



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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FOOD SHARE DONATIONS NEEDED

Many locals must rely on donated foods these days; they're the "collateral damage" of many things. To help them and others *locally*, you may 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

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, June 16

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

Cost: \$15.00

***** Note cost increase *****

Please make your reservations by **NOON**, Monday, June 13. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **June 16**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy

Vegetables

Green Salad

Rolls & Butter

Ice Cream Water & Coffee

Note: *To buy a take-home meal, please let Carl know when you check in for the luncheon. Also, please pay with smaller bills.*

NOTE: Lunch at the Elks is now **\$15.00**.

JUNE PROGRAM

As of press time, no program for this month's meeting had been determined. Yet without a program, we can look forward to just visiting with one another or even talk about current events or concerns.

We're always open for program topic suggestions. If there's something you'd like presented (or one you'd like to present), please let one of our Board Members know. If you have a point of contact for a topic, so much the better! We try to arrange presentations of interest to most of our members, including you. As long as we don't need to mask, there could even be more potential speakers available!

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation to ensure everyone can be seated – even if you or your guest won't be dining with us. Both you and your guest should be fully vaccinated and boosted. (Wear a face mask if you wish.)

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

I think it's always a good meeting when there's lasagna. We have not been finding presentations, but the socializing is always good. In attendance was James Perks, who enjoyed his free meal resulting from finding his name in the newsletter. It does happen, although some think Vic makes up names, they really are members' names. James retired from a career with the USPS (Postal Service).

Remember back in '84 when new employees in Civil Service were designated to be in "FERS," a new-fangled retirement system? (Then-current employees could choose to remain in the older CSRS or switch)? Well now, at the end of fiscal year 2021, 94.54% of current civilian federal employees were enrolled in FERS and only 1.30% were in the older CSRS. I feel like a living fossil!

The Thrift Savings Plan transitioned to a new record keeping service provider over Memorial Day weekend. Some aspects of TSP services will remain unchanged, like the [tsp.gov](https://www.tsp.gov) web address and the Thriftline's customer service center phone number (877-968-3778), but the similarities end there. Starting this month, TSP participants can access long-awaited and requested features like a mobile app, a virtual agent to help users and answer questions, and users will be able to invest in mutual funds, and more.

Tee Ramos, TSP's director of participant services, warned there may be hiccups during the transition. The agency is expecting higher-than-normal call volume on the Thriftline, and has increased its call center staff to accommodate those who need assistance. "There will be some delays in the first week, and we're doing everything we can to support participants," he said. "But expect much higher call volume in the days before we go live, and know that we appreciate your patience." (Hopefully things are settled down by now.)

Looking forward to an eliminated or revised WEP and GPO in this Congress? But if mention of GPO and WEP make you see red, you are probably aware that efforts to "reform" the reforms have been going on for decades. There was optimism when I retired in '94, and I'm still waiting. If you want to read more here's a good but pessimistic article on the subject by Mike Causey, [Windfall/Offset repeal, COLA reform: Now or ever? | Federal News Network](#)

"Do you believe in life after death?" the boss asked one of his new employees.

"Yes, Sir," the eager recently hired employee replied.

"Well, that makes everything just fine," the boss went on. "After you left early yesterday to go to your grandmother's funeral, she stopped in to see you."

- Tony

HANG UP ON IMPOSTER SCAMS

When people encounter scams or bad business practices, they often report them to the Federal Trade Commission (FTC). The FTC has learned that young adults report losing money to scammers more often than older people, but when people age 70+ had a loss, the reported median loss was much higher.

So, during this Older Americans Month the FTC is talking about some of the top scams reported to the FTC by older adults – imposter scams. Imposter scams often begin with a call, text message, or email, or even an alarming pop-up warning on your computer. The scams take different twists and turns, but the gist is the same: a scammer pretends to be someone you trust to trick you into sending them money or sharing your personal information.

Scammers may claim that they're calling from a tech company (think Microsoft or Apple), saying your computer has been hacked. Maybe they say they're from your bank ("unauthorized transfer"), Amazon ("unauthorized purchase"), or even the government ("you're in trouble with the law"). Some scammers say they're a loved one who needs help in some way. In all cases, they want you to pay. Quickly. By gift card or cryptocurrency, so it's hard to get your money back.

If anyone contacts you out of the blue demanding money:

- Slow down. Talk to someone you trust before you act.
- Never pay anyone who demands money by gift card, cryptocurrency, or money transfer. Nobody legit will ever ask.
- When in doubt, check with the real agency, person, or company. But don't use the phone number, email, or website they give you. Look it up yourself.

The top four scam areas for folks from 50 to 79 are: Business Imposters, Online Shopping, Government Imposters and Tech Support scams.

If you spot an imposter scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Your report can help the FTC identify and stop scammers. To learn about new scams and how to avoid them, [sign up for our Consumer Alerts](#).

UPDATE TO 'WHERE'S MY REFUND?'

The IRS added a new feature to their online "[Where's My Refund?](#)" tool (and the [IRS2Go](#) mobile app). Taxpayers can now check the status of their current tax year's refund *and* even two previous years.

To check your refund status for any of those three years, you'll need your SSN or ITIN, filing status and refund amount claimed on the original filed tax return.

Checking via the refund hotline, 800-829-1954, remains limited to the 2021 tax return.

Unless we speak, Congress will assume our consent!

LEGISLATIVE NOTE

Before we get to legislation: Did you take time to read the “Voter Information Guides” from your county and state and then vote in the June 7 primary? Great! (Ballots were mailed to registered California voters beginning May 9, so voters had more time to more conveniently prepare and vote.) By the time you read this, the results will have been announced.

The election’s results will play out in how well (or poorly) our government runs. But you already knew that. Now what we need to do is continue to let our elected officials know what we want.

One can’t help but notice there are always topics of general interest and concern. Recently, those include inflation, environment, fuel prices, abortion and the ongoing need to address what to do regarding mass murders. Do not hesitate to share your wishes with your elected officials on those and other concerns.

Besides things of general concern and interest, our organization, NARFE, is watching and always working to maintain and improve the benefits we’ve earned as Government employees through our careers.

In addition to letting our elected officials know our wishes, it’s important that we also work with and support the NARFE organization to help ensure we federal employees and retirees aren’t overlooked. For the current legislative efforts, go online to NARFE’s website, www.narfe.org, click on the “Advocacy” tab and then on the “Take Action” in the drop-down menu to reach the NARFE Legislative Action Center. There, you’ll find the current items being pursued by NARFE. Not only is there a list, but each item has a draft email that’s pre-addressed to your representative and senators. You may edit each draft to personalize it or use it as it appears.

Of course, it’s also beneficial to visit the local office of the elected officials. A personal appearance is almost always considered more effective than a regular letter or email. However passionate you may feel on an issue, do be sure to avoid becoming abusive or confrontational; doing so decreases your effectiveness.

With so many actions, proposals and considerations before Congress, it’s important for us to speak up!

We must let Congress know what we support, for **Unless WE speak, Congress will assume WE agree!**

SERVICE OFFICER NOTES

by Carol Moore

Need to find a doctor?

If you need to find a new (or additional) doctor or specialist, it’s important that you locate one which your insurance covers, be it an FEHB plan or Medicare (or both).

You could look in the Yellow Pages and call the doctor’s office, but perhaps the better option is to visit your insurance plan’s (and/or Medicare’s) website.

If you go to your plan’s website, you’ll need to enter which plan you have (high option, self, etc.) and your location. You should be directed to the local doctors who are part of your plan’s network.

For the Medicare website, medicare.gov, enter your location and select “Doctors & clinicians” under Provider Type. You can also search by specialty, like general practice or internal medicine. Next, review the details provided regarding doctors of interest, including their contact information, practice locations, hospital affiliation, and performance information.

On the Medicare website, you may select the “compare” button to compare up to 3 different healthcare providers of interest.

Once you’re ready to schedule an appointment with the new doctor, call ahead to verify general information, including the office location, whether you need a referral (usually true for specialists). Also ask whether they’re accepting new patients with Medicare, as some doctors who accept your FEHB coverage don’t accept Medicare. (If that’s the case and you make the appointment, you may have to file a claim with Medicare to get reimbursement from them.)

MORE COVID TESTS ARE AVAILABLE

The government now offers 8 more at-home tests. Each order ships for free in 2 separate 4-test packages (each with a tracking number).

You may order your tests online. Just go online to: www.covid.gov/tests.

As an alternative, you may also order the test by phone if you prefer. To do so, call 1-800-232-0233 (or 1-888-720-7489 for TTY use).

[Visit CDC.gov](http://Visit.CDC.gov) to learn when to test yourself, how to do an at-home test, and what your test results mean.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	323
New Members	0
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	317

TREASURER’S REPORT

End of the last month balance	\$ 1,581.62
Receipts	496.32
Disbursements	<u>(419.96)</u>
End of month balance	\$ 1,657.98

A BLOOD SAMPLE MAY GIVE A “HEADS UP”

A study led by the UC San Diego (UCSD) gave new evidence that elevated levels of blood enzyme PHGDH may be an early warning of Alzheimer's. Analysis of brain tissues and blood samples showed levels of gene coding for PHGDH were consistently higher in adults with different stages of Alzheimer's, even in the early stages before symptoms appeared.

The study built on their earlier work which proposed PHGDH as a potential blood biomarker. Blood sample analysis of older adults found a steep increase in PHGDH gene levels in Alzheimer's patients, as well as in healthy individuals about two years before they were diagnosed with the disease. Also, genetic data analysis of post-mortem human brains from Alzheimer's patients, “asymptomatic” individuals (those without cognitive problems and Alzheimer's column continues below...



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Alzheimer's continued... without an Alzheimer's diagnosis, but whose post-mortem brain analyses showed early signs of Alzheimer's-related changes), and healthy 'control' individuals. Levels of PHGDH were higher in the more advanced cases of the disease.

Researchers also compared the subjects' PHGDH levels with their scores on two clinical assessments. The results showed that the worse the scores, the higher the expression of PHGDH in the brain.

The findings come with possible implications for serine dietary supplements (which are advertised to improve memory and cognitive function). PHGDH is needed to make serine in the body, so if PHGDH expression is high, so should serine's be, and boosting serine intake may not be beneficial. Clinical trials are now underway to test the effectiveness of serine treatments in older adults with cognitive decline.

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 James Perks.)

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!

NO NEW MEMBERS THIS MONTH

Our Chapter had no new members join this month, perhaps reflecting a fewer “joiners” trend everywhere. We need to encourage others to join, as NARFE needs significant membership numbers to remain effective in preserving and improving our earned benefits.

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'll be at the Elks on Thursday, July 21. Make your reservations with Carl by noon Monday, July 18. The entrée: Sweet & Sour Pork Chops.

JUNE LUNCHEON-FINAL REMINDER

We'll meet at the Elks, Thursday, June 16. Please be sure to phone or e-mail **Carl** for your reservations by noon Monday, June 13. The luncheon cost is now \$15.