



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 (often said to be ‘collateral damage’ of many things) continue to rely on donated foods.

You can help them and others *locally* by writing a check to **Food Share** and sending 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 15**

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

Cost: **\$15.00**

Please make your reservations by **NOON**, Monday, June 12. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **June 15**, we’ll meet at 11:30, with our 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

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

NO JUNE SPEAKER

By press time, no program for this month’s meeting had been determined. Even if we don’t have a program, we can look forward to just visiting with one another or talking about current events or concerns (including your ideas for programs).

We’re always open for program suggestions. If a topic (or there’s one you’d like to present), please let Program Chair **George Ramirez** know. If you have a point of contact, all the better! We want to have presentations of interest to most of our members, including you. Since we don’t *need* to mask up these days, there may be more potential speakers!

Please call Carl (805-487-1801) to make your reservation(s). If you’ll have a guest, make a reservation - even if your guest won’t be eating with us (it’ll ensure everyone will have a seat). Both you and your guest should be vaccinated, regardless of whether you’re wearing face masks (and it’s OK if you do).

NEED A RIDE – SHARE A RIDE

Need or can you *provide* a ride to our luncheon? Call **Juanita**, Chapter 190’s rideshare facilitator, at 805-488-5281 or email her at redbird1997@aol.com.

NOTES FROM THE TOP

Tony Pizza, President

At the May meeting we had a very interesting presentation by Don Price, a professional engineer retired from the Ventura County Air Pollution Control District. He showed slides and discussed climate change over Earth's history, how humans are affecting these changes, and how it will impact us. And lasagna was served!

In early May, chapter members attended the State Federation Convention: Terri Roman, Jess Roman, Carl Bailey, and Tony Pizza. There were two National members from our area who also joined our chapter. Welcome to Ken Graham and Michelle Hoffman!

National President Bill Shackelford attended, spoke of how National plans to grow NARFE. He also noted that the staff at HQ has been reduced, and what might be done with the HQ building, now that it is larger than needed. He answered questions afterwards.

Herb Casey, an HR professional, gave a presentation about keeping yourself active in retirement to avoid becoming a couch potato. He suggested updating your resume, not necessarily to get a job, but "just in case." Some wise guy suggested it could also be used for your obituary. (That was the best I could do since they didn't have me on the agenda to tell jokes.)

There was a recognition luncheon honoring past Federation presidents in attendance as well as those members who died since the last convention in 2021. I forget the number but it was significant, considering the age of our membership, and a good part of our membership decline.

John Hutton, VP for Policy and Programs, Zooming from National HQ, told about how our four lobbyists keep legislators informed of what's important to NARFE, and lawrence eck how they are working on the elimination of WEP/GPO.

Ron Griffin was elected federation president, replacing Linda Ingram. Steve Smith was re-elected District 8 Vice President.

There were also several workshops: Herb Casey explained about Medicare Advantage plans, and FEHB representatives added inputs; Martha Raup explained about the AMS database used for membership records, and the online media system, FEDHub; Forney Lundy, Linda Ingram, and Jerry Hall discussed Chapter Leadership and Membership; and Steve Walter discussed NARFE's Legislative Advocacy Mission.

With her approaching birthday in mind, Little Lilly was shouting her prayers. "Please God, send me a new doll for my birthday."

Her mother, overhearing this, said, "Don't shout dear, God isn't deaf."

Lilly replied without hesitation, "No, but Grampa is, and he's in the next room."

- Tony

SERVICE OFFICER NOTES

by Carol Moore

In recent columns, I've told about managing your assets to ensure they will be distributed or used as you want. I've discussed such things as wills and trusts. But such important topics are often met with 'queasy' feelings. Perhaps so, but those subjects are worth spending some time considering. Whether you've amassed an extensive collection or art works or have only a few collectibles and your home, I'm sure you have thoughts about what should happen to them after your passing. That's where a will comes in.

Advantages of Having a Will

You get to name the person in charge of your assets, referred to as a personal representative or executor.

You, who becomes the decedent, waives the requirement that the executor must obtain a bond. If the bond is waived, that often results in a less costly and less time-consuming probate process.

You get to choose who will receive your assets (rather than having the state of California determine) your beneficiaries with, for example, assets going to a nonblood relative such as a friend, in-law, or charity.

You get to nominate the guardian of minor children.

When is a will *not* sufficient?

Most people would be subjecting their assets and family to the probate process if they were to die with only a will. Currently, in the state of California, if you own property with a fair market value of \$50,000 or more in your name at the time of your passing, your assets will have to go through the probate process.

Even if someone does not own real estate, if that person passes away with more than \$150,000 of stocks, mutual funds, savings accounts, CDs, and other assets in their name, those assets have to go through the probate process, when the decedent only had a will.

Avoiding the Probate Process

Many people are surprised to learn the probate process is not a tax. Actually, the fees that the county gets for conducting the probate process are insignificant in comparison to the general cost incurred to conduct the probate process. The cost to your estate of going through probate is about 5-10% of its assets.

The probate process is a way of changing title on assets for those who do not plan. A will, while it can address much of one's assets, can not be used to deal with either your real estate valued more than \$50,000 or your investments of more than \$150,000 (see above). Those assets can be managed in a TRUST. A combined trust and will can address your entire estate.

To be sure your trust and will can address all of your estate, it's recommended you use a lawyer who deals with estates. In California, the typical probate process runs 1-2 years. John Wayne's probate took 18 years!

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

As this was being written, the House passed the debt ceiling agreement reached by President Biden and House Speaker McCarthy. It's urgent to formalize an agreement between the House and Senate on a bill to raise the federal government's debt limit and sets caps on annual government funding levels. The action must be completed by the June 5 deadline to avoid default.

The agreement would suspend the debt limit through January 1, 2025. It also addresses defense spending for FY 2024, but cuts nondefense spending via annual funding bills by 5.4% from FY 2023 levels. There's an unwritten agreement to repurpose unspent COVID-19 relief funds and adjust amounts for IRS to permit the total level for nondefense discretionary spending to remain roughly with FY 2023. It also limits FY 2025 defense and non-defense spending increase to 1% above the FY 2024 level.

The agreement also provides a mechanism to avoid a government shutdown, plus a continuing resolution with 1% across the board cuts if lawmakers fail to pass the annual funding bills consistent with the proposed budget caps by the end of the calendar year.

There are policy adjustments to work requirement rules for the Supplemental Nutrition Assistance Program (SNAP), plus changes to streamline environmental permitting for energy projects.

Social Security and WEP/GPO

Another new bill, Social Security 2100, is a comprehensive Social Security reform bill as well as finally repeal two unfair penalties (WEP and GPO) that diminish the earned Social Security benefits of federal retirees.

That same bill, Social Security 2100, includes provisions to revitalize and strengthen Social Security benefits. Specifically, it would also extend the Social Security trust fund's solvency, thus avoiding a looming 20% cut to benefits.

It would also make for more accurate COLAs, plus provide a 2% increase to benefits for Social Security beneficiaries, and increase benefits an additional 5% for those on Social Security 15 years or more.

Let's tell Congress what we want on these, because

Unless we speak, Congress will assume we agree!

CONSUMER ADVICE FROM THE FTC

The FTC sent two advisories during May that are timely for many of us. Here are brief summaries:

Stop Unordered Deliveries or Subscriptions

Did you sign up to get something sent to your home regularly? Maybe a company's 'free trial' offer? Have a membership or subscription that bills your credit card automatically? Those can be convenient set-it-and-forget-it ways to get you want. The FTC asks to hear what *your* experience was when *you* tried to cancel.

The FTC is considering expanding the rules making it easier for people to cancel when they want to stop deliveries or subscriptions. When you've tried to cancel, was it a straight-forward process or did you have to 'jump through hoops'? Could you just click to cancel online or did you have to call a special number or email a specific address? Did the company respond quickly or did you feel lyou got the run-around?

The FTC wants to hear about your experience. It's easy to make your voice heard. File a public comment online by June 23rd. It doesn't have to be a fancy legal brief. They're interested in comments from *us!* Hearing from you will help them do the job better for us.

Stop Unordered Subscriptions

Subscription offers do tempt, especially if they offer a free trial period. But what about a magazine you didn't order? The FTC wants to hear if you're being charged for an unwanted and unordered subscriptions .

First, know you never have to pay for what you didn't order. If it came in the mail, you never have to return it. If "they" somehow got your billing info, know that using it for unauthorized debiting is a crime!

Contact the subscription company to cancel. Follow their instructions on how to cancel. Keep a copy of the cancellation request, notes from any conversations you had plus how and when you canceled.

Check your bank or credit card statements after you cancel. If there's still a charge, file a dispute with your credit or debit card. Check the credit or debit card account to get its dispute process *OR* call the phone number on the card's back to tell why you filed the dispute. Then send a follow-up letter to the company's billing disputes address. Here's a [sample letter](#).

Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). You can call California Attorney General's hotline, (800) 952-5225.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	287
New Members	5
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	286

TREASURER'S REPORT

End of the last month balance	\$ 1,891.92
Receipts	541.32
Disbursements	<u>(816.66)</u>
End of month balance	\$ 1,616.48

ALZHEIMER'S: INTERNATIONAL EFFORTS

This month, it's worth noting there are international efforts underway in the fight against Alzheimer's. We sometimes lose sight of efforts being made outside the U.S. While the U.S. may apparently leading in that battle, others are also doing their part.

Shortly before this newsletter's press time, the *Alzheimer's Today* newsletter noted that other countries are in the struggle. Here's but one example:

Lecanemab was granted accelerated approval in the US earlier this year, where it's now available as Leqembi. Canada and the UK are considering its use in treatment for early Alzheimer's. Health Canada has accepted the application for review, while the U.K.'s Medicines and Healthcare products Regulatory Agency (MHRA) has designated lecanemab for its Innovative Licensing and Access

Alzheimer's column continues below...



**National Active and Retired
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235 East Olive Street
Oxnard CA 93033-4533**

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Alzheimer's column continues

Pathway, which is intended to speed up their process leading to marketing therapies to help fill an unmet need in treating serious diseases. Additionally, applications for lecanemab are being considered in Japan, China and the EU.

Lecanemab is an antibody-based therapy designed to help clear protein clumps or plaques from the brain. Its developers are now seeking it be approved for use for patients in the early stages of Alzheimer's for whom amyloid-beta clumps show up on imaging tests.

The U.S. Food and Drug Administration (FDA) is now considering converting their advance approval to a traditional approval, based mainly on data from the 1,795-paricipant Clarity AD trial. An advisory committee meeting on June 9 will discuss the application, with a final decision anticipated in July.

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 Mary Dodd.)

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 MEMBERS

We have five more members this month: **Monique Brown, Maureen Finley, George Koerlin, Ken Graham and Michelle Hoffman**. Please welcome them and those you haven't seen for a while (including anyone who hasn't often attended our luncheons).

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, Thursday, July 20. Phone or email **Carl** to make reservations by noon Monday, July 17. The entrée is Sweet & Sour Pork Chops.

JUNE LUNCHEON-FINAL REMINDER

We'll meet at the Elks on Thursday, June 15. Please be sure phone or email your reservations to **Carl** by noon Monday, June 12.