



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter

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June 2021

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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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

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JUNE LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, June 24

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

Cost: \$13.00

Please make your reservations by NOON, Monday, June 21. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, **June 24**, we would've met at 11:30, with lunch at noon. The day's menu would have been:

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!

NO JUNE MEETING, BUT MAYBE JULY?

There won't be a meeting again this month. Maybe July? That will depend on how many members say they would attend a luncheon in person. (See Tony's column on page 2.) We anticipate it'll be a social one to let us catch up on our lives this past year.

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.

We need to know how many are interested. If you are/will be vaccinated and want to attend, please call Tony (805-482-3453) or Carl (805-487-1801) and let them know. *Your call won't be to make a reservation; if enough people say "yes," we'll plan to hold a July meeting and announce it in the July newsletter. (If it's announced in that newsletter, then will be the time to make your reservation.)*

Remember, if we *do* meet in person in July and you'll bring a guest (or perhaps a potential member), that person will also need to have a reservation.

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

No June meeting. The response to my request to indicate interest in meeting was underwhelming, only about a dozen. That's a dozen who expressed interest, not necessarily who would be sure to attend a meeting, which isn't enough to for a luncheon at the Elks' Club.

Maybe we were premature. Now that the state "opened" on June 15, there may be more interest in having a luncheon meeting. More places are open, and more people are going out.

So we'll ask again. If you *are* vaccinated and want to attend, please call Tony (805-482-3453) or Carl (805-487-1801) or email to let us know. It's not to make a reservation; that would be in July, so don't have to wait, call now. If you already called last month, it's not necessary to call again.

Relevant to the cost-of-living-adjustment (COLA) to civil service annuities for 2022, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased by 0.89 percent in April 2021. At that rate, the 2022 COLA would calculate to be 3.08%.

NARFE produces many Webinars which are available free to all members. Go to www.narfe.org and choose those of interest to you. They are listed on the NARFE website and in your magazine. Most require pre-registration. However, many are available on-line later without the need to register.

We continue to lose members due to non-payment of dues. Sometimes it's forgetfulness, and eventually the member is reinstated. Sometimes you just don't feel like writing a large check. With reduced membership, NARFE has less influence in Washington in PROTECTING YOUR BENEFITS. So please renew when you get the notice, or better yet, notify treasurer Carl that you want to go on dues withholding. It's less than two cups of coffee a month.

A politician visited a village and asked what their needs were. "We have 2 basic needs, sir," replied the head of the village. "Firstly, we have a hospital, but there's no doctor."

On hearing this, the politician whipped out his cell phone, and after speaking for a while he reassured the village leader that the doctor would be there the next day. He then asked about the second problem.

"Secondly sir, there is no cell phone coverage anywhere in this village."

- 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.

It's your choice, but do make an *informed* decision.

NOTES ON SPAM, PHISHING AND FRAUD

Money's coming and so are scams

The Federal Trade Commission (FTC) advises that, as part of the American Rescue Plan Act, eligible families will get monthly payments from the government from July 15 and December 2021. The amount depends on several factors. Be that as it may, scammers are eager to help you quickly spend it.

As was the case after each of the earlier stimulus payments, scammers are ready to pounce. Even if you don't think you'll qualify for the monthly payments, it's good to be aware. After all, scammers don't really care what kind of money you send to them!

Scammers may call, email, text, or send a direct (personal) message (DM) you. They'll say they can help you get your payments earlier (they can't), get you more money (also no), or tell you other lies (for sure). Here's the real deal:

- Only the IRS will be sending these payments. Anyone trying to "help" you get your child tax credit is really after your money.
- The government will NEVER call, text, email, or DM you for money or information. Keep your money – and your Social Security, bank account, debit and credit card numbers – to yourself.
- No legitimate caller will demand you pay with gift card, wire transfer via companies like Money Gram or Western Union, or cryptocurrency. Such a demand is a scam, every time.

"The Government is calling..."

Scammers often disguise themselves as someone working for the government and pretend to offer help. Really, they're after your money or personal information. Any caller can say they're calling from "the Government," but it ain't necessarily so! How can you tell it's a scammer?

A government imposter may say the call is to "verify your Social Security number," or that your Social Security number or Medicare benefits have been "suspended" due to a mix-up. Scammers may say your tax return must be done differently for some reason, so they need your Social Security number to fix it. But again, scammers only want your personal information to use to steal your identity or take your money.

Then there's a real query from your bank

Sometimes, a notification is actually real. If you are a long way from home and try to use your charge card, you might get a text message asking whether you made a purchase so far from your home address.

Instead of clicking on the link helpfully provided, it's a good idea to instead call the number provided on the back of the card you used. Use that phone call to confirm you had just made the purchase. Confirming it that way will avoid dealing with a possible scam.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

As you know, NARFE actively pursues legislation to preserve or improve things for federal employees and retirees. But NARFE doesn't have the budget resources legislative lobbyists can usually access.

Do you want to help ensure funding will be available? That's where NARFE's Political Action Committee (NARFE-PAC) comes in (for only NARFE members - both retirees and current employees).

NARFE-PAC protects NARFE members' pay and earned benefits by raising and spending money to elect members of Congress who support the federal community. The PAC also helps build strong relationships with lawmakers.

NARFE-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. Any contribution received from any other person will be returned to the contributor.

Our contributions to NARFE-PAC also help build strong relationships with lawmakers, a key component to winning legislative outcomes. Make an investment in protecting your earned benefits by supporting NARFE-PAC today!

While NARFE will watch those (and other) initiatives closely, we must also take part and give feedback to our members in Congress. NARFE can monitor their progress, and we can help NARFE move them (and others) along. Let's do our part, too. Our support can be made known directly or via their local offices. Our voices are important; let's use them.

Congress must hear from us directly or via PAC!

Unless we speak, Congress will assume we agree!

SPEAKING OF CONTACTING CONGRESS...

Congress seems to be stuck in an ongoing deadlock with regard to way too many things. Perhaps we can't individually change things, but here's what we can do:

Contact them. Yes, we do need to let Congress know what we think, as we express our own views and opinions along to them, so they'll know for sure what we'd like them to do. You can contact them through their local office or their office in Washington.

SERVICE CORNER

Special Enrollment Period for *Current* Employees

Current federal employees can enroll, re-enroll or change their flexible spending account (FSA) coverage during June, as OPM announced June 14 that it had authorized a special enrollment period (SEP) as part of provisions outlined in the Consolidated Appropriations Act and the American Rescue Plan.

Since the Consolidated Appropriations Act authorized unlimited carryover of FSA funds for 2020 and 2021, employees who didn't re-enroll in an FSA plan for 2021 but had remaining money left in their accounts in 2020 may use the SEP time to reopen their accounts and gain access to those funds carried over.

The new flexibilities for the 2020 and 2021 plan years also allow enrollees with dependents who would have normally aged out of the program to continue to use those funds until the child is 14, rather than 13, and the government-approved hand sanitizer and masks as FSA medical expenses.

The SEP is open until June 30. For info, please contact FSAFEDS by visiting www.FSAFEDS.com or by calling 1-877-FSAFEDS (372-3337).

NOTE: Retirees are not eligible to sign up.

Traveling This Summer?

One of our members made a cross-country road trip this summer, just as pandemic constraints were being relaxed along the way. Anti-COVID measures still varied widely in mid-June.

Use of masks varied from state to state and certainly between businesses, as had been the case in California. The advice is to have a mask with you, just in case...

The in-motel breakfasts varied widely, even with a chain. One motel provided only "grab and go bags" of breakfast items; you selected the items you wanted and an attendant bagged them for you. Some motels offered pre-packaged servings of muffins, cold cereal and such. Still others offered the pre-pandemic meal of serve-yourself buffet line items. Restaurants also varied a little bit, but were more nearly uniform.

The key to travel this year is to be flexible and be ready to pay higher-than-expected prices. The exception was that gas prices were lower, as usual, once you were outside California.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	358
New Members	3
Dropped or Transferred	<u>- 8</u>
GRAND TOTAL	353

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

TREASURER'S REPORT

End of the last month balance	\$ 1,406.65
Receipts	335.94
Disbursements	<u>(159.90)</u>
End of month balance	\$ 1,582.69

FIGHT AGAINST ALZHEIMER'S

Mixed News for Alzheimer's Patients

The fight goes on. This column reports on the latest developments and also includes both successes and setbacks. This time, one drug has delivered mixed messages. That drug is aducanumab, approved by the FDA as (brand name) Aduhelm. It's to be injected once a month for an estimated annual cost of \$56,00. It is intended to produce high levels of antibodies to target and attack free-floating tau proteins before they can form "tau tangles" that clog neurons and damage brain function. Tau tangles and plaques formed by the protein amyloid-beta serve as one of the main hallmarks of Alzheimer's. During the drug's clinical trials, it was determined to be safe and did perform its intended tasks to slow

Alzheimer's column continues below...



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Federal Employees Association
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Alzheimer's continued...

progression of the disease by as much as 30%. It also showed some undesired side effects (such as brain bleeds). Too, researchers weren't sure removing or preventing the tangles and plaques from forming would improve an Alzheimer's patient's status.

Ten members of the FDA's member advisory committee had advised (10-0) against approval, but the FDA did so anyway. That approval was so strongly advocated against by the panel that three of its members resigned. There's no clear status for the drug, leaving the public and their doctors uncertain as to how to proceed. One physician said he was "winging it" in advising patients on its use, as he had been unable to get more specific information about the drug.

Hopefully, the situation will be resolved quickly and allow clear recommendations to be given to patients and their caretakers. "Stay tuned..."

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 three new or reinstated members, **Lawrence Eck, Michael Miller and Robert Walker**. We do plan to hold monthly meetings again when there is enough interest and it is safe to do so. We look forward to welcoming them in person then.

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 HOPEFULLY TO NEXT MONTH

We *might* meet in July, on Thursday, July 22. If so, make reservations by noon Monday, July 19. Our indoor picnic's entrées would be Tri-Tip and Chicken.

JUNE LUNCHEON-FINAL REMINDER

CANCELLED