of Clinical Science.

The bacteria produces a protein that destroys nerve cells in the brain, which in turn leads to loss of memory and ultimately, to Alzheimer's.

The bacteria is not causing Alzheimer's alone, but the bacteria's presence raises the risk to develop the disease. The bacteria's products are also implicated in a more rapid progression of the disease.

Brushing your teeth can help prevent both gingivitis and possibly 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 Rolf Larsen.)

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

TRANSFER MEMBER THIS MONTH

This month, we have new member who transferred in to Chapter 190. Please be sure to give **Robert Nelson** a warm welcome!

Avoid a need 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 first one last month. The second is:

2. Challenges in Planning or Solving Problems

Some people may notice changes in their ability to develop and follow a plan or work with numbers. They may have trouble to follow a familiar recipe or keep track of monthly bills. They may find concentrating difficult and take much longer to do things than before.

What's a typical age-related change? Making occasional errors when balancing a checkbook.

Occasional difficulties should not be taken as a sure indication of Alzheimer's. Inadequate sleep may result in the above symptoms – but only for a day or so. If you have questions, see your doctor.

KEEP YOUR SOFTWARE UPDATED

A personal computer, tablet, phone or other device may hold 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 install any updates as soon as you can.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, July 25. Please make your reservations by noon Monday, July 22. The dual entrées will be Chicken and Tri-Tip. (Note that there may be a higher price to cover the dual entrées.)

JUNE FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **June 27**. Please make your reservations with Carl by noon Monday, **June 24**.