



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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

CHAPTER PRESIDENT

TONY PIZZA
rtpizza@verizon.net
1553 Royce Court
Camarillo, CA 93010-3150
1-805-482-3453

1ST V/P (MEMBERSHIP)

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

RECORDING SECRETARY

– (VACANT) –

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

SERVICE OFFICER

CAROL MOORE
cmoorecasm1@gmail.com
1-805-922-4864

Committees

SERGEANT-AT-ARMS

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PROGRAMS

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

CHAPLAIN

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PUBLICITY

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

RIDESHARING

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

ALZHEIMER'S

– (VACANT) –

HOSPITALITY / SUNSHINE

– (VACANT) –

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NEWSLETTER EDITOR

VIC JOHNSON
vjohnson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

MARCH LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use “A” Street entrance **ONLY** <<

Date: THIRD Thursday, March 17

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, March 14. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **March 17**, we'll meet at 11:30, with our lunch to be served at noon. The day's menu will be:

Pork Loin Mashed Potatoes & Gravy

Vegetables Green Salad

Rolls & Butter

Ice Cream Coffee & Water

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

MARCH PROGRAM

As of press time, the program for this month's meeting had not been finalized. But even if we don't have a program, we can look forward to a social gathering in which we can visit with one another or even talk about current events.

By the way, if there's a topic you'd like to have presented (or if you'd like to present one yourself), please let our Program Chair, **George Ramirez**, know. If you have a point of contact for a topic, let him know that, too. George tries to arrange presentations of interest to most of our members, but it seems COVID has had some effect of potential speakers.

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

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.

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* this holiday season, 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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NOTES FROM THE TOP

Tony Pizza, President

Spring is approaching, corona virus cases are dropping, and diners are filling restaurants. The pandemic isn't over, but hope is on the horizon, so join us for a pork loin lunch at this month's meeting.

At February's meeting we had a presentation about the Ventura County Grand Jury. It investigates issues affecting county government. Interested? See <https://www.ventura.org/grand-jury/become-a-grand-juror/>.

March is NARFE-PAC month! NARFE-PAC is funded by the direct, voluntary contributions from NARFE members to a separate fund; it's *NOT* dues! A recent mailer asked you to donate. You can also contribute by completing the form in your NARFE magazine or via the NARFE-PAC website. You can even contribute through your federal annuity.

Member John Norbutas noted an article starting on page 36 of the March 2022 issue of NARFE magazine. It describes a new rule, effective this year, which affects *only some* TSP beneficiaries. Under the rule, *those* beneficiaries don't need to take regular RMDs, but they must liquidate the account within ten years.

Depending on your total TSP funds and the category of beneficiary, you ought to peruse the article. If your beneficiary is a charity or your less-than-ten-years-younger-than-you spouse, it wouldn't concern you.

Beneficiaries still under the older "stretch" rule and those under the new ten-year rule both can still opt to take a lump sum distribution. They should also know distributions from a traditional TSP are subject to *both* Federal and California income tax. Aside from the direct income tax consequences, there could be some secondary effects of a substantially increased Adjusted Gross Income, such as increased Medicare Part B premiums or change in college financial aid status.

You can download publications: *Your TSP Account a Guidebook for Beneficiary Participants*; *Death Benefits Information for Participants and Beneficiaries*; and *Withdrawing From your TSP Account for Separated and Beneficiary Participants* from the TSP website, www.tsp.gov/publications/

A young mother finds out she is pregnant again, and tells the good news to anyone who will listen. One day when she and her son were out shopping, a friend of asks the little boy if he was excited about the new baby.

"Oh, yes!" the little tyke says. Then, having overheard some of his parents' private conversations, he adds, "And I know what we are going to name it, too. If it's a girl we're going to call it Mary, and if it's another boy we're going to call it Quits."

And have you noticed? If I'm counting right...it's been 'one of those days' for about two years now.

- Tony

SERVICE OFFICER NOTES

by Carol Moore

Just as a reminder of what NARFE is about, its purpose statement declares:

The objective of the association shall be to: Support legislation, rules, and regulations beneficial to current and potential federal civilian annuitants, and oppose legislation, rules, and regulations contrary to their interests; and Promote the general welfare of current and potential federal civilian annuitants by advising and assisting them with respect to their rights under employment and retirement laws, rules, and regulations; and Cooperate with other organizations and associations in furtherance of these purposes.

In addition to supporting its nationwide chapters, NARFE works to serve its members. With 2021 now behind us, you may ask what *did* NARFE do during the past year. NARFE has an advocacy team to take our "grassroots" inputs and work to get our concerns addressed. Here's a summary:

In 2021, NARFE's advocacy team had a number of legislative accomplishments, all through the tireless work of its lobbying team and by members working collaboratively to influence decision makers. At headquarters, NARFE's lobbying team met with congressional and administration leaders, gave testimony at hearings, and worked salvador lucio with coalitions to ensure pending legislation included Fed-friendly provisions. Our membership provided grassroots advocacy support, led by chapter and federation advocacy leaders who played an instrumental role to mobilize members to communicate with their lawmakers through meetings, letter writing, phone calls, and other grassroots activities.

Together, we welcomed newly-elected lawmakers to Congress and introduced them to NARFE with a welcome packet, influenced the Senate to unanimously pass a resolution recognizing NARFE's 100th anniversary, asked lawmakers to cosponsor bills to repeal or reform the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), secured equitable and accurate cost-of-living adjustments (COLAs), and worked to ensure postal reform legislation protects federal employee and retiree health benefits from potential premium increases.

MORE FREE COVID TEST KITS AVAILABLE

President Biden has announced that we can now order additional free at-home COVID test kits. Earlier, two kits (of four tests in each) were available to each address. An additional order of two more can be made.

Go online to either <https://www.covidtests.gov> or <https://special.usps.com/testkits>.

Don't use computers? You may also call toll-free 800-232-0233 (TTY 888-720-7489) to order your kits.

Unless we speak, Congress will assume our consent!

LEGISLATIVE NOTE

As always, NARFE is on the lookout for things we can do to help keep or improve the benefits for active and retired federal employees.

On NARFE’s website, the Legislative initiatives of interest are listed on the website’s Advocacy tab.

As a single example, the first listed as this column is being prepared is to “Urge Your Senators to Support H.R. 3076, the Postal Service Reform Act of 2022.”

What follows is from the article displayed.

“On February 8, the House voted and passed an amended version of H.R. 3076, the Postal Service Reform Act of 2022, 342-92. Now it’s time for the Senate to do their part and to pass this crucial bill to bring much-needed financial relief to the Postal Service and promote quality service to the public. This is also a big win for NARFE in its decade-long advocacy effort to protect the earned health benefits of all federal employees and retirees, and on postal retirees, specifically.”

Key provisions of the bill would:

- Prevent unintended increases to Federal Employees Health Benefits (FEHB) plan premiums for all federal employees and retirees
- Preserve choice for current postal retirees regarding whether to enroll in Medicare Part B as a condition of continued receipt of their earned postal retiree health benefits
- Repeal the burdensome mandate to pre-fund future postal retiree health benefits
- Codify mail delivery six days per week.

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

BEWARE FAKE CHARITIES

New charities often show up after a major disaster of some sort, even a war. Such groups often have names similar to legitimate organizations. You may check <https://www.charitywatch.org> for valid ones.

Did you get an email from an unfamiliar charity? Check it out on the Charity Watch website *before* you click on provided links, give/send any cash, or provide personal information or Social Security numbers.

TAX REFUND STATUS?

As you’ve probably heard, the IRS is still working on a backlog of some returns from the previous year in addition to also working on this year’s returns.

The IRS began accepting tax returns in January. As you’ve heard, the best way to have your return processed quickly is to file it electronically, asking for a direct deposit *and* the IRS didn’t find problems with it. If you already filed yours that way and are expecting a refund, you may be wondering where it is.

If you want to check on the status of *your* return, you’ll be happy to know there’s a way! IRS Tax Tip 2022-26 of February 16 says the fastest and easiest way to check on tax refunds is by using the “Where’s My Refund?” tool at <https://www.irs.gov/refunds> or the mobile app [IRS2Go](#).

You may begin checking on your refund status within 24 hours after your e-filed return was received or four weeks after mailing your paper return.

Calling the IRS won’t speed up a tax refund, for the status on “Where’s My Refund?” is what’s available to the IRS phone assistants

SCAMS TO WATCH FOR

The time is ripe (as always) for scam artists to be active. Here are two current examples.

Fake Alzheimer’s remedies and cures are being offered. As you know, we continue to fund (via the Alzheimer’s Association) research for cures and treatments. A cure for Alzheimer’s disease is on the horizon, but it hasn’t arrived yet. Don’t trust any treatment for Alzheimer’s which wasn’t developed by a reputable pharmaceutical company, backed by the FDA, *and* tested in multiple clinical trials. (Remember self-help remedies may or may not hurt you, but they won’t help, even if you get a placebo effect.)

Income Tax related scams may first sound like legitimate offers. Perhaps the most pervasive ones are the phishing scams attempting to get your personal information they’ll use for identity theft and fraud. IRS officials warn that unexpected emails claiming to be from the IRS and promise refunds or threaten to collect are fake: The IRS doesn’t use email, text messages or social media channels to request a taxpayer’s personal or financial information; they’ll send a letter first. Report such suspicious emails to phishing@irs.gov.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	330
New Members	3
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	329

TREASURER’S REPORT

End of the last month balance	\$ 1,898.25
Receipts	504.32
Disbursements	<u>(745.94)</u>
End of month balance	\$ 1,656.63

SLEEP AND ALZHEIMER'S

The brain's ability to clear a protein closely linked to Alzheimer's disease is tied to our circadian cycle, according to new research. Research at Rensselaer underscores that healthy sleep habits are important in preventing formation of clumps of Amyloid-Beta 42 (AB42) protein in the brain and opens a path toward potential Alzheimer's therapies research and having healthy sleep habits. Circadian regulation of immune cells plays a role in the relationship between the circadian clock and Alzheimer's disease. The circadian system is made of a core set of "clock proteins" that anticipate the day/night cycle by causing daily changes in enzyme and hormone levels, ultimately affecting physiological parameters such as body temperature and immune response. Disruption of the circadian system is

Alzheimer's column continues below...



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Federal Employees Association
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Alzheimer's continued...

increasingly linked to diseases, including Alzheimer's.

At the Rensselaer Center for Biotechnology and Interdisciplinary Studies, research focuses on neurodegenerative diseases. There, researchers noticed varying levels of enzymes that help make two proteins known to play a role in regulating clearance of AB42.

They noticed peaks of AB42 clearance action occurred when the production rate of surface cell proteoglycans (AB42 clumping agents) was at its lowest, and removal of the proteoglycans increased the rate of AB42 clearing. Those observations suggest the proteoglycans inhibit AB42 clearance.

Perhaps sustaining or lowering proteoglycans more would better clear AB42 and prevent brain damage.

Again, one research effort has served to identify the next area for research. The quest isn't over yet...

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 Karen Kjos-Racicot.)

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!

THREE NEW MEMBERS

We have three new members – **Dawn Afman, Elvira Hernandez** and **Debra Spann-Horne**. Be sure to welcome them as well as other members you may not have seen for a while, thanks to COVID and our year-long cautionary "pause" on in-person meetings.

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, April 21. Phone or email Carl to make reservations by noon Monday, April 18. The entrée will be Meat Loaf.

MARCH LUNCHEON-FINAL REMINDER

We'll meet at the Elks, Thursday, March 17. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, March 14.