



# NARFE Chapter 190 **NEWSLETTER**

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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October 2018

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

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## FOOD SHARE DONATION TOTALS

There was no donation in September, 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

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## OCTOBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, October 25

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

Cost: \$10.00

Please make reservations by **NOON**, Monday, October 22. Email Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 1-805-487-1801 or email at to make (or cancel) your reservation.

On Thursday, **October 25**, we'll socialize at 11:30 and then serve our lunch at noon. The luncheon menu will be:

**Sweet & Sour Pork Chops**  
**Rice Pilaf**      **Baby Carrots**  
**Green Salad**   **Rolls & Butter**  
**Ice Cream**      **Tea & Coffee**

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

## OCTOBER PROGRAM

At press time, we had not received confirmation regarding this month's program.

Again, this is an opportunity to note that anyone can suggest program leads or ideas to **George Ramirez** or **Jess Roman** (or any board member). Speakers and programs should be of interest to our membership.

All you need to do is to share your idea, but a name (person or organization) and a phone number would be appreciated. George's and Jess' phone numbers and email addresses are listed in the "officer box" in the left column – or you can even tell them in person! And don't worry that they'll have too many options for programs, as they're always happy to get more leads.

Guests are always welcome at our luncheons and meetings; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – regardless of whether you (or they) have the meal.

## NEED A RIDE – SHARE A RIDE

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

## PRESIDENT'S MESSAGE

Tony Pizza, President

I missed the September meeting and the lasagna, but I understand it was as good as ever.

The 2019 Cost of Living Allowance increase for CSRS retirees will be 2.8% and FERS retirees' will receive 2%. Social Security benefits (which FERS retirees receive) will also rise by 2.8% in 2019. [Please see the Legislative Corner's first article on page 3.]

OPM announced the average Federal Employees Health Benefits (FEHB) Program will increase 1.3% in 2019, with the average enrollee's share rising 1.5%. In response, Richard G. Thissen, National said: "FEHB has been a model healthcare program for years, providing enrollees choices between competing, quality health insurance plans. The very modest increase in premiums for 2019 shows the model is working to keep costs down as well ... [But that small increase] – the lowest since the 1996 plan year – is welcome news for federal employees and retirees."

If you have access to the Internet, you can see premiums at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.

On a personal note, my wife, Rena, passed away after three weeks of hospitalization, following a stroke. I am thankful that we had prepared Advance Care Directives, in case we were incapacitated, which was her case. It helped me make decisions for her. If you don't have one, I recommend you complete one.

Another document, the Physician Orders for Life-Sustaining Treatment (POLST), is a medical order for emergency personnel to follow when you have a medical emergency and can't speak for yourself. Talk with your doctor, nurse, or physician assistant, include information about your current medical condition and what is important to you. Afterward, you may choose to have a POLST – *you should never be forced to have one*. Your doctor, nurse, or physician assistant **must** sign the form to validate it (signatories vary by state). A POLST does not replace an advance directive – but they work together. While all adults should have an advance directive, not all need a POLST.

That form is posted on Chapter 190's website under "Forms" or at [https://capolst.org/wp-content/uploads/2015/12/2016\\_CA\\_POLST\\_English.pdf](https://capolst.org/wp-content/uploads/2015/12/2016_CA_POLST_English.pdf).

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The pretty girl walked up to a department store's fabric counter, said, "I would like to buy this material for my new dress. How much does it cost?" "Only one kiss per yard," replied the male clerk with a smirk. "That's fine," said the girl. "I'll take ten yards."

With expectation and anticipation written all over his face, the clerk quickly measured it out, wrapped it, and then teasingly held it out. The girl snatched the package, pointed to the old man behind her, and smiled, "Grandpa said he will pay the bill."

- Tony 2

## MORE ON POLST: WHY HAVE ONE?

A non-responsive patient is automatically on "Full medical response," *even if that patient has an advance care directive* (ACD). That means if the heart or breathing stops, the medical staff will perform resuscitation. But if the patient has a POLST (which is actually a medical order) that says Do Not Resuscitate, then that wish will be honored. The ACD designates a person to act for the incapacitated patient if necessary, and gives direction to that designated person. The designated person can apply that direction by means of the POLST. At both Los Robles and Rena's skilled nursing facility Tony was asked to complete the form.

He did it at Los Robles, and since it goes with the patient, he brought it to the nursing home.

## NARFE'S FBI WEBINAR

With our Open Season approaching, NARFE'S Federal Benefits Institute (FBI) provided a webinar on October 11, with James Marshall as the presenter. An email was sent to NARFE members for whom NARFE had an email address. (One more reason to share *your* email address with NARFE.)

With all the health plans and options available through the Federal Employees Health Benefit (FEHB) Program, it's no wonder you may feel uncertain about available choices. In the webinar, NARFE's Federal benefits expert James Marshall provided you with information to help you make the best choice whether to keep your current coverage or help lower your premiums and increase your coverage. Among the topics covered was how FEHB and Medicare can work to your benefit and how you can balance your coverage – among other things.

Areas covered included:

- Do some FEHB plans work better with Medicare than others?
- How your prescription drug needs may drive your options
- What you can do to control the cost of health care
- Why you should consider Medicare Part B
- And more...

Does that webinar sound like something you now wish you had attended? Well if so, all is not lost. The webinar was recorded and is available to view online. Without registering, just go to <https://mail.yahoo.com/neo/launch?.src=ym&reason=myc#mail>. (Attending the webinar online included a bonus live Q&A session as well; the recorded version does *not* offer a live Q&A session.)

## BE SURE TO VOTE IN NOVEMBER!

We Americans have the opportunity to participate and demonstrate our democracy as we vote. Please do your part. Be informed and then vote in November!

**Unless we speak up, Congress will assume our consent!**

**LEGISLATION CORNER**

**Better way to calculate the COLA?**

After the 2019 COLAs were announced, NARFE President Richard G. Thissen commented, “Federal retirees rightfully earned their annuities through hard work in service to the American people. If retirees are not provided sufficient cost-of-living adjustments (COLAs), their earned retirement security will be eroded by inflation. Despite the announcement of a 2.8% COLA in 2019, the current COLA formula does not accurately account for the spending habits of seniors, and therefore retirees are not fully protected from rising consumer prices. This may be the largest COLA increase since 2012, but it still falls short of what seniors need to keep pace with rising costs.”

The COLA is currently calculated uses the CPI-W, which does not accurately account for how seniors spend their money and the extent they are impacted by rising consumer prices. The currently-used CPI-W inaccurately bases our COLAs on spending habits of urban wage earners and clerical workers under the age of 62. COLAs should be calculated based on the CPI-E. NARFE strives for the fair determination of our COLAs and supports the CPI-E Act of 2017, [H.R. 1251](#), which would change the calculation of annual COLAs to better reflect the actual spending habits of Americans over age 62.

Go to [www.narfe.org/legislation/index.cfm?fa=voterVoice&vvsrc=%2fCampaigns%2f50417%2fRespond](http://www.narfe.org/legislation/index.cfm?fa=voterVoice&vvsrc=%2fCampaigns%2f50417%2fRespond) to contact your legislators and ask them to cosponsor the CPI-E Act of 2017.

**NARFE Advocacy Webinars**

Know how to be an advocate to support measures to better benefit federal employees or retirees? No?

The NARFE Advocacy Department produces monthly webinars designed to train NARFE members how to best advocate on behalf of the federal community. The currently upcoming webinar is listed on NARFE’s main website at [www.narfe.org](http://www.narfe.org), and you may click on the “Register Here!” button.

You can sample previous webinars and slides at [www.narfe.org/member/articles.cfm?ID=3672](http://www.narfe.org/member/articles.cfm?ID=3672).

Want to register for an upcoming webinar? Just go to <https://www.narfe.org/webinar/reg/index.cfm>

**SERVICE OFFICER’S CORNER**

Carol Moore, Service Officer

**Presidential Emergency Alert Message**

If you had a mobile phone on October 3 and it was not turned off at 11:18 a.m., it should have buzzed and beeped. The screen should have displayed “Presidential Alert - THIS IS A TEST of the National Wireless Emergency Alert System. No action is needed.”

It was the first nationwide test of the system built by the federal government and cellphone carriers to warn Americans of an emergency, such as a terror attack or a widespread disaster.

The Warning, Alert, and Response Network (WARN) Act of 2006 allows subscribers to opt out of receiving wireless alerts “other than an alert issued by the President.” It says wireless alerting services should allow subscribers to opt out of receiving wireless emergency alerts, except an alert issued at the direction of the President and/or his/her designee.

**Pre-Existing Health Issue: Q&A**

**Q:** While employed, if you change plans under the Federal Employees Health Benefit (FEHB) Program, can the new plan refuse to cover pre-existing conditions? What about after retirements?

**A:** No. FEHB law does not permit any exclusions or waiting periods for pre-existing conditions in any plan in the FEHB Program. (That’s also true for covered annuitants who change FEHB plans.)

**Report Those Attempted Phone Scams**

Most phone scams attempt to instill fear, panic, and urgency to rush the victim into make a hasty decision. The calls are scams, and if you receive such a phone call and you suspect it is a scam, hang up. Then notify law enforcement. Don’t be fooled: *even* if your caller ID agrees with consuelo castro what the caller says; technology can fake caller ID!

Call your local Sheriff’s office (each community or area may have a different phone number) OR

Federal Trade Commission at 1-877-FTC-HELP or at [www.ftccomplaintassistant.gov/](http://www.ftccomplaintassistant.gov/) OR

IRS phone scam: call the Treasury Inspector General for Tax Administration at 800-366-4484 or at [www.treasury.gov/tigta/contact\\_report\\_scam.shtml](http://www.treasury.gov/tigta/contact_report_scam.shtml)

Not reporting it just allows scamming to continue.

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	478
New Members	2
Dropped or Transferred	<u>- 9</u>
<b>GRAND TOTAL</b>	<b>471</b>

**TREASURER’S REPORT**

End of the last month balance	\$ 1,403.70
Receipts	531.61
Disbursements	<u>(490.21)</u>
<b>End of month balance</b>	<b>\$ 1,445.10</b>

## ALZHEIMER'S STUDY REVISITED

→ **November 2018 is National Alzheimer's Month** ←

The Washington Post notes that about a half-million U.S. teens took a test in 1960. That test's intent was toward predicting the risk of developing Alzheimer's.

Joan Levin, who was then 15, took the test as part of the largest survey of American teens ever conducted. It included 440,000 students from 1,353 public, private and parochial high schools across the country – including Parkville Senior High School in Parkville, Md., where she was a student. “We knew at the time that they were going to follow up for a long time,” Levin said – but she thought that meant about 20 years.

Fifty-eight years later, the answers the students gave are still being used by researchers – most recently in the fight against Alzheimer's. A study released in September found that those who had

Continued below...



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Alzheimer's continued...

done well on the test now had lower incidences of Alzheimer's and related dementias in their 60s and 70s than those who scored poorly. Called Project Talent, the government funded the test out of concern that Americans were falling behind in the space race after the Soviet Union's successful Sputnik launch. Specifically, those with lower mechanical reasoning and memory for words as teens were more likely to develop dementia in later life: Men in the lower-scoring half were 17% more likely, while women with lower scores were 16% more likely. Lower performance on other components of the test also increased the risk for later-life dementia.

The Courier & Press and USA Today now report that although the data remains proprietary to the American Institutes for Research, a revived Project Talent and a new round of long-term studies focused on healthy aging and life issues.

## 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 Gerald Brown.

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

## NEW MEMBERS THIS MONTH

This month, we have one new and one reinstated member. Please welcome **David Castanon** and **Hubert Wells** when you see them.

Avoid the need to be reinstated. See Carl Bailey to sign up for dues withholding – and get \$15 cash, too!

## 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, November 15, so make your reservations by noon Monday, November 12. The entrée will be Turkey.

## OCTOBER FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **October 25**. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, **October 22**.