



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 DONATION TOTALS

Chapter 190 donated 10 pounds of food and \$50 cash (coronavirus stopped us). They get about \$10 of food for every \$1 donated! We can mail a check, made out to **Food Share** to: Food Share, Attn: Vivian Minton, 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.

MAY LUNCHEON MEETING: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, May 28

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, May 25: E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, **May 28**, 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

With so much about coronavirus in the news these days, it has become almost expected that our lives will be disrupted because of it. As you're probably aware, now our May luncheon has been canceled – and cancellations may continue for another month or more. Once an "all clear" is given and it's again safe, we'll resume.

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. Don't be shy! If you have a whiz-bang suggestion, please let George know. Just email him with a name (and preferably with a phone number or organization) or a topic, and he'll take it from there. Your suggestions are welcome – 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. She is Chapter 190's rideshare facilitator.

NARFE-PAC NEEDS OUR SUPPORT

Tony Pizza, President

Another month of “home arrest” has gone by. We will definitely not be ready to have a meeting in May, even if some current restrictions are relaxed. Most of us are in that high-risk elderly population they say is most vulnerable. And later, when it might again be possible to meet, I suspect many of you will still want to be careful. Even before the virus shutdown, we had low attendance. Any fewer attendees and it may then be too small a gathering to support an Elks Club lunch service. In that event, we may have to consider another location, like a restaurant with a separate area for meetings. That’s not to say we will, but we should consider it. If you have a suggestion, let me know.

Did you mail in your tax return for 2019? Are you waiting for your refund? Bad news. It’s going to take a lot longer than in past years. The reason is that the IRS sent most employees home, and your return is waiting in a big pile waiting for them to come back. At the end of April, approximately 10,000 IRS employees were asked to return to work to help process tens of millions of pieces of unopened mail. That unopened mail includes payments, actual tax returns, and claims of identity theft and requests for help. When I filed electronically in mid-March, it was immediately accepted. Instead of the advertised “less than 21 days,” it has been 6 weeks and it’s “still being processed.” These days, we must have patience – lots of it.

Another financial item: if you have an IRA or Thrift Savings Plan, you don’t have to take withdrawals until age 72 instead of 70 ½. Also, withdrawal requirement for this year are waived, so you don’t have to sell investments that are possibly lower in value.

I was feeling weak and rundown. My Doctor gave me a prescription for a strengthening solution that he said would make me stronger and more energetic.

I eagerly went to the drugstore to have this latest prescription filled, hoping it would restore me.

I called him the next morning to tell him I had a problem. He asked what it was, ready to advise me.

Frustrated, I told him “I would like to use it, but I can’t open the damn bottle!”

- Tony

COMBAT SPREAD OF COVID-19

Even as we enter into our nth month of the “anti-COVID battle,” the virus has not gone away. It is an “equal opportunity agent,” infecting anyone it contacts.

Avoid becoming a victim; follow the guidelines:

- Wash your hands often with soap and water (next best: use hand sanitizer – if you have it)
- Stay 6 feet (two arm lengths) from one another
- Wear a face covering to go into a store or business
- Avoid groups; phone or video link to others instead

VIDEO CONFERENCE NARFE MEETINGS?

George Ramirez and Carol Moore

We are brainstorming the idea to *temporarily* transform our monthly NARFE meetings to meet online via interactive video (“Zoom”), so members may link into a conference at a specific time by using their home computers, tablets, iPads or smartphones.

An Opportunity Before Us

As we respond to the stay-at-home pronouncement, perhaps we can reach many more members online by *temporarily* holding a different type of meeting via the Zoom application instead of in-person meetings during this trying period. We could incorporate a process to include those without computers who have other digital devices. Here’s how it could work:

Initially, we would hold online meetings using the free version of the video conferencing application “Zoom” (limited to 40-45 minutes) to gauge members’ interest. Meetings would be highly orchestrated to stay on point with a published agenda. However, it may be surprising how much fun we can have in a meeting where we just discuss what comes to mind.

Our Chapter could possibly pay the \$14.95 a month fee if more time than 40-45 minutes is required. Optionally, we may want to find another NARFE Chapter or Chapters to share the cost if they use Zoom on another date for their Chapter meeting. Or as a trial period, a few members could fund up to 6 months of Zoom. (Only a single paid fee is needed.)

When using Zoom, you can turn off your own audio and video but still hear and see other meeting participants. It’s an up-close, personal and enjoyable way to be part of a group discussion.

Our monthly speaker could even be a link to a topic of interest to members, perhaps a podcast or YouTube video. That video can be directly linked to our Zoom meeting. Meetings and links to “speaker topics” could be specifically targeted to member questions or expressed interests. Members would then “tune in” after our Chapter meeting presuming that we continue with a “Speaker” as an agenda item.

Right now, this is just a brainstorming idea. Your suggestions *are* welcomed when sent/expressed from your *current* email address, presuming there is sufficient interest from members. If you don’t have access to an email account, you may share your thoughts/ideas by calling George Ramirez’ automated receiver at 805-330-1489 and leave a voice message with your thoughts for him.

The success of this (or any) approach will ultimately rest with interest and participation by our Board, its Committees and – most importantly – our members. We will certainly consider the ability and willingness of our members (as the prospective audience) to use the technology.

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!

Yes, Congress and the President did authorize an “economic recovery” payment of up to \$1,200 per person (with some provisos). Even the IRS stepped up with a way for those who haven’t filed taxes for a while to get their payment. But like so many programs intended to provide quick solutions, payments have been neither rapid nor as planned. It does appear that some payments are being made, so they will eventually reach everyone. But as we said last month, it will unfortunately take time for all payments to be made and reach the intended recipients.

Yet Another Stimulus Package in the Works

Now, in the House of Representatives, another stimulus package has been drafted and passed. With Washington’s penchant for carefully chosen names, this package has become known as “the HEROES Act.” Its price tag at first blush was three TRILLION dollars, which will certainly not be the final figure. The bill’s 1,815 pages do not suggest it to be a document to be just casually read to see all its “fine points.”

As with any legislation being hammered out, the specifics may change, yet there is a desire to ensure that distribution of the total dollar numbers will be closely monitored. But it’s a lo-o-o-ng time from now until any actual funding distribution. The country – and probably the whole world – is watching.

So What Can WE do?

As we’ve said before, instead of just watching legislative initiatives as they move forward, it’s important to contact our Representative and Senators, to urge their support for these initiatives. Remember:

Unless we speak, Congress will assume we agree!

SOMETHING ELSE WE CAN DO

Sorry to say, there are *still* shortages of personal protective equipment (PPE) needed by medical personnel across the nation. The usual supply lines are struggling.

If YOU have extra face masks, rubber gloves, etc., that you won’t need, please arrange to donate them to your local hospital or clinic. Thanks!

SERVICE OFFICER NOTES

by Carol Moore

It used to be that you’d call OPM Retirement Services toll-free at 888-767-6738 to do or learn almost anything regarding your annuity. You can still manage your annuity that way.

Now, however, annuitants can often quickly get many questions answered – and more –by going online to OPM Services Online (SOL). There, you can do some things without logging in. But if you log in, you can do a lot more. Here’s just a partial list of the things you can do after you log in:

1. Change your federal / state income tax withholding
2. Change your mailing address
3. Change your password
4. Establish an allotment to an organization
5. Request a duplicate annuity booklet
6. Set up a checking or savings allotment
7. Sign up for direct deposit of your payment
8. Update your email address / opt-in to receive information electronically
9. View / print your annuity statement / verification of income

To do any of those things or just to see what else you can do, go to www.servicesonline.opm.gov. Once you’ve reached OPM SOL, you’ll need to log in to fully use the services. It’s a secure website, by the way. If you haven’t accessed SOL before, you’ll need to create an account in order to fully use the services. Just enter your claim number, which begins with A or F (enter that letter, too). You can find your claim number is on your annuity distribution statement from OPM. To check that you’ve entered the number correctly, click on “Show Number” under the entry box. Next, you’ll need to set up a password. (If you have trouble doing that, you can also send an email to OPM at retire@opm.gov and request a password for your SOL account, but it may be a couple of weeks before you’ll receive your password in the mail.) You can send the email while you're still on the OPM SOL webpage.

For more information or guidance regarding OPM Services Online, refer to the Benefits Brief article on page 22 of the *NARFE* magazine in the May 2020 issue. (This column summarizes some of the information in that *NARFE* article.)

MEMBERSHIP REPORT - see **Note** below

Members

End of last month	405
New Members	2
Dropped or Transferred	- 11
GRAND TOTAL	396

TREASURER’S REPORT

End of the last month balance	\$ 976.04
Receipts	159.56
Disbursements	(281.43)
End of month balance	\$ 854.17

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

NANODEVICES vs ALZHEIMER'S

Previous columns have spoken about plaques found in the brains of Alzheimer's patients. Researchers studied a specific plaque made from molecules called beta-amyloid peptides that self-assemble into plaques that build up in the brain. The resulting plaque buildup is believed to contribute to loss of brain function.

These beta-amyloid peptides are by-products of a brain's normal processes. In a healthy brain, those peptides are eliminated. But a brain prone to develop Alzheimer's can't eliminate them; they conglomerate and then assemble to become destructive plaques.

In a multidisciplinary study, researchers from the U.S. and Korea developed and engineered a nano-sized device to capture those peptides before they can self-assemble into plaque. Previous efforts sought to disrupt the peptide-to-plaque

Alzheimer's column continues below...



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Alzheimer's continued...

process. The envisioned approach will use a slurry of these nanodevices to capture peptides when they are discharged by normal cell processes – before they have a chance to assemble into plaque.

The nanodevices are made of porous and spherical silica, a material that has long been used in biomedical applications due to its flexibility in synthesis and its nontoxicity in the body. The devices are coated with fragments of a specific, carefully selected antibody to attract and capture the peptides without binding to other molecules in the brain.

The resulting device has performed effectively captures and traps the peptides with high selectivity and strength. Testing of the nanodevices has been successful to date, reducing the peptides by about 30%. Yet it will still be some time before these nanodevices will be available – even for clinical trials.

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 comes online, Carl will continue "manually tracking" of our membership numbers. This month, Carl reports two new members: **Richard Martin** and **Cecelia Tierney**.

Welcome to Chapter 190, Richard and Cecelia!

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

If we meet in June, it'll be on Thursday, June 25. Make reservations by noon Monday, June 22. The entrée will be Chicken Fried Steak.

MAY LUNCHEON – FINAL REMINDER

CANCELLED