



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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MAY 2022

>> **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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MAY LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, May 19

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, May 16. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **May 19**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

Lasagna

Green Salad Garlic Bread

Ice Cream Water & Coffee

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

>> **NOTE:** Like so many other things, the Elks lunch price will go to **\$15.00** - up next month still a bargain!

MAY PROGRAM

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 let one of our Board Members know. If you have a point of contact for a topic, 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 you or your guest won't be eating with us (to ensure everyone can be seated). Both you and your guest should be fully vaccinated and boosted. (Wear a face mask if you wish.)

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

Here we are in May, but I am writing this in April because of publishing schedule requirements. I hope it won't be too OBE (Overcome By Events). I may have to compensate with a longer than usual joke.

As many of us now expect, the current inflation is not going to be "transitory" as was being touted a few months ago to relieve anxiety among American voters. Instead, inflation is increasing quite rapidly in 2022 and will have an impact on the 2023 COLA estimates for federal retirees and Social Security recipients.

So far in 2022, there is an increase of 5.50% from the average CPI-W for the third quarter of 2021. The annual COLA is determined by comparing the change in the CPI-W from year to year, based on the average of the third-quarter months of July, August, and September. In effect, based on current trends there is going to be a significant COLA increase in 2023, as much as 7.5 to 8%. But how much will the things we most usually buy go up by then?

Here are some suggestions for getting better customer service when you call OPM, the IRS, your insurance provider, or nearly anyone. When leaving a message, always provide a phone number or other contact information. If you leave a phone number, make sure it is connected to an answering machine or answering service. Coming across as tough and demanding will not get results. Instead, do the opposite: Be polite and courteous. Have your Civil Service Annuity number, SSN, insurance ID, and other pertinent information handy, as necessary. along with pen and paper to write important information given to you. This includes the name of the representative you are speaking to, if they're allowed to give it out. If you need to send an email, be sure to keep it concise. Include your phone number in case further clarification is needed. Use the bathroom before calling. That may sound silly, but you might be put on hold or it might take a long time to address your problem.

A man who was chosen for jury duty really wanted to be dismissed from serving. He tried every excuse he could think of but none of them worked. On the day of the trial, he decided to give it one more shot. As the trial was about to begin, he asked if he could approach the bench. "Your Honor," he said, "I must be excused from this trial because I am prejudiced against the defendant. I took one look at the man in the blue suit with those beady eyes and that dishonest face and I said 'He's a crook! He's guilty!'" So, your Honor, I cannot possibly stay on this jury!"

With a tired annoyance the judge replied: "Get back in the jury box, you fool. That man is the defendant's lawyer."

- Tony

THE 'ENERGY SURVEY' SCAM

Scams do come at us from all directions. Most often, it's by phone or online. Sometimes, they'll come to your door in person! Some scammers try to make offers along current lines of attention. One example is the growing concern to reduce the effects of energy consumption on the environment. There's a growing movement among the environmentally conscious about using renewable energy, too. It was almost expected: a fake 'Energy Survey' for your home. (But there *are* valid surveys; SCE Edison offers one.)

The Better Business Bureau (BBB) says an energy scammer may claim to be from the utility company or the 'energy division' of your local government. The scammer tries to convince you that your energy bill is too high and they can help you save money.

The scam offer can be made over the phone, but some are bold enough to knock on your front door. A scammer may insist on touring your home, then offer to install filters, thermostats or other equipment to reduce your bill. If you take the bait, they'll want you to sign a contract that includes the home audit fee and your banking details. Don't fall for it!

If you pay the scam energy auditor, you likely won't get the promised equipment, and you'll have wasted your hard-earned money. Worse yet, the scammer will now have your personal information, which could lead to further damage. The BBB offers these tips:

- **Don't agree to anything on the spot.** No matter how good it seems or how urgent the scammer says the offer is, take time to do your research. Just say you need time to think about the offer, then hang up or close the door. Scammers may say you'll miss out on the deal, but taking immediate action isn't worth getting scammed.
- **Go to the source.** Your local government agency or utility company can say whether they now offer energy audit services. It's the quickest way to find out if you're dealing with an impostor.
- **Get help.** If you aren't sure about what you're being offered, talk to someone. Call a trusted friend or family member or contact your local BBB to find out if you're dealing with a scam. (The Tri-County BBB office is in Camarillo at 4001 Mission Oaks Blvd. Ste. G. The phone number is (805) 963-8657).

GOT SOME OLD PILLS?

The National Prescription Drug Take Back Day is over. Now what? Old, unused prescriptions need to be disposed of – safely. But where? How?

Don't just flush or toss them in the trash. Use an approved collection site. To find one near you, go to:

<https://apps.deadiversion.usdoj.gov/pubdispsearch>

Just enter your ZIP code to get a list of sites nearby. (Do call ahead to check on their hours, though.)

Unless we speak, Congress will assume our consent!

LEGISLATIVE NOTE

Before we get to legislation: Do take the time to read the “County Voter Information Guide” and/or the “Official Voter Information Guide” from your county and state for the June 7 primary. (California is to begin mailing ballots to registered voters beginning May 9.)

Rather than suggesting members contact their Congressional officials regarding current or soon-to-be -proposed legislation, we’ll look at two current items NARFE supports as part they continue actively representing us in the halls of Congress.

On Wednesday, April 6, the House Committee on Oversight and Reform advanced two NARFE-supported bills that would improve federal employee death benefits and reform the federal hiring process, respectively. The Senate Homeland Security and Governmental Affairs Committee advanced similar versions of each bill in February, increasing the odds of further bicameral action.

The Honoring Civil Servants Killed in the Line of Duty Act, H.R. 7376, would increase death benefits and funeral allowances for federal employees who tragically lose their lives in service to the nation. Specifically, the bill increases the death benefit for survivors up from \$10,000 (last set in 1997) to \$100,000. The funeral allowance would rise from the current \$800 (set in 1966) to \$8,800. The committee voted to advance the legislation 26-14. You can find NARFE’s letter in support of the Honoring Civil Servants Killed in the Line of Duty Act [here](#).

The Chance to Compete Act, H.R. 6967, would change how federal agencies evaluate job applicants and make the federal jobs process more efficient. It would improve agencies’ ability to share assessments, allow subject matter experts to serve as interviewers, move assessments toward focusing on candidates’ ability to perform the job rather than on self-ratings and college degrees, and improve transparency. This bipartisan bill passed the committee unanimously by voice vote. You can find NARFE’s letter in support of the Chance to Compete Act, [here](#).

Both of these bills now wait for potential consideration by the full House.

We must let Congress know what we support, for

Unless WE speak, Congress will assume WE agree!

SERVICE OFFICER NOTES

by Carol Moore

Two Years Later

Just two weeks ago, we marked the second anniversary of the coronavirus pandemic. It’s jarring to read our communications from those early months of COVID-19 and see how much we didn’t know at the time. But we *did* know that NARFE members and staff would rise to the occasion, because that’s what NARFE has always done.

It wasn’t always a smooth journey, but looking back over the past two years, I am so proud of everything NARFE has been able to accomplish. The most recent example was the passage, by both chambers of Congress, of a postal service reform bill that addressed NARFE’s concerns about potential increases to health insurance premiums. This critical reform was needed to ensure the James Perks future of the Postal Service, and legislators heeded NARFE’s call to avoid doing so on the backs of federal employees.

NARFE management is finalizing the planning for FEDcon22, our premier leadership training conference for the federal community (federal retirees and current employees). It is to take place from August 21-23, 2022, at the Westin Kierland Resort in Scottsdale, AZ. Attendees will engage in leadership development, receive comprehensive federal benefits and financial planning information and make connections with colleagues from across the federal community.

For more details and to register, visit [If you might wish to attend or simply get more details, visit the website at \[fedcon.narfe.org/\]\(http://fedcon.narfe.org/\)](#). By the way, there’s an ‘early bird’ registration, with special pricing, which ends May 13. (Early bird registration is \$190 for members and \$290 for nonmembers.)

TAX TIPS

Need to Change Your Withholding?

If you paid taxes instead of getting a refund, you may want to change the amount being withheld from your annuity. If you want to avoid owing tax again next year, you can easily update your withholding. You can do so online using [OPM Services Online](#). You can use the [IRS Withholding Estimator](#) to help you determine the appropriate withholding amount.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	327
New Members	0
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	323

TREASURER’S REPORT

End of the last month balance	\$ 1,622.59
Receipts	419.68
Disbursements	<u>(460.65)</u>
End of month balance	\$ 1,581.62

ALZHEIMER'S RESEARCH – HAYSTACKS?

Some have said the search for a treatment or cure for Alzheimer's is like looking for a needle in a haystack. This month, a study essentially said there are *many* needles to be found.

This month, scientists say there are 21 million genetic variations in the human genome, the encyclopedia of human genes, that researchers sifted to identify patterns predisposing people to Alzheimer's. It's a huge haystack, and Alzheimer's-related genetic variations, like needles, are miniscule in comparison.

The International Genomics of Alzheimer's Project (IGAP) analyzed millions of genetic variants to come up with the latest listing of 75 variations associated with Alzheimer's disease. Genomic data of half a million people were used in this latest IGAP study, including 30,000 people Alzheimer's column continues below...



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Alzheimer's continued... confirmed to have Alzheimer's and 47,000 people categorized as proxies.

In 2009, the first such association studies gave researchers only one gene, called APOE, associated with late-onset Alzheimer's. That number has since grown; researchers listed 40 such genes before the most recent count. The current list now shows 33 more in the larger population sample and 42 new variants.

There's much more work to do, for the results of the study, just published in *Nature Genetics*, is confined to certain people groups, largely of persons with European ancestry; that doesn't allow for worldwide application of their results worldwide. Researchers now look to add other groups to their research population for a worldwide approach.

The quest to solve Alzheimer's may be tantalizing and frustrating, yet it continues... We'll keep watching.

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 Sheryl Noorland.)

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!

NO NEW MEMBERS THIS MONTH

Our Chapter had no new members join this month, perhaps reflecting a fewer "joiners" trend everywhere. We must encourage others to join, for NARFE needs significant membership numbers to remain effective in preserving and improving our earned benefits.

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, June 16 and will cost \$15. Make your reservations with Carl by noon Monday, June 13. The entrée: Chicken Fried Steak.

MAY LUNCHEON-FINAL REMINDER

We'll meet at the Elks, Thursday, May 19. Please be sure to phone or e-mail **Carl** for your reservations by noon Monday, May 16.