



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 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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MARCH LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance **ONLY** <<

Date: **THIRD Thursday, March 16**

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

Cost: **\$15.00**

Please make your reservations by **NOON**, Monday, March 13. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **March 16**, 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

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

MARCH LUNCHEON

As of press time, no program for this month's meeting had been determined. But even if we don't have a program, we can look forward to just visiting with one another or even talk about current events or concerns.

We're always open for suggestions. If there's a topic you'd like presented (or one you'd like to present), please tell Program Chair **George Ramirez** know. If you have a point of contact, so much the better! We try to arrange presentations of interest to most of our members, including you. Since we don't need to mask, 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 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

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

February's meeting went well, although winter weather may have caused a few cancellations due to colds and flu. I hope it'll warm up by this month's meeting! My jokes got some laughs, either because of Pattie's infectious laugh, or members were laughing AT me. (Either way, it sounded good.) Thanks, everyone.

March is NARFE's official NARFE-Pac month, so now's the time to quit putting off making a donation. You should have received a donation request in the mail in the first week of March. Just in case you overlooked the "Myth vs. Reality" feature in the *NARFE* magazine:

MYTH: Funds from NARFE's general fund, including member dues, go to NARFE's political action committee (PAC) and are used to defend earned benefits by electing Fed-friendly lawmakers.

REALITY: Absolutely NO dues money or any from NARFE's general funds go to any political candidate. Only member contributions designated specifically for NARFE-PAC go to the PAC, and only funds from the PAC can be used to help NARFE campaign for elections. NARFE-PAC is a separate, segregated NARFE account that is funded solely through specific member contributions. Please consider contributing during the NARFE-PAC month so the PAC has the funds to defend the federal community in 2023. See the NARFE-PAC article starting on page 23 of the March issue of your *NARFE* magazine.

Will your survivors know that in the event of an annuitant's death they'll need your CSA number, as well as your SSN number to notify OPM? In the case of the death, a survivor annuitant's CSF and SSN numbers are needed. The easiest way to report the death is to go online to www.serviceline.opm.gov. There's no need to login. Need assistance? Call 831-758-4888 or 831-262-1702.

You should have received an invitation by email or postal mail to the NARFE California State convention to be held May 8 – May 10 in San Luis Obispo. Before March 31 the registration fee is \$80.00 each; after that, it's \$100.00. Hotel reservations at the Embassy Suites by Hilton, SLO, will be handled by the hotel. Rooms are \$142.00 (plus taxes/fees) which includes full breakfast, Wi-Fi, parking, and daily happy hour. The special rate expires on April 16. Use <https://rb.gy/xjyfie> for Embassy's NARFE reservation page, or call (805) 549-0800, then dial 0 to get the SLO operator. Use the Group Code XRF when calling.

The newest employee in the office said to the boss, "Three companies are after me, so I need a raise to stay in my current job.

"Which companies?" the boss asked.

The reply: "Gas, electric, and cable." - Tony

SERVICE OFFICER NOTES

California's Middle Class Tax Refund

You've probably heard about the non-taxable California tax refund for 'middle class' taxpayers. If you received it, the funds arrived either via a prepaid debit card or a direct deposit into the bank account you referred to in your 2021 tax return.

If you think you should have received it but did not, or if you mistook the plain brown envelope as 'junk mail' and tossed it, not all is lost. You can check to see whether you were eligible. Here's what to do:

- **For eligibility questions**, call the [Franchise Tax Board](#) on weekdays, 8AM to 5PM at 1-805-542-9332.
- **For debit card assistance** on activating or replacing lost or stolen cards, call [Money Network](#) at 1-800-240-0223.
- Lastly, if you continue experiencing issues after calling the two numbers above, visit **your representative's website or visit their local office**.

Clinical Trial Information

Current attention to the latest virus, the Respiratory Syncytial Virus (RSV), and use of mRNA vaccines has resulted in an offer for persons 60 and older to participate in a clinical trial. Of course, anyone who may want to participate should **first consult** with his or her doctor(s).

The very first requirements of a candidate are:

- Aged 60 or older,
- Don't have a history of an RSV-related illness in the last 12 months, and
- Haven't received or plan to get a conventional vaccine within four weeks or a COVID vaccine within 60 days from the start of the trial

If you want to know more about it, you can go to

www.CVSRSVVaccineStudy.com

and find out whether you qualify. (Do check with your doctor first.)

[EDITOR'S NOTE: *This article is only to provide information; it does not and is not intended to encourage anyone's participation.*]

WATCH WHAT HAPPENS TO MEDICARE

Don't be smug as Congress Medicare-cutting efforts continue to increase workers' contributions into Medicare funds and/or eliminate portions or the whole program entirely. Our earned benefits from federal service may have avoided much Congressional attention so far, but surely someone will notice.

If our earned benefits are ever targeted, know that NARFE will defend them - but we must individually defend them, too. (A funded NARFE-PAC can help!)

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

by George Ramirez

You've seen NARFE's position in this column before. Now you have an opportunity to gain some first-hand knowledge by participating in NARFE's virtual (online) training.

Registration has opened for NARFE's virtual legislative training conference, LEGcon23, to be held June 20-22, 2023. A pre-training "Know Before You Go" session is offered on June 14 to familiarize registrants with the procedure and instructions to successfully participate in the conference and the virtual visits with lawmakers. Here's the link to register:

<https://legcon.narfe.org/registration/>

We *must* let Congress know what we want, for:

Unless we speak, Congress will assume we agree!

FREE TAX HELP - VENTURA COUNTY

In addition to the well-publicized free sites in the county, the AARP Foundation/IRS now provides free Income Tax assistance and e-filing for seniors and low-to-moderate income filers. NARFE or AARP membership is not required.

Ventura county locations and their start dates are:

Camarillo (*appointments preferred*)

- Camarillo Senior Center, Mondays, 9am - noon; call 805-482-4881 for an appointment.

Ojai (walk-in)

- Help of Ojai, 108 S Montgomery St, Thursdays, noon - 4:00 pm.

Oxnard (walk-in)

- South Oxnard Center, 200 E Bard Rd, Oxnard, Mondays and Tuesdays, 9:00 am to 1:00 pm.

Port Hueneme (walk-in)

- Port Hueneme Community Center, Tuesdays, 9am - noon.

Bring a Social Security card for each person in your return, a photo I.D., your 2021 tax return (if available), any 2022 documents (including your California Middle Income Tax Refund 1099-MISC) showing ANY income, ACA ("Obamacare") insurance documents, and a blank check (to set up a refund direct deposit for any refunds – including both state and federal).

CHECK THE EXPLANATION OF BENEFITS

At the doctor's office, they ask for your insurance and Medicare cards. They'll bill Medicare, where it's processed and then passed on to your insurance company. The insurance company processes it and sends you an Explanation of Benefits (EOB) to show what they did. *Be sure to review it.*

One of our members reviewed an EOB to discover a doctor had been paid for performing surgery on his wife. While the doctor is real, the wife didn't know the doctor, nor had she had the listed surgery.

The insurance company said it was really Medicare that needed to be called. When called, the Medicare person said it sounded like a possible fraud and would pass it on to the fraud investigative personnel.

The wife asked for a new Medicare number, and a new Medicare card arrived in glen curry about a week or so. The old number has been deactivated, so any attempt to use it will fail.

That short phone call may have ultimately helped to slow the rise of medical costs.

IS IT LEGITIMATE OR A SCAM?

The offer may come by phone, mail, email or even a door-to-door sales rep. No matter how good it sounds, pause and consider whether it's real or a scam. How do you tell, especially when you think it's someone you know and care about who's doing the asking?

The FTC recently offered some helpful guidance. First, such offers always want money in some (usually untraceable) form, be it by gift card, currency transfer or cryptocurrency. Scammers want your money in a hurry and don't want you to be able to get it back.

One way to spot and avoid scams is how they want you to pay. Listen how they want you to pay. It it's one of these, chances are they're a scammer:

- **Gift cards:** For gifts, not payments. Scammers like gift cards; they are like cash. The cards give you fewer protections than other options.
- **Money transfer:** Money wired via Western Union or MoneyGram, the scammer gets the cash and disappears. Once sent, you can't get it back.
- **Cryptocurrency:** Utility or other real companies or government agencies *never* ask for crypto.

Who does? **Scammers.**

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	293
New Members	1
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	291

TREASURER'S REPORT

End of the last month balance	\$ 2,408.68
Receipts	496.72
Disbursements	<u>(757.07)</u>
End of month balance	\$ 2,148.33

DIET AND ALZHEIMER'S

Research regarding Alzheimer's is branching out rapidly, perhaps because the disease remains without a cure. Some previous reports suggested our Western diets may contribute to developing Alzheimer's.

A recent study suggests our diets and human evolution may provide some answers. Its results were reported in the American Journal of Clinical Nutrition of March 3.

Diets with sugars, salt, refined carbs and bad fats have been linked to higher risks of heart disease and diabetes, liver disease, strokes and various cancers as well as the obesity epidemic. This most recent study also suggests our diets may be contributing to the growing numbers of Alzheimer's cases.

The paper links Alzheimer's with excessive fructose, a sugar we

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

Alzheimer's column continued

usually associate with fruits, but the focus isn't on fruit, since fruits have 'neutralizing factors' like fiber and vitamin C – and its fructose contents are lower than in processed foods.

Foods with added sugars containing fructose and glucose, such as table sugar and high-fructose corn syrup, are the real culprits and cause a body to produce its own fructose. That suggests we cut back on "high glycemic carbohydrates, alcohol, and salty foods."

Such foods flip a "survival switch," and cause a set of reactions throughout the body. Our bodies have evolved to sense we're about to enter a famine when we eating lots of those foods.

The good news: we're really adaptive. If you're used to eating candy, an apple may taste bland. But it'll taste much better after a few weeks' diet without candy, salts, and so on. Best of all, it'll still be healthy!

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 Mara Blakis.)

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

We have one new/reinstated member this month, John Devereaux. Be sure to welcome him and any other members as well as others you might not have seen for a while, thanks to the COVID cautionary concerns or other conflicts you may have all had.

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, April 20. Phone or e-mail Carl to make reservations by noon Monday, April 17. The entrée is Meat Loaf.

MARCH LUNCHEON-FINAL REMINDER

We'll meet at the Elks on Thursday, March 16. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, March 13.