



# NARFE Chapter 190 *NEWSLETTER*

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Volume 2019 No. 3  
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**Ventura County Chapter**  
<http://www.narfe190.org>

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## MARCH LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, March 28

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

Cost: \$11.00 (That's the *new price...*)

Please make your reservations by **NOON**, Monday, March 25. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **March 28**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

**Pork Loin Mashed Potatoes & Gravy**

**Vegetables Green Salad**

**Rolls & Butter**

**Ice Cream Coffee & Water**

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

## MARCH PROGRAM

We've been donating cash or non-perishable food to Food Share for several years now. We all know that our donations routinely help feed those in need. Did you know they help others as well? Ever wonder just how much they do each year? Or how many people are on their workforce, including the number of volunteers? How long have they been doing this, anyway? Questions, questions, questions...including whether (or how much) our donations have helped.

Our guest speaker this month will be the CEO of Food Share, **Monica White**. She'll probably have the answers to those and many other questions. On top of that, she will provide us with more information about how else they help others, as well as how much food they deliver in a typical year.

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](mailto:redbird1997@aol.com). She is Chapter 190's rideshare facilitator.

## FOOD SHARE DONATION TOTALS

Donations so far this year have been \$70 and no non-perishable food; our 2019 donations to Food Share now total \$70 and 0 pounds 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

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**PRESIDENT's MESSAGE**

Tony Pizza, President

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★ **APRIL MEETING DATE CHANGE!** Our April ★  
★ meeting date conflicts with the State Federation ★  
★ Convention. At the February meeting, the members ★  
★ liked the idea of changing the meeting to the ★  
★ >> **THIRD THURSDAY, APRIL 18** << ★  
★ \*\*\*\*\*

**Dues increase:** A previous newsletter said we've been considering our chapter finances. Postage and printing costs have increased to where expenses exceed income. If we don't increase chapter dues, we'll go broke. We were able to avoid an anticipated large increase for printing cost, but we still need an increase. An increase of just \$3 (for a total of \$10) will let us break even – for now. We'll ask for approval at our March meeting.

An article by Mike Causey reports that this year will be a repeat of previous legislative assaults on the federal benefits package, but with one key difference: Democrats control the House. Long-serving Democrats who represent sizable numbers of working and retired feds control the House committees that handle civil service matters and appropriations. (Edited from <https://federalnewsnetwork.com/mike-causey-federal-report/2019/03/2019-make-or-break-for-fers-retirement-benefits/> )

COLAs for retired feds, military personnel and people on Social Security are based on the Consumer Price Index-W. Proposals to reduce COLAs for FERS retirees or to change the calculation using Chained-CPI might be reintroduced by the President and GOP. It measures costs of urban workers nationwide. The Chained CPI would produce lower COLAs.

With Democrats in control of the House, groups representing workers and retirees will push for enactment of the Fair COLA for Seniors Act. If it became law, future COLAs for federal-military-Social Security retirees would be based on the CPI-E. It's an index to determine the actual inflation rate for people ages 62 and older who typically have higher medical costs. Using the CPI-E (not the CPI-W) would almost certainly mean higher COLAs for retirees in the future.

Since Congress is divided and the administration already has a lot on its plate, it seems **unlikely** that the federal benefits will be under major assault this year.

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As a job interview ends, a Human Resources Officer asks an MIT grad engineer, "And starting salary?" The kid says, "About \$125,000 plus benefits." Then the interviewer asks, "Maybe with full medical and dental, 5 weeks vacation, 14 paid holidays, a car leased every two years, say, a red Corvette and matching retirement fund to 50% of salary,?" The engineer sits up straight and says, "Wow! Are you kidding?" The interviewer replies, "Yeah, well, you started it." - Tony

**SERVICE NOTES**

by Carol Moore

**Service Officer's Support**

- As your Service Officer, my official duties are:
- Help members, their families and survivors take proper actions to obtain and retain their annuities and survivor, health, long term care, and federal group life insurance benefits; and provide emotional support to members having serious problems with their benefit arrangement and particularly to surviving spouses when they suffer the trauma of a death or serious illness.
  - Facilitate liaisons between members and OPM, including assisting members with problems involving OPM-managed programs and helping facilitate communication between the two. (Members, families and survivors frequently need help in correctly preparing and forwarding the reports and forms required for their claims.)

In addition, I will try to be sure that members' questions get answers. Contact me at a meeting or by email or phone. My information is included in the box on page 1 of this newsletter. But sometimes things may need general clarification. For example:

During the recent "Open Season," a number of members didn't change anything, since they already had coverage by both an FEHB plan and Medicare. They may also have also believed they had coverage for dental or vision needs under FEHB and Medicare.

There is *some* coverage for dental and vision healthcare, but it is not full. Likely there may be only partial coverage. In general, FEHB plans and Medicare provide coverage for treatment to repair or correct problems that result from accidents. Eye surgery is covered in many cases, but routine annual vision checks and purchase of corrective lenses is not. For dental coverage, a typical FEHB plan may provide only limited coverage, if any.

Optional FEHB-offered plans can provide insurance for vision or dental coverage, but enrollment is generally limited to the "Open Season" period. If you suddenly realized that you want to have a greater degree of such coverage before the next Open Season, you may wish delene hency to seek other options in the interim. There are many sources.

Log in to the NARFE homepage, [www.narfe.org](http://www.narfe.org). Scroll to the bottom to the "Member Perks" list. Once there, click on "Insurance" to see various insurance types (and/or discounts) available to members. AAA, AARP and veterans' associations may have similar offers. As another alternate, you can also check out policies and plans available to the general public. If you wish to do online checking, go to sites such as [www.ehealthinsurance.com](http://www.ehealthinsurance.com). For routine vision care, eyeglasses and so forth, you may choose visit the Vision Care or Optical department in local stores.

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

**LEGISLATIVE DEVELOPMENTS**

**President's FY20 Budget Takes Aim at Feds**

President Trump's fiscal year 2020 (FY20) budget request to Congress proposed substantial cuts to earned federal pay and benefits. Slashing take-home pay and retirement benefits breaks promises made to our nation's civil servants and hamstringing the federal government's ability to recruit and retain a highly qualified workforce. NARFE strongly objects to many of those budget proposals, which amount to more than \$177.1 billion in cuts to *earned* federal benefits.

The proposed changes would eliminate COLAs for current and future FERS retirees and reduce COLAs for CSRS retirees by 0.5% each year from what that year's COLA would have been. Those combined changes would cost federal retirees \$56 billion over the first 10 years.

The cuts appear under the GSA's authority instead of the OPM's. That shows part of the administration's effort toward its government reorganization plans by transferring OPM's programmatic functions – such as human resources solutions, retirement services, and administration of health care and insurance programs for the federal workforce – to GSA.

NARFE stands in staunch opposition to the administration unilaterally eliminating OPM and rolling its programs to GSA without input from stakeholders or congressional oversight and approval.

**Pay Raise for Employees - When?**

Congress passed a 1.9% (average) federal pay raise in the FY2019 appropriations package, retroactive to the first pay period of 2019. (That annulled President Trump's executive order freezing federal pay.) But before Feds see it in their paychecks, OPM must first publish new pay tables for agency payroll systems, and the President then needs to issue an executive order to implement the raise. Thus, it will likely be late March or early April before any raise is seen.

In addition to the 1.9% increase, NARFE endorsed increasing locality pay areas by six. The new locality pay areas are: Birmingham, AL; Omaha, NE; Corpus Christi, TX; Virginia Beach/Norfolk, VA; Burlington, VT; and San Antonio, TX to help ensure that federal pay better reflects local labor market conditions.

**ANTI-SCAM ADVISORIES**

It seems that there are so many scams these days that one is waiting for us every time the phone rings or the computer is booted up. Trying to keep a list of scams won't necessarily help in combating them. But there is hope, and it comes from the Federal Trade Commission (FTC).

Anyone with email can sign up for the FTC's blog and get frequent advisories by email. Although there doesn't appear to be a formal list, you can sign up to get alerts about current scams through email.

You can see the most recent advisories by going to the FTC's website ([www.consumer.ftc.gov/](http://www.consumer.ftc.gov/)) and scrolling down that page. The main information block on the page includes a listing of the four most recent scam alerts. You can read any of them by just clicking on an item in the list. If you think those posted alerts is worth knowing about (but don't want to log in to the FTC website every time), click on the "Get Email Updates" to register for getting the updates. It will not result in countless emails, but those that do appear will likely affect you or your neighbors.

Just a listing of recent scam warning topics shows how broad-ranging the scams have become:

- Protect against Medicare scams
- Keep tech support strangers out of your computer
- Calls from the SSA?
- Phishing: Don't take the bait
- Job seekers: Avoid executive placement scams
- Scammers go after international students' money
- Romance scams will cost you
- Fight back against tax identity theft
- What a Social Security scam sounds like
- Netflix phishing scam
- Money back from MoneyGram?
- Spear phishing scammers want more from you

The list is seemingly endless. Not every scam will target you, but you never know. It's easy to say, "Now I've seen everything." In the world of spam, that seems to be an expression of eternal optimism. Unfortunately, those who invent scams seem to be eternally ambitious as they try to separate people from their money.

You may find it interesting to peruse a collection of FTC's previous offerings by going to

[www.consumer.ftc.gov/features/scam-alerts](http://www.consumer.ftc.gov/features/scam-alerts)

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	451
New Members	2
Dropped or Transferred	<u>- 2</u>
<b>GRAND TOTAL</b>	<b>451</b>

**TREASURER'S REPORT**

End of the last month balance	\$ 1,225.67
Receipts	414.56
Disbursements	<u>(909.18)</u>
End of month balance	<b>\$ 731.05</b>

## WILL EYE EXAMS DETECT ALZHEIMER'S?

Maybe. Results of a 200-participant study at the Duke Eye Center were reported in the March 11 issue of the journal *Ophthalmology Retina* suggests the loss of blood vessels in the retina could signal Alzheimer's.

In an eye of a healthy person, microscopic blood vessels form a dense web at the back of the eye inside the retina. Changes occur in the brain's small blood vessels in people with Alzheimer's. Since the retina is an extension of the brain, researchers asked whether changes could be detected in the retina. They found the web to be less dense and even sparse in places in eyes of 39 people with Alzheimer's. Differences in density were statistically significant after researchers adjusted for factors including age, sex, and level of education.

Tiny blood vessels (not usually seen during regular eye exams) were measured by Alzheimer's 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 Leland George.)

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

## REINSTATED MEMBERS THIS MONTH

This month, we have two reinstated members. Please give **Mahera Ibrahim** and **Jorita Moore** a warm welcome when you see them!

Sign up for dues withholding with Carl, avoid the need to be reinstated and get \$15 cash on the spot!

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Alzheimer's continued...

using a relatively new noninvasive technology, optical coherence tomography angiography (OCTA), to take high-resolution images of those blood vessels in the retina. Changes in the retina's blood vessel density may mirror changes in the brain's tiny blood vessels, perhaps before a change in cognition can be detected.

The study found differences in the retinas of those with Alzheimer's disease when compared to healthy people and even to those who have mild cognitive impairment (often a precursor to Alzheimer's).

OCTA scans of tiny capillaries – less than the width of a human hair – may show changes before being seen with invasive and costly MRIs or cerebral angiograms.

The goal would be to use OCTA imaging to detect Alzheimer's early, before symptoms of memory loss and then monitor changes in clinical trial participants during studies of new Alzheimer's treatments.

## CURRENT BOARD VACANCIES

We now have “only” *TWO* board vacancies: **Secretary** and **Hospitality/Sunshine**. Please consider volunteering. It's important for Chapter 190's future!

Some of our current officers have served for well over a *decade*; if one of them decides to step down, then what? Perhaps *YOU* could fill the vacancy?

## LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on the *THIRD* Thursday, April 18. Please make your reservations by noon Monday, April 15. The entrée will be Meat Loaf.

## MARCH FINAL LUNCHEON REMINDER

This month's meeting will be Thursday, **March 28**. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, March 25**.