



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 was no donation in August, 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!

SEPTEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, September 27

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

Cost: \$10.00

Please make reservations by **NOON**, Monday, September 24. Email **Carl** at 1mrbig1@verizon.net or call 1-805-487-1801 or email at to make (or *cancel*) your reservation.

On Thursday, **September 27**, we'll socialize at 11:30 and then serve our lunch at noon. The luncheon 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!

SEPTEMBER PROGRAM

This month's presentation will be about some of The History of Oxnard. (The presentation, planned to be our August program, had to be postponed until September.) Helen Johnson and Gary Blum have confirmed that they will be the speakers for the presentation that will be well worth attending.

Johnson, a geographic information systems technician, works with the city's map data and conceived of a walkable historical tour for the city. Blum, a member of the Downtown Oxnard Merchants Association Board, works to preserve the city's historical aspects and specifically the mid-century feel of the Woolworth building.

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 or call her at 1-805-488-5281. She is Chapter 190's rideshare facilitator.

NARFE CHAPTER 190 NEWSLETTER

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PRESIDENT'S MESSAGE

Tony Pizza, President

I usually start out with something about the recent meeting. This time, Service Officer Carol Moore wrote it for me in another article. (But I'll say the roast beef, mashed potatoes and gravy, and ice cream were great!)

Yet another reminder to vote in the run-off election for National President. Candidates' statements start on page 8 of September's *narfe* magazine. The ballot is between pages 10 and 11. Mail it in or vote online at <https://www.esc-vote.com/narfe2018> (online, use your NARFE member number and unique PIN, both printed on the top of the ballot). You must select 1st, 2nd and 3rd choice of candidates. Your ballot *must* be received by September 30. But vote **now** – there's still time.

As you may have heard, the President has proposed no cost of living and locality pay raises for 2019 for current employees. All is not lost. Several lawmakers this year already introduced and sponsored legislation, the Federal Adjustment of Incomes Rates (FAIR) Act, which would give federal employees a 3% raise in 2019. Also, data from the bipartisan Federal Employees Pay Comparability Act of 1990 – passed by a Democratic Congress and signed by President George H.W. Bush – indicated that feds are due a 1.9% raise in January, with higher amounts going to many locality pay areas. It remains to be seen.

NARFE National President Richard Thissen stated, "This budget singles out federal workers by implementing a pay freeze, which is perplexing given the president's continual praise of the strong economy and rising wage growth. Denying a modest pay raise during a time of economic prosperity demonstrates disdain for federal workers and needlessly punishes middle-class households."

I'm no political analyst, but I doubt that two million federal employees, and we retirees, will be happy when we vote in November. Rep. Barbara Comstock (R-VA), whose district has many federal employees and retirees, asked the president to reconsider and rescind his proposed pay freeze for civilian federal employees in 2019. Her letter echoes NARFE: "We simply cannot balance the budget on the backs of our federal employees. With our strong, booming economy, I know we can work to find ways to support and fairly pay our federal employees, while growing the private sector economy and reducing our deficits."

Her assignment was to interview an "old person" about his life, so my 13 year old grand-niece in Florida emailed me. One question she asked, "What was the biggest historical event that happened during your childhood?" "I'd have to say the moonwalk," I replied.

She responded, "That Michael Jackson dance was so important to you?" (Though I was long past childhood when the moon landing occurred, her first thought was of Michael Jackson's moves.)

- Tony 2

LAST MONTH'S SPEAKER

by Carol Moore

Our August meeting was graced by the winner and representative of the 2018 Miss Ventura County's Outstanding Teen pageant – Tony and Rena Pizza's granddaughter, Jacqueline. She told how she sought the position, questions asked by the review panel and of community events she participated in, such as parades. She showed her leadership skills through her community service, going to schools as the pageant's STEM technical representative to demonstrate science experiments, like how to make and fly a paper airplane and then explaining engineering flight concepts like lift and trajectory. There were more science lessons, but not enough time to tell us about them. As her finale, she entertained us by beautifully singing "Can't Help Falling In Love" as she strummed her guitar.

Jacqueline was all the more impressive, as Grandpa had called her at 8 PM Wednesday – after learning that the scheduled presenter wouldn't be able to attend!

SERVICE OFFICER'S CORNER

Carol Moore, Service Officer

Consider Long Term Care Benefits, Too

As we close in on another "open season," here's a another insurance to consider: Long-Term Care (LTC). That may include cognitive or physical assistance with tasks like bathing, eating and dressing – things we do every day without a second thought. Traditional health care plans usually do not cover ongoing assistance for such daily tasks.

Members of the armed services may apply for LTC benefits via the Department of Veterans Affairs (VA), though personal factors (or the VA's annual budget) may determine eligibility. Additional factors may come into play, including service-connected disability status (70% or greater), current income levels, and even one's ability to contribute to the cost of care. But beyond eligibility and cost, it may not be enough.

Federal Long Term Care Insurance Program (FLTCIP)

The stand-alone LTC insurance offered through the FLTCIP is tailored to the federal family. It's a good way to help protect your savings and assets, should you or your loved ones need LTC services someday.

Since 2002, the FLTCIP has offered an enrollment opportunity to active and retired members of both civilian and uniformed services. It's designed with solutions for a range of financial situations and has become gerald brown the most successful and utilized program of its kind (now with more than 270,000 enrollees). And certain family members or qualified relatives may apply.

For information about the FLTCIP's benefits and features or to find average long term care costs in your area, visit www.LTCFEDS.com. Or for personalized assistance, call 800-LTC-FEDS (800-582-3337).

Unless we speak up, Congress will assume our consent!

LEGISLATION CORNER

SCAM ALERT

Protecting Retirees from State Tax Discrimination

(This is one to watch!)

This week, NARFE weighed in on the U.S. Supreme Court case, *Dawson v. Steager*, by filing an [amicus curiae brief](#) in support of a retired U.S. Marshal, James Dawson, challenging West Virginia’s discriminatory tax treatment of his federal annuity.

West Virginia exempts from state income taxation all retirement benefits earned by state law enforcement officers from four state retirement plans. Mr. Dawson applied for the same tax treatment for his FERS annuity earned through federal law enforcement service, but was denied by the West Virginia State Tax Department. The West Virginia Supreme Court of Appeals upheld the unfair tax treatment, determining that federal statutory and constitutional law only prohibit state tax schemes that provide “blanket” exemptions to all state retirees while denying such an exemption to all similarly situated federal retirees. This interpretation allows for a loophole in which West Virginia can provide tax exemptions to narrow subclasses of state retirees without extending the same exemption to federal retirees whose annuities are based on a similar type of work.

Mr. and Mrs. Dawson appealed this decision to the U.S. Supreme Court, which agreed to hear the case earlier this year. The Court’s decision will determine whether West Virginia’s differing state tax treatment of state and federal retirement income violates the doctrine of intergovernmental tax immunity, as codified in federal law (4 U.S.C. 111), and as decided by *Davis v. Michigan*. In *Davis v. Michigan*, the U.S. Supreme Court mandated that state governments cannot place a heavier tax burden on federal annuitants than on state and local government annuitants, unless the discriminatory treatment is “justified by significant differences between the two classes.”

More broadly, *Dawson v. Steager* implicates how states tax the income of more than 2.6 million federal annuitants nationwide. If West Virginia’s denial of the Dawsons’ claim is upheld, other states could adjust their tax codes to allow exemptions to different classes of state and local government employees without providing the same treatment to federal annuitants.

There’s yet another scam out there. The Better Business Bureau (BBB) says billions of dollars’ worth of fake checks are circulated annually. Seemingly from legitimate companies, they’re sent with a simple offer.

In one case, a college student in Oakland received an offer to advertise for PepsiCo. It was from a fellow student, so she applied for a job. She would just have a Mountain Dew ad on her car to earn \$250 per week. It was easy enough, so she sent her application and got a check for nearly \$5,000. She was to withdraw \$3,500 and deposit it into an account, in order to cover the installation costs of putting the ad on her car. She did that, but was soon told by her bank that the deposited check was fake. She was out \$3,500 meant to pay toward her tuition.

Anyone can be offered a “great opportunity” to make money. A check scam may also revolve around sweepstakes or grants, tech support, online purchases or even rent.

The BBB says that the fake check is the one thing common to each scam. It may not be identified as fake until days after it is deposited. Nearly 30,000 fake check complaints were reported in 2017 (with losses of about \$38 million).

One of the best ways to avoid falling prey to the scam is to be suspicious of a check from someone you do not know. Try to verify where it came from and why you got it to help ensure its validity.

Furthermore, if you deposit that random check (not from a friend or family member and has nothing to do with payroll) *wait at least two weeks* so it clears before you spend any of it. That way, if it’s fake and bounces, you will not be out any of your money - and if it was a good check, the money will still be there in two weeks!

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.)

MEMBERSHIP REPORT

TREASURER’S REPORT

	<u>Members</u>
End of last month	482
New Members	2
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	478

End of the last month balance	\$ 1,307.19
Receipts	529.68
Disbursements	<u>(433.17)</u>
End of month balance	\$ 1,403.70

ALZHEIMER'S SUPPORT OPPORTUNITY

Our dollars in the baskets at our luncheon tables each month go to support Alzheimer's research. And now's your chance to help in another way, even if you don't usually attend the monthly chapter meeting.

On September 29, you can help support the battle by taking part in a 2018 Walk to End Alzheimer's. That annual "grass roots" event is held in over 600 locations in the U.S. – the largest in the world to raise awareness and funds to support Alzheimer's care, support and research. (Walks are also held in other locales in October and November, so check online at http://act.alz.org/site/PageServer?pagename=reus_walk_2016_map to register or see your local paper for other dates and locations.)

This year's walk will be held at The Collection at RiverPark, 2751 Park View Court, Oxnard. Continued below...

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 Celeste Alix.

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 **James Lovio** and **Victor Ramirez** when you see them.

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



**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...

Registration will start at 8am, with the opening ceremony at 9. The 2 mile walk will begin at 9:30.

For more information, you can call James McCall at 805-494-5200 or email him at mcjames@alz.org

Infectious Disease Theory Gets Renewed Interest

The "germ theory" of Alzheimer's has been around for decades, since Czech physician Oskar Fischer, with his German contemporary Dr. Alois Alzheimer – who first described the condition – noted a possible connection between the newly identified dementia and tuberculosis. Some DNA-based studies of Alzheimer's patients showed unexpectedly higher incidents of some infectious diseases. In 2016, 32 researchers from around the world signed an editorial in the *Journal of Alzheimer's Disease* that called for "further research on the role of infectious agents in [Alzheimer's] causation."

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*, perhaps out of a continuing sense of duty to our local federal community.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, October 25, so make your reservations by noon Monday, October 22. The entrée will be Sweet & Sour Pork Chops.

SEPTEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **September 27**. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, **September 24**.