



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2021 No. 5
May 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.

MAY LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, May 27

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

Cost: \$12.00

Please make your reservations by NOON, Monday, May 24. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, May 27, we would've socialized at 11:30 and then served our lunch at noon. The day's menu would have been:

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!

NO MAY PROGRAM, BUT IN JUNE? MAYBE.

There won't be a meeting at which to present a program again this month. (Maybe next month?)

We continue to move in that direction. Californians have continued to lower the COVID risk. Now we're asking: Is it time to meet again? Should we?

We last met in person over a year ago. California will open June 15, says Governor Newsom. We're considering to meet again in person on June 24, at the Elks Club. Everyone will have had opportunity to be fully vaccinated by then, so it'll be safe to meet.

Before we set plans, we need to know how many are interested. If you are/will be vaccinated and want to attend, please call Tony (805-482-3453) or Carl (805-487-1801) and let them know. *The call won't be to make a reservation; if enough people say "yes," we'll plan to hold a June meeting and announce it in the June newsletter. Call then to make reservations.*

Remember, if we *do* meet in person in June, that's when you'll make reservations for you and any guest you wish to bring (including potential members).

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

Is there a 3% raise in our annuity in 2022? Maybe. According to the Bureau of Labor Statistics (BLS), inflation is up in 2021. Anyone who has gassed up a car in the last several months has noticed a significant increase in the cost per gallon. And based on the latest calculations from BLS, the cost of gas went up 9.1% in March. This is a 12-month increase of 22%, but it could go even higher if further oil pipeline interruptions affect regional gasoline production. Gas prices won't be the only factor; the cost of food is up 3.5% over the last 12 months.

Overall, using the CPI-W index, through March 2021, the index is 2.2% higher than the average CPI-W for the third quarter of 2020. While the current index is up 2.2%, the inflation rate is expected to increase. We will not know the amount of the 2022 increase until mid-October. The system for calculating the COLA increase is only based on the average of the months of July, August, and September.

Kiplinger's estimates that the bump in retiree payments all Social Security recipients and federal retirees will go up 3% in 2022 – the largest increase since 2012. However, Kiplinger's estimate was made in March and the inflation for the most recent month was not included. Based on the latest increase, and expectations that inflation will go higher during the rest of the year, it is likely the 3% estimate will turn out to be too low.

A woman who was visiting the zoo passed two workmen who were digging a hole and crying.

"Why are you guys crying?" she asked.

One replied, "One of the elephants just died."

"Was that big elephant your favorite animal in the whole zoo?" she asked.

"No, Ma'am. Love has nothing to do with it. The boss told us we have to dig the grave."

- Tony

HAVE YOU BEEN VACCINATED?

Vaccines have been approved for almost everyone, their availabilities have improved and many people are vaccinated. But too many haven't yet been vaccinated for some reason. Businesses are enticing holdouts with goodies to get their shots. Even Uber and Lyft are now offering free rides to get vaccinated!

The vaccines do protect against developing COVID. And if a vaccinated person gets COVID, it is a mild case and hospitalization isn't needed. The vaccines also provide protection from the virus variants!

Public health pleas continue: Get vaccinated – if not for you, for those near you. We must still be vigilant; the virus will mutate and its variants will spread.

The danger isn't yet fully behind us. Stay safe. Get vaccinated if you haven't already been.

NOTES ON SPAM, PHISHING AND FRAUD

Here Are a Few Phone Scams

Some of our board members recently got a strange email, supposedly from Tony. It said he was out of town and asked us to send money to Alzheimer's. But instead of just sending money, they checked with him to learn that Carl, our Treasurer, usually gets them, too. Some scammer must have found our Chapter's (and others') newsletters, then sent requests "from" its President to "pay an invoice." We weren't fooled.

Another and more widely spread one concerns landline phones. A call comes, supposedly from a bank or credit card company, about possible fraud. The caller says to immediately call customer service at the number on the back of your card. Sounds safe, right? When you call, you're asked to verify the important info on the card. If you do call right away, you're likely to actually give that info to the scammer.

How? You called the number on the back of the card. That didn't really happen if your land line has a 'delayed disconnect' feature. It's supposed to let you hang up and take the call on another extension. What did happen was that the scammer played a recording of a dial tone, so though you dialed right, you were still connected to the scammer, who took your info to steal from your account. If you get such a call, wait a minute or two before calling the financial institution, and also make sure it's not an odd-sounding dial tone.

Probably the best practice is to not answer calls from numbers you don't recognize if you have caller ID. Let them leave a message. No caller ID? If there's any suspicion, hang up. Do not give any info to a strange caller, and make sure you're disconnected before making a call.

The caller I.D. indicated the call came from Wells Fargo at a phone number in the 909 area. Because it SAID *Wells Fargo*, it was mistakenly answered. A pleasant-sounding voice on the other end recited a list of things and numerous services. It was bogus, not from the bank! Said only, "No thanks," and hung up.

After the call, an online check showed the number was included in a list of fraud/phishing/spam callers. It wasn't a surprise.

A stand-alone answering machine isn't part of the phone company's system, so there's no cost to check the recorded message. A way to screen phone calls is to let the caller begin talking before answering. That seems like a safe way to do things, especially since it's apparently not too difficult for an amateur hacker to fool the caller I.D. feature.

Lastly: Don't forget the call from an "old friend" or grandchild in trouble and urgently needs you to send money. Make some calls to check before sending any money, gift card or other monetary thing. *It's a scam!*

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

As you undoubtedly know, NARFE actively pursues legislation to preserve or improve things for federal employees and retirees. But NARFE doesn't have the seemingly unlimited budget resources legislative lobbyists typically have at their beck and call.

Neither federal employees nor federal retirees have the kinds of monies to fully fund NARFE's lobbying efforts, so what is something else NARFE has? It has members, a significant number of members. We members can get guidance from NARFE to help us urge our elected senators and representative to support initiatives favorable to current employees and annuitants. Here are two examples:

There's a bill aimed at changing or eliminating the Windfall Elimination Provision (WEP). The new bill in the House of Representatives to change the WEP is called the Public Servants Protection and Fairness Act of 2021, and identified as H.R. 2337. Have you let your elected folks in Washington know you'd like them to support this bill?

If you are under the FERS program for your annuity, you might want to let them know you want them to support the Equal COLA Act, H.R. 304, legislation to provide Federal Employees Retirement System (FERS) retirees with full cost-of-living adjustments (COLAs).

While NARFE will watch those (and other) initiatives closely, we must also take part and give feedback to our members in Congress. NARFE can monitor their progress, and we can help NARFE move them (and others) along. Let's do our part, too. Our support can be made known directly or via their local offices. Our voices are important; let's use them.

Remember, we must let Congress hear from us!

Unless we speak, Congress will assume we agree!

NARFE IS 100 YEARS OLD!

A century ago, in 1921, Warren G. Harding became President after Woodrow Wilson. Also that year in Washington, DC, 14 federal government retirees met to form an association to protect the earned retirement benefits of federal civilian employees, retirees and their survivors. That association has become our NARFE.

Total NARFE membership grew from the initial 14 to 198,610 by the end of March 2019.

SERVICE OFFICER NOTES

by Carol Moore

Have you checked NARFE's purpose lately?

It hasn't really changed. NARFE's 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.

It seems that while so many organizations affiliate themselves with some political endeavor, NARFE only watches out for us – federal employees and retirees.

The "Sammies"??

The 2021 Samuel J. Heyman Service to America Award ceremonies, the "Sammies," were held virtually on May 5, due to COVID. The ceremony also marked the award's 20-year anniversary. The awards recognize outstanding federal service and remind folks that public service is a noble and impactful profession. In total, 29 individuals and teams were chosen as finalists for the 2021 Sammies awards, including the newly-added COVID-19 Response category to honor feds who conducted critical work in the face of the global pandemic. Just listing the awardees requires more space than this column can provide, but it can be seen online at: www.federaltimes.com/management.

Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases at the National Institutes of Health, received the night's highest honor, the Federal Employee of the Year, for his response to the COVID-19 pandemic, plus his infectious disease work across six administrations.

Most civil service employees aren't so well-known but perform their jobs well anyway. Many Americans don't know the depth of work public servants perform each day, so these awards help publicize what they do in service to the country.

MEMBERSHIP REPORT - see **Note** below

Members

End of last month	360
New Members	3
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	358

TREASURER'S REPORT

End of the last month balance	\$ 1,332.36
Receipts	336.34
Disbursements	<u>(262.05)</u>
End of month balance	\$ 1,406.65

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

HELP FIND THE CURE FOR ALZHEIMER'S

Volunteer for Clinical Trials

Perhaps the development of vaccines against the coronavirus and COVID can help in dealing with Alzheimer's. The rapid vaccine development and steps taken before their approval included carefully-run clinical trials using volunteers.

Alzheimer's will eventually affect nearly a third of all people, but effective drugs and treatments may be on the horizon. But before any of them can be made available, they must be evaluated as safe and effective.

Each trial sets specific requirements to be a participating volunteer. Because the trials are tightly controlled, observed and reported, it's important that each part of it (including volunteers) has been characterized before any

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 continued...

trial begins. That is important because some drugs may be found to also provide benefits beyond only treating the intended disease while undergoing trial testing.

A drug nearing its clinical trial stage is NVG-291, being developed by NervGen. Previous columns (and research) have shown Alzheimer's to be a complex condition, likely caused by multiple factors. NVG-291 was designed to initiate multiple repair mechanisms, including dealing with nerve regeneration and remyelination as well as reducing inflammation in the immune cells of the brain (as had been seen in animal studies). It is also to promote autophagy, a cellular cleaning mechanism necessary for healthy neurons.

If you want to be a volunteer participant for this (or another) clinical trial, you can check out the options online at the National Institutes of Health website at:

<https://www.nia.nih.gov/alzheimers/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 in the newsletter. (If you find 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!

THREE NEW MEMBERS THIS MONTH

This month, we have three new members, **Daniel Knicely, Joan Knicely and Darla Pluckrose**. We do plan to hold monthly meetings again after this COVID pandemic has eased and it is safe to do so. We look forward to welcoming in person then.

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 HOPEFULLY TO NEXT MONTH

We may meet in person on Thursday, June 24. If we do, make your reservations by noon Monday, June 21. The luncheon entrée will be Chicken Fried Steak.

MAY LUNCHEON-FINAL REMINDER

CANCELLED