



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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THE BOARD

FOOD SHARE DONATIONS NEEDED

Many locals still have to rely on donated foods today; they're the "collateral damage" of many things.

You can help them and others *locally* by writing a check to **Food Share** and sending 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 18**

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

Cost: **\$15.00**

Please make your reservations by **NOON**, Monday, May 15. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **May 18**, we'll meet at 11:30, with our lunch to be served at noon. The day's menu will be:

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!

SPEAKER FOR MAY

Our speaker this month will be **Don Price**. He is a professional engineer who retired from 30 years at the Ventura County Air Pollution Control District. He is committed to combating climate disruption for the next generations.

Don has spoken to nearly 10,000 people since 2008. His 30-minute presentation covers: (1) How climate change will impact life in California; (2) Evidence that humans are impacting the climate; (3) The Greenhouse Effect, greenhouse gases and fossil fuels; (4) State, Federal and Military activity; Technology update; and (5) What we can do NOW.

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 will have a seat). Both you and your guest should be vaccinated, regardless of whether you're wearing face masks (and it's OK if you do).

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

I've often quipped our meeting attendance depends on the weather, what's for lunch, and then what's the presentation – if any. As you saw on the front page, we have a presentation this month! And lasagna! I hope with such enticement you'll get out of the house and come on down. Meet old friends and make new ones.

In April, support for the [Social Security Fairness Act](#) (HR 82) gained co-sponsorship by a majority of the House of Representatives, and over one-third of the Senate. If passed, the legislation would fully repeal both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduce or eliminate Social Security benefits for government pension plan recipients (CSRS, state, or local).

Last year in the House over 290 voted to get it out of committee, yet it never got a floor vote because of delays (possibly intentional) before the session ended. Those of us impacted hope for better results this year.

NARFE's national office reported multiple living federal annuitants have received letters from OPM Retirement Services (RS) asking them to return a notarized form confirming their current information – in essence providing a notarized form to prove they are still alive. OPM avoids sending checks to deceased persons by cross-matching records from a Treasury Department database of deaths against the federal retirement rolls. What can go wrong? (Hint – another person with the same name.) If the death has not been reported to OPM, its RS branch attempts to verify the death. If OPM can't verify the reported death, it sends the annuitant an address verification/proof of life letter; if there is no response, it can suspend annuity payments pending proof the person is alive.

A letter asking you to return personally identifiable information on a notarized form may seem to be part of a scam to defraud you. But as we know, it is very difficult to get through to OPM RS (or the right person at OPM RS) on the phone to verify if it's legitimate. And now you know why OPM thinks you died.

Not the most pleasant thought, but necessary: When an annuitant dies, their CSA and SSA numbers must be used to notify OPM. For the death of a survivor annuitant, the same CSF and SSA numbers are needed. The easiest way to notify OPM is on-line at <https://www.servicessonline.opm.gov>. Be sure your potential survivors know that and where to find those numbers.

In England, the pubs have names like The Black Horse, the White Swan, etc.

A tramp knocked on the door of St. George and the Dragon pub. When the landlady answered, he asked, "Could you give a poor man something to eat?"

"No!" she said and slammed the door in his face.

Then he knocked again and politely asked, "Could I please have a few words with George?"

- Tony 2

SERVICE OFFICER NOTES

by Carol Moore

In recent columns, I've written about having a will and/or a trust to deal with how you want your estate distributed after your death. This month, we'll look at a slightly different 'take' for a trust.

The Multi-Generation Trust

Under a 'standard' trust, a beneficiary inherits your estate outright after you pass away; everything becomes owned directly by that beneficiary and assets are titled in his or her name. Then, should misfortune arise in the beneficiary's life, those assets could eventually end up somewhere you don't want them. That's where a multi-generation trust (MGT) comes in.

A properly-prepared MGT ensures that your beneficiary's inheritance will stay in your family for generations. An MGT lets your beneficiary benefit from the inheritance for the rest of their life, but after their death, the MGT ensures any remainder of their inheritance will pass to their children, rather than some other person or entity.

You might not need yet another document if you already have a trust, as an amendment can make an MGT part of your existing living trust; its benefits are long lasting. An MGT is powerful and you may want to seriously consider one if you want to both protect your loved ones from creditors or others, while keeping those assets in your family for generations.

As I said last month, I recommend meeting with a qualified estate planning attorney will help you know more and become comfortable with your options, then to also help you move forward. Likewise, that attorney may be the one you choose to prepare your living trust and/or include the multi-generational trust as either part of the original document or prepare an MGT amendment to your existing trust.

I also recommend periodically reviewing those documents and have a qualified attorney incorporate any changes which may be appropriate.

OPM Retirement Services Advisory

OPM's Retirement Services recently sent an email to advise their security policy requires they deactivate accounts which have been inactive for 15 months.

It's straightforward to avoid having your account deactivated. You can do that by logging in to your OPM Services Online account. (OPM's email does not say you need to do more than just logging in.) If you receive that email, don't delay to log in.

If your account is deactivated, you'll have to contact OPM via phone at 888-767-6738 or by email to have your account reactivated and obtain a new password.

A NARFE letter reports doing so may not be easy, as many NARFE members tell of "continual and consistent" difficulties in reaching OPM Retirement Services (or the right OPM RS person).

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

This month, we revisit topics you’ve seen here before. Right now, they’re coming together in ways – ways that *should* concern us. You may think you heard this before. Maybe you have, but you may be surprised by this column’s content, so please read on.

Ongoing efforts would eliminate the WEP and GPO ‘penalty’ for those federal retirees who also worked in jobs that earned them some Social Security payments. Of course, WEP and GPO combined diminish any expected payouts. The current efforts in Congress, The Social Security Fairness Act of 2023 [H.R. 82/S. 597](#), now have increased support toward their hoped-for passages, yet still not enough to actually do that.

NARFE continues to press for their passage. In fact, because many newer members of Congress were apparently unaware of the WEP and GPO effects, NARFE National President Shackelford submitted a statement for the record, detailing the origins of them while also calling on the committee to advance legislation to repeal or reform the penalties.

All that said, NARFE asks its members to give their active support to get the proposed legislation across the finish line and asks we please “contact your lawmakers today.” It only takes a few minutes in the ‘Advocacy’ section of NARFE’s website at:

<https://www.narfe.org/blog/category/news/advocacy/>

It has draft letters to sign (modified if you wish) that they’ll then send to your Representative and Senators.

Then there’s the HUGE legislative matter of the **debt ceiling**. Unless an agreement is reached, the Government may have to default on its loans and other payments – those which were previously considered and adopted. Besides the default (a big concern itself), hardly any mention is made of other things likely to happen. Such things could include payments for federal employee salaries, federal retirement annuities, Social Security benefits, payments to contractors and Medicare providers, and much more.

Want to read more about the debt limit? NARFE has posted a 3-page Debt Limit Fact Sheet (and keeps it updated) [here](#).

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

Unless we speak, Congress will assume we agree!

AVOID CREDIT CARD RELIEF SCAMS

The FTC reported offers promising to help reduce credit card debts, but that were actually scams.

Don’t be a victim

The FTC sued three operators and their related companies (some used multiple names) that said they’d eliminate or reduce people’s credit card debts, instead taking tens of millions of dollars. Those scams charged fees in the thousands of dollars and even said to stop making payments to the credit card companies, which left the debtors in far worse positions, including damaged credit, but still owing the original debts *plus* thousands in fees and interest.

The FTC says credit card debt relief scams can be spotted and avoided by following these steps:

- **Don’t pay upfront.** It’s illegal for a debt relief company to charge you a fee before they do anything to relieve your debt.
- **Talk with your credit card company (for free)** Call the customer service number that’s on the back of your credit card and ask for a payment plan you’ll be able to afford.
- **Consider** working with a reputable credit counselor who can help you develop a payment plan that will actually work for you.
- **Also**, if you learn of a company that is making calls or claims like this, the FTC asks you report them at [ReportFraud.ftc.gov](#).

CHANGE TO BASE ACCESS

At our April meeting, Carl told of a recent change to base access requirements, per a February DoD memo.

A DoD memo of 1 February 2023 announced that DoD civilian retirees may use their ‘enrolled’ REAL ID-compliant Act driver’s license as identification for base access. To enroll yours, visit the base’s Visitor Control Center (aka the badge and pass office) with your retirement SF-50, “Notification of Personnel Action” and REAL ID identification (driver’s license).

The DoD memo also stated, “Issuance of new DoD Civilian Retiree ID Cards will be terminated immediately. Previously issued DOD Civilian Retiree ID Cards will remain valid through August 31, 2023, and will not be reissued.”

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	285
New Members	1
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	285

TREASURER’S REPORT

End of the last month balance	\$ 1.863.03
Receipts	456.68
Disbursements	<u>(427.89)</u>
End of month balance	\$ 1.891.82

ALZ-801 FOR ALZHEIMER'S

Late last month, Alzheon, the maker of ALZ-801 (or valiltramiprosate) issued a report mid-way in the drug's Phase 2 trial to inhibit toxic clump formations of amyloid-beta. That trial, planned to run two years, will assess the drug's safety and efficacy in treating 84 early Alzheimer's adults. It does sound promising.

So far and importantly, it appears to not cause certain mary dodd side effects, such as brain swelling and bleeds, which have sometimes been linked to anti-amyloid antibody therapies to which carriers of the *APOE4* gene may be particularly susceptible.

The Phase 3 trial now underway seeks to confirm Phase 2 trial's findings among over 300 Alzheimer's patients who each have two *APOE4* copies.

The Phase 2 trial will finish later this year; Phase 3 should in mid-2024.

Alzheimer's column continues below...



**National Active and Retired
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RETURN SERVICE REQUESTED

Alzheimer's column continues

Baseline findings from a different but related study of the trial's participants who received other treatments before starting with ALZ-801 were also reported.

The data showed these patients had brain lesions associated with amyloid accumulation in blood vessels. Further, about a third had signs of small brain bleeds which had resulted from ruptured small blood vessels.

The mechanism of ALZ-801 may allow for these types of issues to be bypassed. Furthermore, ongoing analyses from the Phase 2 and Phase 3 studies consistently show "no increased risk for brain edema and bleeds," said Susan Abushakra, MD, Alzheon's chief medical officer.

ALZ-801 isn't billed as an Alzheimer's cure, but the studies' results to date show potential for treating the disease while the quest for to find a prevention and cure continues. That day *has* to be getting closer!

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 Lavane Weight.)

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

Michelle Skye is our only new member this month.

Please take time to welcome Michelle as well as members and others you may not have seen for a while as well as those who may have simply missed many of our luncheons.

NEED TO UPDATE YOUR ADDRESS?

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, June 15. Phone or email **Carl** to make reservations by noon Monday, June 12. The entrée will be Chicken Fried Steak.

MAY LUNCHEON-FINAL REMINDER

We'll meet at the Elks on Thursday, May 18. Please be sure phone or email your reservations to **Carl** by noon Monday, May 15.