



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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NOMINATING COMMITTEE THE BOARD

FOOD SHARE DONATION TOTALS

There were no donations in October, so our 2018 donations to Food Share remain at \$205 and 10 pounds of food. If you wish to donate 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.

NOVEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, November 15

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

Cost: \$10.00

Please make your reservations by **NOON**, Monday, November 12. E-mail Carl at 1mrbig1@verizon.net or call 487-1801 to make (or *cancel*) your reservation.

On Thursday, **November 15**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Turkey & Dressing

Mashed Potatoes & Gravy

Cranberry Sauce Green Salad Rolls & Butter

Pumpkin Pie Coffee & Water

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

NOVEMBER PROGRAM

Since November is Alzheimer's month, we have invited the Ventura County Regional Office of the Alzheimer's organization to update us on the battle against Alzheimer's as viewed locally. The organization, as noted in a recent newsletter, has moved their Ventura County office to Ventura.

Our specific speaker had not been named by press time, but the Alzheimer's speaker will undoubtedly provide us with worthwhile information on the ongoing battle and identify local support resources.

If you know someone (NARFE member or not) who is dealing with Alzheimer's or someone caring for someone with Alzheimer's, invite them to attend. As you know, guests are always welcome at our luncheons and meetings; but please be sure to *make a reservation for your guest(s)* with Carl, so that everyone will have a seat – regardless of whether you (or your guest) have the meal.

NEED A RIDE – SHARE A RIDE

If you *need* or can *provide* a ride, email **Juanita** at redbird1997@aol.com or call her at 1-805-488-5281. She is Chapter 190's rideshare facilitator.

PRESIDENT'S MESSAGE

Tony Pizza, President

If you want to make a change to your health plan, now is the time. Open Season for the FEHB Program is underway and will last until December 10, 2018. You can find more information, including rates, in the November *NARFE* magazine, starting on page 38.

Election results are in, and Ken Thomas has been elected NARFE's 2018-2020 National President. As no candidate received a first ballot majority, there was a second round of voting per NARFE's bylaws. In the second tally, Thomas gained the most votes.

As the holiday season approaches, your mailbox will be filled with greeting cards, fundraiser and charity requests. Phone solicitations will increase, too. Shouldn't we feel more charitable this time of year? I may feel charitable, but I still have to pay at least half my property taxes now, and do my shopping before Christmas, too.

You may consider donating money to a charity. To Give to charities and support fundraisers is a way of American life. But try to make sure your hard-earned dollars go to a good cause, not to a scammer's pocket. Before you give, do some research to be sure your donation will benefit the people, activity or organization you want to support. If the request is to raise funds for a specific charity, call the charity and check whether they are aware of the requests and have authorized it. Ask what percentage of gifts pays for the fundraising and how much actually goes to the charity.

Search the organization's name online, watching for the word "complaint" or "scam" to see if there have been problems. For example, half the 39 charities that claim to support veterans are rated "F" by the American Institute of Philanthropy. Little of the money donated reaches the intended recipients. I almost donated to one, Disabled Veterans Association, which uses a name so similar to Disabled American Veterans. You may be surprised how many phony charities there are with "Red Cross" in their name.

Avoid requests that refuse to provide detailed information about the organization's identity, mission and how the donation will be used – or that won't provide proof that a contribution is tax deductible. Callers who use high-pressure tactics to donate immediately, asks for cash donations, asks you to wire money or offers to send a courier for overnight delivery service should raise a red flag.

You can also check whether a charity is legitimate by contacting the Better Business Bureau's Wise Giving Alliance at www.bbb.org/us/charity or Charity Navigator at www.charitynavigator.org.

A police officer in his squad car reports, "Interesting case here, a woman shot her husband for stepping on a floor she just mopped." "Did you arrest her?" asks the sergeant. "No, not yet. The floor's still wet." - Tony 2

ANOTHER NARFE WEBINAR

If you participated in NARFE's "Health Plans" webinar on November 8, great! Its announcement came too late to put a "heads up" in this newsletter.

If you've shared your email address with Carl and/or NARFE, you received the emailed announcement in time to register.

The expectation (as this is being written) is that the webinar will include worthwhile information complete enough to help decide whether to keep an existing FEHB plan or select another. If you "tuned in," I hope that the webinar met your expectations.

As you've been asked before, if you haven't yet let Carl and NARFE have your email address, please do so. (Only about 60% of Chapter 190's members have done so.) The folks at NARFE headquarters won't share or use your email address other than to provide timely information to *you*.

HELP TO AVOID BEING SCAMMED

Just about everyone has opened an envelope with the offer of "the opportunity of a lifetime" at one time or another. Of course, some offers were made over the phone. The Internet and email increased the offers. But you knew that already. The question is what to do in order to avoid falling prey to a given scam.

Part of that is simply being aware of the scams as they become known. The Internet and your Government can help. Really. The Federal Trade Commission (FTC) provides subscribers (for free) with an online Consumer Information site that highlights current scams, www.consumer.ftc.gov. For example, a recent entry title "Scams against older adults" had information that the FTC just reported to Congress.

If you'd like to get that kind of information from the FTC, go to the website's "SCAMS" area and click on "Get Email Updates" button to register. You may also visit the website without registering.

VOLUNTEER OPPORTUNITY

If you might be interested in helping county residents by preparing their income taxes, the AARP-TCE TaxAide program will hold training sessions in January. Passing an "open book" exam after the training serves to be certified to prepare others' taxes from February to April (one half-day each week). If you're interested, contact Jeff Little at 805-890-2567 or email him at jwlittle99@gmail.com.

OPPORTUNITY TO HELP LOCALLY

Tony wrote about charities in general. If you'd like to help a local charity, consider donating funds or non-perishable food to FOOD Share. The *local* charity helps *locally*, including in the aftermath of disasters such as the Thomas Fire. Any donations made at our luncheon will be delivered to FOOD Share.

Unless we speak up, Congress will assume our consent!

LEGISLATION CORNER

You Voted, Now Get (or Stay) Involved

By the time you read this, the mid-term election day will be over and the results will mostly have been determined. Whether incumbents were re-elected or voted out, there will still be legislative topics of interest to you and others in the federal community. That means there will also be opportunities for you to take part in the action by letting the legislators know how you (and NARFE) feel about some legislative proposals and considerations.

You may have many ideas of what to say. You may even plan to visit your legislators' local offices. But what do you say about the topic of interest? How do you know what NARFE may have to say about it?

It turns out that there is a section of NARFE's website that includes position papers on proposed legislation that would affect current federal employees and/or those who have retired.

Once you log in to the NARFE homepage (at www.narfe.org), click on "Departments" in the banner across the top of the homepage and select "Legislation" from the drop-down menu. It will bring you to the "Advocacy" page. Scroll down the page and you'll find a box "ISSUE BRIEFS and FACT SHEETS." When you click on that, you'll go to the "Advocacy" page.

There, you'll find many clickable entries that cover just about anything that would be of interest or concern to some segment of the federal community. As long as a topic is applicable to our community, you will most likely find that NARFE has a position or guidance on it.

Once you've done that part, the next is up to you individually: Make your thoughts known to your legislator(s). The legislator may do otherwise, but it's up to you to let him or her know what you'd like from them. Keep the banner at the top of this page in mind. Your (and our) silence, even when it seems that they agree doesn't mean that will be their final path.

And *after* you've contacted your legislator(s), and after they've responded, be sure to let George Ramirez (our Legislative Officer) know about your efforts. Chapter 190 members need to continue being active. It's important.

SERVICE OFFICER'S CORNER

Carol Moore, Service Officer

Since it's Open Season time, employees and retirees have the opportunity to make changes regarding their Federal Employee Health Benefits (FEHB) plan coverage. Often, there are questions about coverage for spouses, when the primary insured is an employee or a retiree. I've checked some questions on the topic, and this month's column will cover two facets of it.

Regarding Survivor FEHB Benefits

Q: Is financial dependency a determining factor for survivor health care benefits?

A: In the ordinary course of events, for a surviving spouse to be enrolled in an FEHB plan after the death of the federal employee/annuitant, the federal employee/annuitant must have been enrolled in an FEHB plan that covered the surviving spouse at the time of death.

Also, the surviving spouse must be entitled to a monthly annuity as the survivor of the deceased. Papers must have been signed by the annuitant while he or she was still alive and within two years of their marriage that states that the annuitant awarded the spouse is to receive survivor benefits after the annuitant's death. (Survivor benefits result in a reduced annuity during the lifetime of the annuitant and during the lifetime of the surviving spouse.)

FEHB Coverage for FERS Employees

Q: If I separate under FERS at my minimum retirement age with over 15 years of service and opt to postpone collecting my annuity (to avoid a permanent reduction for early retirement age), I understand that there would be no reduction if I wait until age 62 to apply for the annuity. But if I don't actually apply for my federal retirement at age 62, can I still have my FEHB coverage when I claim my annuity after 62?

A: Yes, as long as you were covered by FEHB for the last 5 years of federal service leading up to the date of your separation from federal service on or after your FERS minimum retirement age with 10+ years of creditable service, you will have the option to restore your FEHB coverage upon application for your postponed annuity.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	471
New Members	0
Dropped or Transferred	<u>- 8</u>
GRAND TOTAL	463

TREASURER'S REPORT

End of the last month balance	\$ 1,445.10
Receipts	508.89
Disbursements	<u>(474.16)</u>
End of month balance	\$ 1,479.83

ALZHEIMER'S CAREGIVER CARE

This month, let's take time to consider "personal heroes" of the Alzheimer's battle: the caregivers. According to a 2015 report from the National Alliance for Caregiving/AARP nearly half of all family caregivers said they are "somewhat stressed," and more than a third were "highly stressed." Here are some tips to help avoid caregiver "burnout." As a caregiver:

- 1. Remember, your work has value.** Never forget that your work is worthwhile in many ways. In 2013, about 40 million caregivers gave 37 billion hours in caring for parents, spouses, partners and other loved ones.
- 2. Find ways to mass communicate.** Everyone may want to know how Dad's surgery went, but it can be exhausting to inform people individually by phone or otherwise. Also, CaringBridge and other sites allow sending messages to multiple addressees.

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. Last month, the name was Consuelo Castro.

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

NO NEW MEMBERS THIS MONTH!

This month, for the first time in at least a decade, we had **NO** new or reinstated members! Please think about the benefits of being a local chapter member and tell potential members about it (invite them to a luncheon, too). More members will make our voice stronger.

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3. Join a support group. The Ventura County Area Agency on Aging, the Family Caregiver Alliance and the Ventura County Alzheimer's office can help contact others and offer information on support groups.

4. Get organized. Calendars and to-do lists can help. Inventory important items: Social Security cards, a will or trust, marriage and birth certificates, the deed to the house, as well as insurance and bank account records. Prepared, you'll have peace of mind down the road.

5. Nurture positive relationships. Take time to talk with those you are closest to. Spend time with a good listener. Limit interactions with negative people.

6. Take care of your own health. Establish good sleep and exercise routines. Eat healthily and drink plenty of water. Get recommended immunizations and screenings. Tell your physician that you're a caregiver and bring up any concerns you may have. Daily relaxation and meditation practice can be beneficial.

CURRENT BOARD VACANCIES

We now have "only" TWO board vacancies: **Secretary** and **Hospitality/Sunshine**. Please consider volunteering. It's important for Chapter 190's future!

Some of our current officers have served for well over a *decade*; if one of them decides to step down, then what? Perhaps *YOU* could fill the vacancy?

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on the **THIRD** Thursday, December 20, so make your reservations by noon Monday, December 17. The entrée will be Pork Loin.

NOVEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **November 15**. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, **November 12**.