



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2021 No. 3
March 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

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.

MARCH LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: ~~Thursday, March 25~~

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

Cost: ~~\$13.00~~

Please make your reservations by NOON, Monday, March 22. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, ~~March 25~~, we would've socialized at 11:30 and then served 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!

NO MARCH PROGRAM

There will be no program again this month and no meeting at which to present a program.

There are two promising news items: First, like last month, the pandemic looks to be losing steam, so we may soon go from being a purple area to become a red one. The second has two facets on vaccines. "1" is the number of vaccine brands went from two to three - and may soon jump to more. The "2" part is the number of people eligible to be vaccinated continues to increase.

The increased quantities of vaccine doses purchased has given rise to perhaps have enough by the end of May to vaccinate everyone in the U.S. over 18.

All that may result in us meeting SAFELY in person in a month or three, providing there's no surge!

Let's do our part to keep our guard up: Wash hands, use masks, and keep socially distancing.

When we *do* meet in person again, it will still be necessary to make reservations for you and any guest you may wish to bring (potential members will be *especially* welcome!).

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

Looks like there's more vaccine available, so those who are eligible, and want to, should be able to get vaccinated. I know many, including myself, who have received both doses. I'm sure you've heard more than enough about the virus so that's all I'll say... Except this: The first vaccine was introduced by British physician Edward Jenner, who in 1796 used the cowpox virus, *vaccinia*, (cow in Latin, and as many of you know, *vaca* is also cow in Spanish) to confer protection against smallpox, a related, more serious virus, in humans.

Another legislative attempt is being made to eliminate the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These can impact CSRS retired federal employees, like me, who receive small Social Security benefits based on work in the private sector. The Social Security Fairness Act (H.R. 82) would eliminate both of these provisions. It is being reintroduced by Congressman Rodney Davis (R-IL) and Abigail Spanberger (D-VA).

Numerous past efforts have been made to eliminate the WEP and GPO but have ultimately not been successful. They are often bipartisan legislative efforts as well. I've been hearing about such efforts ever since I retired in 1994. Maybe we'll have better luck in the present session of Congress.

NARFE HQ produces valuable webinars which are available to all members at no cost. Go to www.narfe.org, log in and choose the webinars of interest to you. They are listed on the NARFE website and in your magazine. Most require pre-registration; however, many are available online without registering. For example, the latest one available is Telemedicine and Telehealth: The Future of Your Health Care Experience (February 11, 2021) is a 60-Minute Webinar, Q&A Transcript, and Slides (pdf).

The NARFE.org website was recently revised. Choose "For Members" at the top line, and "Member Portal" under it. You may need to create an account before signing in. Once you're signed in, choose the NARFE home page, where the webinars are listed in the left column.

A woman took an early Saturday afternoon nap. After she had awakened, she told her husband, "I just dreamed that you gave me a pearl necklace. What do you think it means?"

"You'll know tonight," he said. With that, he threw on his jacket and left. He hadn't said where he was going, but returned a short while later. That evening after dinner, the man lovingly gave a small, carefully wrapped package to his wife.

Delighted, she opened it expectantly to find a book entitled "The Meaning of Dreams."

- Tony

SERVICE OFFICER NOTES

by Carol Moore

GAO asks IRS to address problems

The GAO reported several concerns to the IRS, some regarding processing of 2020 personal returns. IRS took steps to manage disruptions this filing season while protecting its employees' health and its mission integrity. (An IRS reliance on manual processing in 2020 led to big backlog of paper returns). GAO noted the IRS hasn't fully reviewed risks to this year's filing season as it continues to address last year's filing season challenges, including reduced staffing, delayed return processing and issuing refunds. (Of GAO's seven recommendations, the IRS agreed with four.)

Social Security Benefits for an ex-spouse

The Social Security (SS) program holds some surprises about who gets what. Most everyone has heard about "survivor benefits" paid after a SS recipient's death. But that's not the end of the story, for there are other eligibilities for ex-spouses.

A divorced spouse can collect a SS retirement benefit on the earnings record of their ex-spouse if at least age 62, they were married for at least 10 years, the person is unmarried and not eligible for a higher benefit based on their own earnings record.

In order to collect, your former spouse was at least 62 and eligible for Social Security benefits (but didn't have to have been receiving them) in order for you to collect divorced spouse's benefits, *as long as* you've been divorced for at least two years.

Even if your ex remarried, that won't affect your right to divorcee benefits, nor will it affect your ex's retirement benefits or those of your current spouse.

Also, if your ex-spouse dies *and* you were married for 10 or more years, you become eligible for divorced survivor benefits, worth up to 100% of what was due to the decedent.

Survivor's benefits are available to divorced spouses as early as age 60 (50 if disabled). But you become *ineligible* if you remarry before 60 (unless that marriage ends). Remarrying after you turn 60 won't affect your eligibility.

By the way, if you are getting divorced spouse benefits when your ex-spouse dies, you'll be switched automatically to the higher survivor benefit.

American Rescue Plan Payments

About the time many folks had all but given up on the IRS, the agency pulled a rabbit out of their hat.

President Biden signed the big COVID relief bill into law on Thursday, authorizing payment of the very relief payments many desperately needed. The IRS was to issue the payments as soon as possible.

On Friday, payments had already arrived in some checking accounts!

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

Tony wrote about the WEP/GPO. This column will provide further information. If you get (or will) Social Security (SS) income in addition to your federal annuity, you know there are rules that reduce your SS income. They don't apply only to federal retirees. Those who had a job with its own retirement program and who hadn't paid into the SS program under that employment will find their SS income is affected; also included are state government employees and teachers.

These two, the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), significantly reduce any SS income such a person could otherwise receive. The older GPO, enacted in 1977, applies to all Federal retirees. The newer WEP came in 1983, as did the Federal Employee Retirement System (FERS). The WEP applies specifically to those who began federal employment before 1983 and under the Civil Service Retirement System (CSRS).

Bills to eliminate the GPO and WEP have been introduced in previous sessions of Congress and failed. The effort began again on January 4, 2021 when Representative Rodney Davis, R-IL, introduced the Social Security Fairness Act, H.R. 82. It quickly had 20 bipartisan cosponsors; it now has over 90.

House of Representatives rules require bill to have 290 cosponsors get to the floor for a vote. We can help it reach that goal if we begin advocating for it now. First, encourage your Representative to sponsor it; then we can advocate for its passage. The latter will also require advocating to our Senators. The sooner we begin, the better our chances of advancing the bill through the process.

Remember, we must let Congress hear from us!

Unless we speak, Congress will assume we agree!

AMERICAN RESCUE PLAN PAYMENTS

Payments are being issued already, either directly deposited in bank accounts or as paper checks.

Federal income tax is not charged on either last year's 2020 stimulus or this year's (2021) payments.

Enter what you received last year (2020) in your 2020 tax return. If you don't yet have both payments, IRS will decrease the taxes *you* owe (or increase your refund) by that amount.

CORONAVIRUS SCAMS & MISINFORMATION

Scams, phishing and fraud attempts

Apparently, being restricted from social gatherings or traveling has given scammers and fraudsters more time to invent "new" approaches. No one seems to be immune. Some of us in Chapter 190 experienced that this month. Here's what happened:

The email supposedly came from someone I know.

It began by greeting the recipient by name and asks how it's going "over there." The sender needs assistance and asks for gift cards to be sent to some worthy-sounding (but probably fake) organization to help battle COVID. Though it asks for gift cards to be sent, it doesn't supply an address. The email ends by asking whether "more info" is needed, but doesn't suggest how or how to get it. It closes with supposed sender's full name and title.

I did not respond to (or try to) the email in any way, but I did call the supposed sender, who had already received several other calls and told each email recipient that his email had been hacked.

That's a single example of one attempt intending to get money from you. There are - and will be - more.

Misinformation Abounds

The story only tried to get your money. But there is also misinformation. Lots of it. One example:

The Associated Press had an article about vaccine misinformation. Social platforms like Facebook, Instagram and Twitter hadn't really tried to deal with such misinformation for a long time. Now they're also fighting against misinformation that tries to undermine public trust in the new vaccines.

MORE ON FILING YOUR TAX RETURN

You can now ask for an Identity Protection Personal Identification Number (an IP PIN) from the IRS. It helps protect you if someone gets your Social Security Number (SSN) and then files a bogus return. You'll use it to file your tax return, and the IRS can check for that number to confirm it is indeed *your* return.

To ask for one online or in person, you must verify your identity. You will need an email address and a mobile phone number linked to your name, plus other things identified by the IRS on its website.

Get more info or ask online at www.irs.gov/ippin.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	366
New Members	1
Dropped or Transferred	- 7
GRAND TOTAL	360

TREASURER'S REPORT

End of the last month balance	\$ 1,423.85
Receipts	126.26
Disbursements	<u>(162.95)</u>
End of month balance	\$ 1,387.16

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

ALZHEIMER'S RESEARCH UPDATE

This article updates the Alzheimer's column in our January 2021 issue. The early-stage trials, of a two-year study of donanemab followed 272 people whose brain scans showed Alzheimer's found the patients who took Eli Lilly's experimental drug being evaluated showed a 32% slower rate of decline than those who were given a placebo. The drug, a monoclonal antibody, works by binding to the protein beta amyloid that clumps to form "hard" plaques.

Though these initial findings are promising, much more data is needed to ensure the small group didn't have some common factor that happened to give those promising results. If, for example, everyone just by chance happened to have a small cognitive decline, the results wouldn't be as significant.

But this isn't the only Alzheimer's column continues



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Alzheimer's continued...

news Alzheimer's researchers are excited about. Several new drugs are either being considered for FDA approval, and several more to treat (or perhaps even prevent) Alzheimer's disease are now in development.

The closest one is aducanumab, now up for FDA approval. It's also a monoclonal antibody that binds to the hard amyloid plaques. If it's approved, it'll be the first drug shown to actually slow the progression of Alzheimer's. Five others are nearing either close to getting FDA approval or are well along in their development.

Much like the development of the new anti-COVID vaccines (but without the very specific support "Warp Speed" had), much work underway toward finding effective drug treatments to prevent – and hopefully – eventually defeat Alzheimer's.

The work goes on. 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!

ONE NEW MEMBER THIS MONTH

This month, we have one new member, **James Wilson** in 190's membership numbers. Of the seven losses, six were for non-payment of dues. Hopefully, such non-payments only reflect temporary COVID-related situations. Dues withholding helps avoid them.

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 (including 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

Next month's meeting date would be Thursday, April 22, with reservations made by noon Monday, April 19. The entrée would be Meat Loaf.

MARCH LUNCHEON-FINAL REMINDER

CANCELLED