



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2020 No. 3  
March 2020

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### FOOD SHARE DONATION TOTALS

We had one check for \$50 in February, but no food. Our 2020 totals: 10 pounds of food, \$50 cash. Food Share welcomes food, but a dollar can get them about \$10 of food! To donate funds via NARFE, give Tony a check made out to **Food Share**. He'll deliver it.

### MARCH LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, March 26

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, March 23 E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **March 26**, 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

With so much about coronavirus in the news these days, it has become almost expected that our lives will be disrupted because of it. Although the virus is NOT the reason, the anticipated speaker this month won't be available to attend our meeting. We hope to have another person to make a presentation.

That serves as a good starting point to again remind our members and readers that our Program Chair, George Ramirez, is always open to suggestions for speakers or program topics. If you have a suggestion, please let George know. Just email him with a name (preferably with a phone number or organization) or a topic, and he'll take it from there. He'll welcome your suggestions – even if you don't regularly attend the luncheons. Good topics and leads are always welcome!

Guests are welcome, but if you're bringing a guest, please *make a reservation for each guest* with Carl, so everyone can be seated. And come ready for enjoying our time together as well as some good food!

### 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.

#### 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.

## NARFE-PAC NEEDS OUR SUPPORT

Tony Pizza, President

I hope everyone is staying safe from the spreading coronavirus as well as the season's usual flu. Keep calm and be careful about crowded situations. That does not include our NARFE meeting – we only have a cozy group of about 20, so no worries.

You probably recently had yet another request for money from NARFE headquarters. This time it's not for greeting cards, notepads, etc. It's *much* more important: It's for NARFE-PAC.

NARFE-PAC uses donated funds to protect NARFE members' pay and benefits by helping elect members of Congress who support the federal community.

Contributions to NARFE-PAC will help build strong relationships with lawmakers, key to winning legislative fights. NARFE-PAC is a separate fund, financed through NARFE members' direct, voluntary contributions. *It does not come from our dues.* That's why it's important you respond to this request.

It's a never-ending fight to protect our benefits, and that's why we need a strong lobbying effort that's supported by NARFE-PAC. The administration's proposed FY 2021 budget has a number of items that NARFE oppose. Without going into all the details in our limited space, National President Ken Thomas had said this: "The very people whom President Trump praised in December for their devotion, vigilant efforts and contributions now face a bleak financial future as the president once again proposes substantial cuts and insufficient advances to civil servants' earned pay and benefits in his FY21 budget request. Specifically, the administration's proposed pay raise of 1.0% fails to keep pace with private-sector increases and the raise allotted to military members.

"Additionally, this administration's insistence on pursuing the elimination of the Office of Personnel Management (OPM), even after Congress has prohibited it from doing so, is a clear waste of time and blatant disregard for mara blakis resources that could be directed toward identifying realistic and feasible improvements to OPM operations."

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The bank robber pointed his gun at the teller and said, "Give me all the money or you're geography!"

That caused the puzzled teller to ask, "Did you mean to say 'or you're history?'"

The robber paused to think, then growled, "Don't change the subject!"

- Tony

## DATES FOR TAXES CLARIFIED

The dates listed last month were the *starting* dates; if Tuesday, February 4 was listed, then taxes would be done at that location every Tuesday before April 15.

Further update: Out of coronavirus caution, TaxAide sites (nationwide) are closed until further notice.

## SERVICE NOTES

Carol Moore, Service Officer

### **Coronavirus Defense**

Here are the coronavirus recommendations and guidance provided by the Center for Disease Control. There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). Here's how to deal with it:

The best way to prevent the illness from spreading is to avoid being exposed to this virus. It is thought to spread mainly from person-to-person - especially those in close contact with one another (within about 6 feet), as it can be carried by respiratory droplets from an infected person's coughs or sneezes.

Older adults and people who have severe underlying chronic medical conditions like heart or lung disease or diabetes seem to have a higher risk to develop more serious complications from COVID-19 illness. Please consult with your health care provider about additional steps you may be able to take to protect yourself.

#### **Take steps to protect yourself**

**Clean your hands often:** Wash your hands with soap and water for at least 20 seconds; if soap and water aren't available, use a hand sanitizer that contains *at least 60% alcohol*, covering all surfaces of your hands and rubbing them together until they feel dry. Also, avoid touching your eyes, nose, or mouth with unwashed hands.

**Avoid close contact** with people who are sick; keep a distance between yourself and other people if COVID-19 is spreading in your community. This is especially important to avoid exposing people who are at higher risk of getting very sick.

#### **Take steps to protect others**

**Stay home if you're sick**, except to get medical care.

**Cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.

**Throw used tissues** in the trash, then wash your hands with soap and water (20 seconds) or use a hand sanitizer (*with at least 60% alcohol*).

**If you are sick:** Wear a facemask around others and before entering a healthcare provider's office. If you can't wear one, do your best to cover your coughs and sneezes, Your caretaker(s) should wear a facemask when they enter your room.

**If you are NOT sick:** Don't wear a facemask unless you're caring for someone who *is* sick (and can't wear one).

**Clean and disinfect frequently touched surfaces** daily, including tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.

**If surfaces are dirty, clean them** with detergent or soap and water *before* you disinfect them.

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

**LEGISLATIVE DEVELOPMENTS**

**Coronavirus-Related Legislation**

COVID-19 (or coronavirus illness) has become *the* driver for our daily lives. Even Congress responded!

Although the U.S. has had a slow start to dealing with this issue, we appear to be making progress. As this issue of the newsletter was being prepared, the House of Representatives drafted, discussed and voted on a measure intended to ease coronavirus concerns by creating a path forward. That bill will now go to the Senate. If it passes there, it will go on to the President for his signature.

**Windfall Elimination Provision-Related**

In the Senate, Senator Ted Cruz (R-TX) introduced the Equal Treatment of Public Servants Act of 2020. It won't repeal the Windfall Elimination Provision (WEP). But it's a step in the right direction. It would reduce that penalty and bring much-needed relief to annuitants – especially those in low-earning households, that are disproportionately affected by larger benefit reductions.

NARFE is ultimately pushing for a full repeal of the WEP, along with the Government Pension Offset (GPO), its evil twin. Reform efforts such as this bill are seen as positive first steps toward correcting these discriminatory practices.

**So What Can WE do?**

Of course, we can sit by and watch the legislative initiatives and just hope they move forward. But it's becoming increasingly important that we contact our Representative and Senators, urging them to support passage of these initiatives. Remember:

***Unless we speak, Congress may think we don't care!***

**WEBINAR AVAILABLE ONLINE**

Between the February luncheon and this one, there were two webinars: "Setting Your Retirement Goals and Plan the Process" on March 12 and "How Federal Reemployment Affects Your Benefits" on March 26. But don't despair – members can go to

[www.narfe.org/member/FederalBenefitsInstitute/](http://www.narfe.org/member/FederalBenefitsInstitute/)

to watch the archived webinars (since February 2019) at their convenience!

**SPAM & FRAUD ALERTS**

As sure as the sky is blue and the grass is green (or brown so often in southern California), the coronavirus situation has given rise to countless scams, phishing attempts and outright attempts to defraud people. There must be an especially hot and uncomfortable place waiting in Hades for the perpetrators!

There have been a number of emails, text messages, robocalls or other notices that appear to be genuine offers to deal with the growing number of alarming developments. Of course, any such promise to do most everything from shielding you from getting infected to completely curing you, should you develop the illness.

Today, there is NO VACCINE to deal with this virus, nor will there likely be one in the very near future. (Flu vaccine doesn't help.) Valid information suggests such an item could be a year or more in the future. Right now, there are concerted efforts toward developing a reliable test that will quickly give accurate results. The U.S. is way behind in the process.

The situation is ripe for scammers of all sorts to offer just about anything that would supposedly ease a person's concern. Sure enough, the offers are being made!

The general cautions are applicable:

1. If it sounds too good to be true, it's probably an attempt to take advantage of you.
2. If it's an offer that you "just have to accept right now" or a high-pressure sales pitch, don't bite.
3. If you get an email to "click here," don't (especially if it says something bad will happen if you don't "click here" to stop it). If it's supposedly from your bank or another organization you know, contact that bank or organization directly - phone them, call them, whatever - just don't click on the "click here"! Also, DO NOT call any phone number that they conveniently provided for you to call back; instead, get a known good phone number and call it instead.

If you want to check on a suspect offer, do that by calling your local police or another trusted source. (That may become a challenge as some offices are now being closed as a cautionary measure.)

Evaluate the situation. But before you accept any offer, see #1 (above).

**MEMBERSHIP REPORT** - see **Note** below

	<u>Members</u>
End of last month	405
New Members	0
Dropped or Transferred	- 0
<b>GRAND TOTAL</b>	<b>405</b>

**TREASURER'S REPORT**

End of the last month balance	\$ 1,283.76
Receipts	466.93
Disbursements	(855.86)
End of month balance	\$ 864.83

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

## ALZHEIMER'S RESEARCH: BIOMARKERS

There are at least two active research fronts regarding Alzheimer's. The search for a cure or preventative gets a lot of media attention, but other research efforts are toward creating diagnostics that will allow for less expensive but reliable and early diagnosis testing – perhaps even before its observable symptoms are evident. One field of the research is toward find a blood-based diagnostic procedure.

An article in the March issue of *Nature Medicine* (summarized here) reports on research to measure a specific protein in blood plasma that may allow Alzheimer's disease to be distinguished from other neurological diseases and may assist in disease detection during the period between its first signs and later, when diagnostically specific signs and symptoms occur.

Alzheimer's column continues below...



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

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**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 James Abram.)

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?

Until the NARFE national's new database has been fully tested and is ready for use, Carl will be doing "manual tracking" of our membership numbers.

If you recently joined or were reinstated, don't worry – your membership is valid.

Alzheimer's continued...

So far, study findings have demonstrated a major advance toward using specific plasma-borne biomarkers that identify the pathology of Alzheimer's that also distinguish it from other brain degenerative diseases. Not only that, but the Alzheimer's-related biomarkers show good correlation with other known Alzheimer's biomarkers.

Currently-used testing for specific biomarkers has shown that Alzheimer's-associated changes can begin two decades before symptom onset. That and progress in other research efforts combined continue to fuel hope and realistic optimism that the combined successes will one day result in a cure – or at least a preventative – to combat Alzheimer's.

If you'd like to see the article for yourself, the link to it is:

[www.nature.com/articles/s41591-020-0797-4](http://www.nature.com/articles/s41591-020-0797-4)

## PAPER COPY NO LONGER NEEDED?

If, for some reason, you no longer need a printed copy of the newsletter mailed to you each month, please let **Carl Bailey** know.

Carl is the "keeper" of our newsletter mailing list. If you let him know (his email and phone number are in the box on the front page), he'll take care of it.

## LOOKING AHEAD TO NEXT MONTH

Next month, we'll meet on Thursday, April 23. Make reservations by noon Monday, April 20. The entrée will be Meat Loaf.

## MARCH LUNCHEON – FINAL REMINDER

We'll meet this month on **Thursday, March 26**. Make reservations by noon Monday, March 23. (And if you're sick, please *don't* come and share...)