



NARFE Chapter 190 **NEWSLETTER**

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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Ventura County Chapter

<http://www.narfe190.org>

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FOOD SHARE DONATION TOTALS

Donations last month were \$50 in checks; our 2019 donations date now total \$255 (one dollar will buy about 5 cans 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

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.

MAY LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, May 23

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

Cost: \$11.00

Please make your reservations by **NOON**, Monday, May 20. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) your reservation.

On Thursday, **May 23**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Lasagna

Green Salad Garlic Bread

Ice Cream Water & Coffee

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

MAY PROGRAM

At press time, we had not received a confirmation regarding this month's program.

It seems to be increasingly difficult to arrange for a program every month, so *your* help would be greatly appreciated. If you have a topic in mind and a possible organization or speaker, please pass that information to our Program Chair, George Ramirez, along with a phone number or other means to contact that potential speaker. That's all that *you* will need to do! George will follow up and make the necessary arrangements.

By the way, if you don't attend our monthly luncheons, you're still welcome (invited, even!) to give George that same kind of information. It's especially true if the topic is one you know that our members will find interesting.

Remember, speaker or not, 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. She is Chapter 190's rideshare facilitator.

PRESIDENT'S MESSAGE

Tony Pizza, President

At our April meeting, which we moved up a week because of the State Federation Convention, we had an interesting presentation by Dr. Richard Hatcher. He showed pictures and described taking a ride on the old Ridge Route highway, originally built over 100 years ago in 1915. Part of it is still drivable, from Castaic north and partly over the mountains. But unless you like lots of curves, narrow roadways, and fallen rocks, DON'T TRY IT.

Members Carl, Jess and Tony attended the convention in San Diego. A number of officers from other chapters receive our newsletter, and they said that they thought it was excellent, and they appreciate getting it. The credit goes to Vic for creating it and Carl for distributing it.

One of the things they do at the convention is have a short remembrance for those members who have died since the previous convention two years earlier. In California, there had been 1,279 members who died; 54 were from Chapter 190.

This year's federal budget from the Administration threatened \$32 billion in cuts to Federal employees and retiree pay and benefits. However, the House and Senate passed a budget with NO cuts. We have already had more than our share of cuts. Congress now seems to recognize that enough is enough, thanks to the efforts of NARFE and other organizations of Feds.

A number of detrimental things were proposed for Postal Reform. However, that effort is stalled.

Because Congress did not pass a pay raise in time, the President imposed a pay freeze on employees. However, Congress finally passed a 1.9% pay raise (thanks, in part, to NARFE and its members who voiced their concerns).

For FY2020, the administration is proposing more cuts. We have avoided cuts to retirement benefits for 9 years. That was not just good luck, it was because of the efforts of NARFE and our allies in Congress. We have been successful because our National office and lobbyists presented our story to members of Congress.

So when you get a request from NARFE-PAC for a donation, don't ignore it; help protect *your* benefits.

"Why do they lock gas station bathrooms? Are they afraid someone will clean them?"

– (Credit to George Carlin)

- Tony

INTERNET LINKS?

If you read this newsletter on our website you'll see [underlined blue text](#). It's an email address or link to a website. Clicking on one (any in our newsletter have been checked out) will get you to another website. Those links are usually to a website that has information beyond what's in the newsletter's article.

SERVICE NOTES

Carol Moore, Service Officer

This month's column may seem like a legislative column, but the topic fits well: The administration's budget proposal. Some of it includes personnel costs. While military personnel matters rightly get attention, those regarding civilian personnel too often do not.

The proposal reiterates a major reorganization of the Office of Personnel Management, noting that the Civil Service Reform Act of 1978 established OPM. It also says structures of OPM and the Federal employment system are archaic and don't reflect realities of today's workforce. It notes that Federal human capital has been on the Government Accountability Office's high-risk list since 2001, and the Congress has acted to exempt portions of the civilian workforce from the purview of those structures. Thus, OPM's ability to both manage the Federal workforce effectively and address core strategic and policy concerns has been reduced. The proposal reflects the end-state organizational structure and resources necessary to build and sustain the Federal workforce of tomorrow. It would:

- Transfer elements of workforce policy and strategy functions to the Executive Office of the President.
- Transfer conduct of background investigations functions to the Department of Defense.
- Transfer all remaining functions to the General Services Administration (GSA), including oversight and transactional functions from OPM's Human Resources Solutions, Retirement Services, Healthcare & Insurance, Office of Inspector General, and the Merit System Accountability and Compliance organizations.

The proposed transfer of functions to the GSA also includes another set of line items. Without making direct statements or discussing cuts to federal employees' pay or benefits, the accounting tables toward the end of the document include a list GSA-related items. Here is a sampling:

- Increase employee contributions to 50% of cost, phased in at 1% per year
- Implement defined contribution system for term employees
- Eliminate FERS COLA entirely and reduce CSRS COLA by 0.5%
- Eliminate the Special Retirement Supplement
- Change retirement calculation from high-three years to high-five years
- Reduce the TSP's G Fund interest rate
- Modify government contribution to FEHB premiums
- Provide tax preemption for Federal Employees Dental/ Vision Program (FEDVIP)

Since our current and future benefits would be affected, it's critical that we work all avenues to protect them from being lost or chipped away!

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

You CAN Participate

Each month, this column discusses some legislation, either proposed or recently enacted. After a discussion, there is usually a link to NARFE’s legislative center that will forward an email to your legislators and let you express your views and ask for their support for or against that legislation.

As the flurry of events in Washington grows, it gets harder to always treat every bit of proposed legislation. If you have a computer and use the internet, you don’t need to wait for that month’s newsletter. Instead, members can go to NARFE’s legislative section at

www.narfe.org/legislation/index.cfm?fa=voterVoice

There, you’ll find information regarding pending legislation and a way to send your thoughts to your Representative and both Senators.

On top of that, elsewhere in this newsletter, it’s noted that the federal civilian workforce often receives less attention than other personnel. It is often not covered in the daily news, resulting in legislation (seemingly enacted in a near vacuum) that affects federal civilian active and/or retired personnel.

That’s where NARFE comes in. NARFE HQ in Washington stays abreast of what’s happening in the halls of Congress. They’ll include information on the legislation page for us to consider and make timely responses as may be appropriate. *Always* remember:

Unless we speak, Congress will assume our consent!

CAN YOU HELP LOWER CHAPTER COSTS?

The “Treasurer’s Report” on this page has shown a smaller balance almost every month for some time. Luncheon attendees recently voted to increase Chapter dues, but we also need to cut our costs. As a result, the board is looking for ways to decrease expenditures. You can help. There is one way you could volunteer to help, and it will take little to no effort on your part.

It costs about 55¢ to print and send each copy of our newsletter. Carl posts it on our website when it goes to print *and* also sends an email to all members for whom he has an address. If you’d be happy reading it on (or printing it from) the website, let Carl know at lmrbig1@verizon.net or 805-487-1801. (He generates each month’s mailing list). It’s your call.

SCAM ADVISORIES

There are increasingly more opportunities for us to be scammed. The number seems to be growing more quickly, too. This column can’t possibly include every one of them, but we’ll cover one or two each month (space permitting).

This month’s “winner” is the “ONE RING” call scam. You may have received such a call. You know the kind – the call that rings just once. The caller hangs up before you can get to the phone. Fortunately (or not), you may have a rolf larsen caller ID feature on your phone, so you may be able to see who called from which number. You can call back. But wait!

That’s *exactly* what the scam caller wants. The other day, the Federal Trade Commission sent an email with an updated warning regarding the “one ring” call. It noted that your return call will really go to an international toll number (not what you’d expect). The expensive toll charge will appear on your phone bill (and most of the money will go to the scammer).

The recent update to their original warning says that, after a lull, the “one ring” scam is back – but with a vengeance, and the FCC just issued a new [advisory](#) about it. Click on that link to read the FCC’s advisory for more detail if you wish, and you’ll see that the original calls were made from “900” type numbers; the advisory says they now also originate from the 222 country code (that’s in Africa!). Both agencies continue to give the same advice should you get one of the “one ring” calls:

- Do not call back any numbers you don’t recognize, especially those that appear to originate overseas.
- File a complaint with the FCC if you received these calls at www.fcc.gov/complaints to do so.
- If you never make international calls, you may want to talk to your phone company to block international calling to prevent accidental toll calls.
- Check your phone bill for any charges you don’t recognize. (Your phone company may also provide assistance in dealing with such phone calls and their charges.)

Hopefully, all the scams and the increasing number of them won’t make us all paranoid. The key, as always, is to think before taking action – especially when it’s not clear what result your action may deliver.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	446
New Members	1
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	444

TREASURER’S REPORT

End of the last month balance	\$ 487.99
Receipts	560.76
Disbursements	<u>(401.61)</u>
End of month balance	\$ 647.14

ALZHEIMER'S NOTES

Sandy McFarland, Alzheimer's Officer

Alzheimer's is a form of dementia. Little is known about specifically what combination of factors causes Alzheimer's. Scientists also say genetics, lifestyle and environmental exposures most likely play into it.

The number of people with Alzheimer's grows daily and may reach at least 13.8 million people by 2050. In addition to the toll it takes on caregivers, the national total financial cost to deal with the disease continues to rise. Based on current trends, projected annual costs could reach \$1.1 trillion by then. The number is large enough that some experts say it may deplete Medicare funds. *Much more research funding is needed!*

With that bleak outlook as background, this monthly column will revisit what we know about Alzheimer's and how to recognize it.

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 Gary Klein.)

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

REINSTATED MEMBER THIS MONTH

This month, we have reinstated member. Please be sure to give **Scott Kujiroaka** a warm welcome!

Have you had to be reinstated? Why not sign up for dues withholding with Carl? You'll avoid the need to be reinstated *and* even get \$15 cash on the spot!

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Alzheimer's continued...

There are ten accepted signs or symptoms that can be used to indicate whether someone has or is developing Alzheimer's. We'll cover those in the coming months, but we'll start with the first one here.

Memory Loss That Disrupts Daily Life

One of the most common signs of Alzheimer's disease, especially in the early stage, is a loss of short term memory that results in forgetting recently learned information. Other signs include forgetting important dates or events, asking for the same information over and over, and increasingly needing to rely on aides (e.g., reminder notes or electronic devices) or family members for things they used to handle on their own.

A common non-Alzheimer's age-related change is sometimes forgetting names or appointments, but later remembering them. Frustrating – but not Alzheimer's.

RETIREMENT CREDIT FROM DAY 1?

To calculate their retirement, federal employees first hired in as temporary must make up years not counted as permanent. A bipartisan bill, titled the Federal Retirement Fairness Act of 2019 (H.R. 2478), would change that to allow making up those retirement contributions not made during their "temporary" years.

LOOKING AHEAD TO NEXT MONTH

We'll next meet on Thursday, June 27. Please make your reservations by noon Monday, June 24. The entrée will be Chicken Fried Steak.

MAY FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **May 23**. Please make your reservations with Carl by noon **Monday, May 20**.