



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2022 No. 9  
**SEPTEMBER 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*, 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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**SEPTEMBER LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, September 15**

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

**Cost: \$15.00**

Please make your reservations by **NOON**, Monday, September 12. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **September 15**, 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.*

**SEPTEMBER PROGRAM**

This month, it appears we will again have no program or presentation. Instead, our Service Officer has offered to make a short presentation regarding the Federal Employees Group Life Insurance (FEGLI).

Always remember, you're invited to suggest topics of interest for future programs and presentations to any board member. And if you can also provide a potential contact's name, so much the better! (You may possibly get a phone call to clarify your request.) Then we'll run with the suggestion and attempt to arrange a speaker on that topic.

You might even discuss ideas for future topics at your table during the luncheon.

Please call Carl (805-487-1801) to make your reservation(s). Guests should each have a reservation to ensure everyone can be seated – even if you or your guest won't have the meal. 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](mailto:redbird1997@aol.com). She is Chapter 190's rideshare facilitator.

## NOTES FROM THE TOP

Tony Pizza, President

Our District VIII Vice President Steve Smith and his wife Pat traveled from Tehachapi to attend our August meeting. He likes to visit the district's chapters and get to know the members. He said the next state convention will be held in October 2023 at the Embassy Suites in San Luis Obispo.

I hope you've sent a contribution to NARFE-PAC. Why? Remember that our membership dues are not used to fund NARFE-PAC. It is NARFE-PAC that helps defend **YOUR** earned pay and benefits by supporting the election of Congressional members who support the federal community, then building strong relationships with elected lawmakers, to help those supportive lawmakers rise to leadership positions, and influence the legislative agenda. A donation form is always available in the *NARFE* magazine.

Some NARFE members (as well as many others such as teachers) are affected by the Windfall Elimination Provision or Government Pension Offset. Legislation to repeal them is advancing to a possible vote this year, unlike other times when votes never occurred. *NARFE* magazine's Bill Tracker shows their current status. (Current funding should be able to cover them and pay for the college tuition forgiveness.) Since many NARFE members may not know the history of the legislation from the last century, the following two links are for the two Social Security Act Amendments enacted for GPO (1977) and WEP (1983):

<https://secure.ssa.gov/poms.nsf/lnx/0202608100>

<https://secure.ssa.gov/poms.nsf/lnx/0300605360>

COLA UPDATE: As of July 31, 2022 the COLA stands at 8.9%. If this continues, we might receive a large COLA increase in Jan. 2023.

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The other day, my daughter was visiting and noticed a photo of me, said "Nice shot." Then she asked about it. I told her it was my passport photo.

She was surprised and said, "Really! Where did you go?"

I burst her imagination and surprise when I replied, "CVS."

– Tony

## LOOKING AHEAD TO NOVEMBER

With the FEHB Open Season in the near future, George has booked a speaker ahead of the period to give an update to us.

Members will want to attend November's meeting to hear Blue Cross/Blue Shield account executive **Debbie Miller** present and update on the benefits and cost of health insurance for 2023. If you bring a guest or potential member, make a reservations with Carl so everyone can be seated.

## SERVICE OFFICER NOTES

by Carol Anne Moore

For some time, I have been gathering information in *My Notebook* for my survivors, and it has become a very useful tool for the future. I've included the Federal Employees Group Life Insurance (FEGLI) in my notebook. The FEGLI web page says to use Form FE-6 for death of an annuitant and a Form FE-6 DEP for death of a dependent. The webpage has the forms and detailed instructions on how to complete them.

If you don't have a notebook of things your survivors should know, pick up the NARFE brochure, "Be Prepared For Life's Events," Identified and available as **NARFE Form 100**. The form lists documents which will be needed to handle your affairs after your death.

My notebook contains most of the information and documents cited in the F-100, as well as a list of my passwords, a list of recurring bills (utilities, insurance, etc.) automatically paid from my checking account. (Those lists will be useful, as my family will want to keep the internet, the lights and water, and auto and home insurance active – but the checking account may be frozen and those bills could become delinquent.

If you don't have a copy of Form 100 or have one that doesn't have your current information, you can get one from either NARFE's website ([narfe.org](http://narfe.org)) or the Chapter 190 website ([narfe190.org/](http://narfe190.org/)).

On Chapter 190's website, you'll find it listed under the "Forms" heading. It's a fillable PDF document you can download to your computer and fill it out at your pace. Once you've filled it out, you can save it, print a copy or both. (The form itself is periodically updated, so you may want to get the current version of the form to update your information; the current version of the form on the website is dated 04/22.)

## ADVISORY FROM CREDIT CARD COMPANY

These days, it's possible to get most anything without leaving your home to shop or purchase things in today's increasingly cashless society. The arrival of Zelle® has made instantaneous funds transfer possible.

One credit card company recently sent an advisory to its clientele with the following guidance:

You should never wire money or send money using Zelle® to:

- Anyone who claims to be from a government agency
- Any stranger, no matter what reason they give
- A telemarketer trying to sell you something
- Anyone claiming your account is compromised
- Unauthorized, unverified cryptocurrency sites or salespeople
- Anyone asking you to send money to yourself

As always, such requests are likely be scams with the goal to get your money and give nothing in return.

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

**LEGISLATION INFORMATION**

by George Ramirez

Now that Congress is back in session, they have a number of issues that require attention sooner rather than later. The upcoming mid-term elections will undoubtedly affect the scheduling as well as resolution of the issues. Those issues include many which are already in process through the legislative cycle. This column can't possibly cover the status of each item, so I invite you to follow their progress in the NARFE Bill Tracker included in your current issue of the *NARFE* magazine. (In the August issue, it started on page 17.)

As an example, the issue in last month's column and in Tony's this month, WEP/GPO Repeal Status is the first item in the magazine's bill tracker. The status of several other measures dealing with financial aspects of federal employee and annuitant pay and retirement.

This month, I'll note two other issues of interest to some of Chapter 190's members. Although you may not consider them as anthony vega legislative items, they are required to receive Congress' concurrence to become official.

The first is the **Federal Employee Pay Increase**. In 2023 federal employees will receive an average of 4.6% pay raise. That tracks with recent increases in private-sector pay for the second consecutive year.

The second is our **2023 COLA**. Current inflationary factors suggest that the 2023 cost of living adjustment will be about 8% - 9%. The official announcement should be made around October 13, 2022.

With these as with many other initiatives before Congress, it's important that we in NARFE we must not become complacent. It's *always* important for us to speak up!

We must let Congress know what we support, for ***Unless WE speak, Congress will assume WE agree!***

**BOOSTERS, ANYONE?**

News reports say the new COVID boosters should be available early this month. While the ages for approved recipients vary, both the Pfizer and Moderna boosters have been approved for most adults. So far, it's being recommended that you check with your medical professional before getting the booster.

**LETTER IN A LOCAL NEWSPAPER**

The Legislative column ends with a note to encourage us to let our folks in Congress know our wishes. There are draft letters on NARFE's website, but we need not just copy them. We can also draft our own letters. Perhaps a letter to the editor of your favorite newspaper is your preference. An example of the latter is this letter sent to a local newspaper:

"I am a retired federal employee writing to raise awareness of the devastating effects of the Windfall Elimination Provision (WEP) experienced by nearly 2 million people.

"This policy reduces the earned Social Security benefits of local, state and federal retirees who worked in Social Security-covered private-sector employment, and who also earned an annuity from their non-Social Security covered government employment. The WEP can result in a monthly Social Security benefit that is \$512 lower than deserved, causing undue financial distress Why should we be penalized for working hard for our country?

"Additionally, spouses are feeling the burden of the Government Pension Offset (GPO), a similar penalty, which prevents them from collecting the Social Security benefits their spouses earned from private-sector jobs due to their public service. The GPO affects 723,970 beneficiaries, 48 percent of which are widows or widowers, and 52 percent of whom are spouses.

"We rightfully earned these benefits in exchange for our dedication and hard work to the nation, and, as such, I am inviting other retirees affected by the WEP and GPO to join me in calling on Congress to repeal these unfair provisions.

"Furthermore, I am writing to urge lawmakers to support H.R. 82/S. 1302. It's past time to stop punishing us for our public service and allow for us to collect what we rightfully earned."

The letter is not long but yet provides the reader with an illuminating picture with sufficient specific numbers to clearly state the author's reason for writing as well as the desired outcome.

**MEMBER QUICK LINKS**

When you go to "Member Quick Links" on NARFE's website, you have the fastest access to:

- Membership Renewal (and My Account settings)
- Update Your Record (My Profile)
- How to register for upcoming & archived webinars
- Current and archived NARFE magazines
- Donation, Officer Resources, COLA update, etc.

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	311
New Members	1
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	308

**TREASURER'S REPORT**

End of the last month balance	\$2,060.78
Receipts	605.56
Disbursements	<u>(435.15)</u>
End of month balance	\$2,231.19

## FROM THE GUT TO ALZHEIMER'S?

Researchers at Louisiana State University (LSU) reported there's a pathway that begins in the gut and ends with a potent pro-inflammatory toxin in brain cells which contributes to the development of Alzheimer's disease (AD). They also identified a way to help prevent it.

They found evidence that a molecule containing the potent microbial-generated neurotoxin derived from a bacteria in our gastrointestinal (GI) tract generates a neurotoxin, BF-LPS. "LPSs in general are probably the most potent microbial-derived pro-inflammatory neurotoxic glycolipids known," says Dr. Walter J. Lukiw, one of the researchers. "Many laboratories have detected different forms of LPS within neurons of the Alzheimer's-affected human brain."

Researchers investigated the Column continues below...



**National Active and Retired  
Federal Employees Association  
235 East Olive Street  
Oxnard CA 93033-4533**

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Alzheimer's continued...

pathway, beginning with the BF-LPS leaking out of the GI tract and crossing the blood-brain barrier via the circulatory system to access the brain, where it increases inflammation in brain cells and inhibits a protein that supports cell integrity. A deficit of that protein leads to brain cell atrophy and eventual death, as observed in AD-affected neurons.

The good news: Researchers also say an adequate intake of dietary fiber can head off that process.

It's estimated that Americans eat 10-15 grams of fiber a day on average. The USDA recommends that women up to age 50 consume 25 grams a day and men 38 grams. Over age 50, women and men should consume 21 and 30 grams daily, respectively.

The research has potential to lead to new diagnostic and therapeutic strategies for Alzheimer's and other neurodegenerative disorders.

## 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 *Mary Temple*.)

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

We have one new member this month, **Evan Olivas**. Be sure to welcome her and any other members as well as others you hadn't seen for a while, thanks to COVID. You might consider inviting a guest or potential member to join us. The more the merrier!

## 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, October 20. Make your reservations with Carl by noon Monday, October 17. The entrée: Sweet & Sour Pork Chops.

## SEPTEMBER LUNCHEON-FINAL REMINDER

We'll meet on Thursday, September 15. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, September 12.