



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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FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, often in the short term.

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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SEPTEMBER LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: **THIRD Thursday, September 21**

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

Cost: \$15.00

Please make your reservations by **NOON**, Monday, September 18. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **September 21**, we'll meet at 11:30, with our lunch 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!

NO PROGRAM IN SEPTEMBER

The bushes are being beaten as the hunt for speakers continues. Since COVID, there has been a marked decrease of potential speakers. The search for a speaker for next month's meeting continues. Do YOU have a suggestion?

We're always open for program suggestions. If there's a topic (or perhaps there's one you'd like to present), please let Program Chair **George Ramirez** know. If you can give him a point of contact, all the better! Then "let George do it" to arrange that presentation. Generally, presentations should be of interest to most members (including you).

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. (It's OK if you do).

NEED A RIDE – SHARE A RIDE

If you *need* or can *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

At the August meeting we had the popular chicken fried steak, but our attendance was low. If it drops to where the Elks Club can't support us, we might have to find a new venue. Some members can't come to the meeting, some don't want to. It's understandable. But some can't overcome the inertia to call or email Carl to make a reservation. Try it just ONCE. You might like it. And this month, another favorite, LASAGNA!

Covid cases are rising again. Not as bad as when the pandemic first hit, but more than last year. I went for lunch with Carl and three others, Later that day, one reported not feeling well, and tested positive. Two days later, two more felt sick and tested positive. I was one of them, Carl wasn't. Be careful, maybe wear a mask when in large groups; if you get flu or cold symptoms, get tested and call your doctor. You can purchase test kits at most drug stores. Your doctor's office may know where free testing is done. The doctor can prescribe Paxlovid, pills you take twice a day for 5 days. If you wait too long, the meds won't help.

If you didn't know, DoD retiree IDs were no longer valid effective Sept 1st. If you need base access, take your DoD retiree ID to the pass and ID office at Port Hueneme on Ventura Rd. or at Point Mugu to get a paper temporary pass valid for 1 year. They can't issue long-term passes now (credit card sized IDs), but think they'll be able to in about 2 months. Carl got the paper one at Mugu, others have at Port Hueneme. If you don't already have a retiree card, you need a Real ID driver's license and your last Standard Form-50 retirement document; your passport may also work.

NARFE-PAC sends letters asking us to contribute, to keep Congress aware of what we favor and don't favor in proposed laws. Thank you to the 23 chapter members who contributed almost \$1100 during the first six months of 2023. NARFE members in California contributed almost \$23,000. Next time you get one of those letters, get your checkbook and send a few bucks. NARFE-PAC helps defend **YOUR** earned pay and benefits by: Electing members of Congress who support federal community; Building strong relationships with lawmakers; Helping our supporters rise to leadership positions, and influence the legislative agenda.

The phone rang as a housewife with three young children was fixing dinner. The six-year-old picked it up and said, "Hi, Daddy!" and began telling about her day. She then passed the phone to her brother and sister – the custom whenever Daddy called from work.

Finally it was finally the wife's turn. She took the receiver and said, "Hi, honey."

"Thank goodness, lady," the the voice on the other end replied. "I just called to say the wallpaper you ordered is here!"

- Tony

SERVICE OFFICER NOTES

by Carol Anne Moore

How Much is Your FERS Annuity Worth?

If you entered the federal workforce after January 1, 1984, you were enrolled in the Federal Employees Retirement System (FERS). The annual pension or annuity under FERS is based on a retiree's years of service and final three years of salary. What will that annuity really be worth, when it's considered as a part of your retirement income?

For this article, the 'worth' of your FERS annuity should be considered as its contribution to your total retirement income, rather than its total dollar value. It's stable income, not influenced by economic conditions.

Whether you're planning your future retirement or optimizing your income utilization after you've retired, all 'streams' of income from all sources must be identified, such as income from Social Security, insurance annuities, 401(k)s and outside investments.

If you have such a mix of incomes, you can estimate the percentage each can contribute to your total retirement income. Once you've done that, you may want to tailor the amount from each source in order to optimize your retirement income. (You may want to review and possibly readjust the figures periodically.)

Generally, a 4% withdrawal rate from retirement funds is considered ideal. Making annual withdrawals at a rate of 4% from your investment assets should usually last throughout your life.

Making that determination may seem like a big effort, but knowing it should give you some level of comfort regarding your retirement income.

If you don't feel you can confidently make the estimates needed to successfully determine your optimum income, you may wish to consult with a trusted financial planner. However, you may also want to exercise caution because some financial folks may just want to gain control of your retirement funds (and not necessarily looking out to truly maximize or optimize your retirement income to meet your budgetary requirements).

MANAGE YOUR THRIFT SAVINGS PLAN

As a follow-on to the Service Officer column, you may feel a need to manage your TSP account. To help you do that, NARFE has announced another webinar, "Take Charge of Your Thrift Savings Plan Account," for September 20 at 2:00 p.m. ET.

In this webinar, Mark Keen, CFP, will discuss key investment principles, TSP's investment options, and strategies to help participants make the most of their TSP accounts. Retired TSP participants will be better equipped to implement a strategy that successfully aligns their personal goals and objectives and optimize its contribution to their retirement income.

> Register on NARFE's website, www.narfe.org <

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

by George Ramirez

As the federal budget for next year is considered, one initiative being discussed is The Fair COLA for Seniors Act of 2023, H.R. 716. It would ensure the consumer price index used to determine annual cost-of-living adjustments (COLA) accurately reflect seniors' spending. Specifically, the bill would ensure the Bureau of Labor Statistics adopts the Consumer Price Index for the Elderly (CPI-E) to measure goods and services seniors frequently purchase instead of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). While it's being discussed in Washington, it is also a very good time to let your legislators know how you feel about it.

Another budgetary item is in the President's proposed budget. Specifically the Biden administration has proposed a 5.2% average pay increase for active federal employees beginning in 2024. This displays the administration's commitment to recruitment and retention of talented federal employees. If enacted, this would be the largest pay raise since 1980. Of course, it will have an effect on future retirees' annuities; those already retired will be a 'raise,' the COLA, to be determined as discussed above.

We *must* let Congress know what we want because:

Unless we speak, Congress will assume we agree!

BLOOD TEST FOR ALZHIEMER'S RISK

Quest Diagnostics has announced a blood test for adults in the U.S. that assesses one's risk of the disease by measuring levels of a known Alzheimer's marker.

The "AD-Detect" test is first of its kind, directly available for consumer purchase, rather than first requiring an order from a healthcare provider. It was designed to allow individuals to have themselves tested – potentially at a much earlier time point – to better determine their risk of Alzheimer's disease.

Adults in the U.S. (in all states except Alaska, Arizona, and Hawaii) who are at risk for or are experiencing cognitive symptoms of Alzheimer's can purchase the test directly on the Quest website. The cost is \$399 plus a \$13 physician service fee.

Check with your health insurance plan to find whether it'll cover any or all of the cost.

COVID AND FLU AND RSV – OH MY!

There are now three viruses of concern: covid, flu and now RSV. It would be bad if they all peak at the same time, but we'll have three shots to avoid that.

For young children and seniors, the illnesses from any of those viruses can be very serious. Experts say it is important to get the shots and be immunized.

The flu shot is recommended for anyone over 6 months old and *especially* those 65 years and over. Specific guidance for the covid shot is expected after FDA approval for the new covid boosters (this month). Each of the three RSV vaccines has its own guidance.

In addition to being vaccinated for those three, there are two more. Right now, vaccination for those 65 and over should get vaccinated against pneumonia and those 50 and over should get the 'shingles shot.'

Before getting any vaccination, do check with your physician or health care provider to get the latest guidance, plus whether to get them all simultaneously.

AVOID POST-DISASTER SCAMMERS

Disasters are frequently followed by numerous requests for donations to help the rescue and recovery. Unfortunately, they're not honest; all too often, disasters seem to give rise to pleas from scammers. How to be sure you won't become victim of a scam?

The Federal Trade Commission (FTC) issued some guidance after Hurricane Idalia, but it's applicable after just about any such disastrous event.

- Scammers may impersonate government officials, inspectors, utility workers or others afterward. And if they also ask for personal information, know that nobody legit will ask for your Social Security, bank account, or credit card number.
- Government assistance is free. Any request for money to get delene hency a FEMA application or help is a scam. Report it. For more information, download the [FEMA Mobile App](#).
- Scams and scammers may demand you send cash, pay by via a payment app, cryptocurrency, wiring money, or gift card. If anyone you don't know insists you pay that way, it's a scam.
- Share what you know. Help others avoid disaster-related scams. Encourage friends and family to learn more. (For example, you can check for other resources online at [ftc.gov/WeatherEmergencies](https://www.ftc.gov/WeatherEmergencies).)

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	287
New Members	2
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	286

TREASURER'S REPORT

End of the last month balance	\$ 1,891.39
Receipts	639.92
Disbursements	<u>(430.66)</u>
End of month balance	\$ 2,100.65

YET ANOTHER ALZHEIMER'S DISCOVERY

The quest to understand and conquer Alzheimer's is relentless. One of the latest multi-university efforts led by the University of Washington analyzed brain autopsy samples from 12 Alzheimer's victims and 10 who died of other causes.

Research was on microglia, immune cells that help keep brains healthy by clearing waste and preserving normal brain function. Using a new method to enhance single-nucleus RNA sequencing, the team identified in depth 10 different clusters of microglia in the brain tissue based on their unique set of gene expression, which tells the cells what to do.

Three of the clusters hadn't been seen before; one of them was more common in people with Alzheimer's. That specific type of microglia has genes turned on that are involved

Alzheimer's column continues below...



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Alzheimer's continued...

in inflammation and cell death.

Overall, the researchers found microglia clusters in the brains of people with Alzheimer's to be more likely in a pre-inflammatory state, therefore more likely to produce the molecules that can damage brain cells and possibly contribute to the progression of Alzheimer's.

The microglia types in the brains of people with Alzheimer's were less likely to be protective, compromising their ability to clean up dead cells and waste to promote healthy brain aging.

The research is still in its early stages, but advances our understanding of these cells' role in Alzheimer's, suggesting some microglia clusters may be targets for new treatments. The research team hopes their work will lead to the development of new therapies that can improve the lives of people with Alzheimer's.

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 Robert Grabendike.)

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!

NEW MEMBERS

We have two new members this month: **Cheryl McMichael** and **Eddie Spohr**. Please welcome them and any others you may not have seen for a while, including anyone might be attending again after a long absence.

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 19. Make your reservations with Carl by noon Monday, October 16. The entrée: Sweet & Sour Pork Chops.

SEPTEMBER LUNCHEON-FINAL REMINDER

We'll meet on Thursday, September 21. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, September 21.