



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter
<https://www.narfe190.org>

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>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

CHAPTER PRESIDENT

TONY PIZZA
rtpizza@verizon.net
1553 Royce Court
Camarillo, CA 93010-3150
1-805-482-3453

1ST V/P (MEMBERSHIP)

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

RECORDING SECRETARY

– (VACANT) –

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

SERVICE OFFICER
CAROL ANNE MOORE
cmoorecasml@gmail.com
1-805-922-4864

TREASURER
CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PROGRAMS

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

CHAPLAIN

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PUBLICITY

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

RIDESHARING

– (VACANT) –

ALZHEIMER'S

– (VACANT) –

HOSPITALITY / SUNSHINE

– (VACANT) –

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NEWSLETTER EDITOR

VIC JOHNSON
vjohanson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, though often just temporarily.

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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AUGUST LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, August 15

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

Cost: \$16.00

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

On Thursday, **August 15**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy Vegetables

Green Salad Rolls & Butter

Ice Cream Coffee & Water

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

AUGUST PROGRAM

This month we'll be without a presentation. This month, we'll again get to visit with other attendees. We may have a visitor or two from other chapters, and as always, they'll be invited to say a few words. It's always nice to hear from other chapters.

On future programs: do YOU have any ideas you'd like to present? If you have something in mind, please let George Ramirez, our Program Chair, know.

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).

Finally, though it's no longer a requirement, but in view of the apparent surge in COVID cases, do feel free to wear a mask if you'd like.

IT WASN'T A 'SPAM' EMAIL

On July 16, the Social Security Administration (SSA) sent a short email to "My Social Security" online account holders to say they must create an account via <https://login.gov> if their SSA account was created before September 18, 2021. Many mistook it as 'spam,' but it wasn't. Go to <https://www.ssa.gov/> for details if you have a "my Social Security" account.

NOTES FROM THE TOP

Tony Pizza, President

At the July meeting, no fireworks. Nothing too noteworthy, except EXCEPTIONAL sweet and sour pork chops. Meat falling off the bone and a very tasty sauce. I heard from a number of attendees how much they liked them. But besides the meal and dessert (ice cream), everyone enjoyed the camaraderie and conversation. If you haven't been to a meeting, try it. Good chance you will make new friends. This month, it's chicken fried steak!

To the new NARFE members who recently joined: Welcome to Chapter 190. I regret not sending each of you an individual welcome letter, but after you are retired longer, you'll find doing things like you did at work is harder and harder to accomplish. And I'm lazy. So Thank You for your membership, and a belated Welcome.

Are your beneficiary designation forms for your Thrift Savings Plan (TSP) and the Federal Employee Group Life Insurance (FGLI), among other **beneficiary forms**, up to date? How about your Trust, if you have one. Has the beneficiary changed due to a marriage, divorce, remarriage, death, etc.? A recent ruling involving a Proctor and Gamble employee awarded over a million dollars in a pension program to a former girlfriend from 40 years ago because the employee never changed the form. His closest relatives took it to court, and the long-ago girlfriend was awarded the money. Check your records and make sure your assents go where you currently desire.

Since the COVID-19 pandemic started to wane, we have enjoyed a string of large increases to our COLAs over the past few years, as much as over 8%. Next year, though, things could change. In fact, It looks like we are in line to get only a 2.57% benefits increase next year. It's time to start coming to terms with that now. You need to adjust to the reality that the days of high COLAs could be over for a while.

I took my grandson for a long, leisurely countryside drive. At one point, I pulled over to fill up the car's gas tank and check its tires. One of them needed air.

He was surprised when he saw that the station had a fee to fill the tires and asked me, "Why in the world do they charge for AIR?!"

I responded, "Inflation."

-o-o-o-

His question reminded me of an article I read recently, and I'm sure many of us can relate:

The human body can grow a fully-formed human baby in 9 months. That's everything: brain, functioning respiratory system, eyeballs, everything.

But how long will it take for my twisted ankle to feel better? Seven YEARS, and it will never be the same!

- Tony

SERVICE OFFICER (FIRST) NOTES

by Carol Anne Moore

Health Care planning or Advance Care Planning (ACP) helps individuals understand and share their values, goals, and preferences for future medical care. Those decisions are then recorded in an Advance Directive, a legal document signed by the individual (in the presence of witnesses) to allow the designated representatives to make future healthcare decisions. Healthcare professionals are increasingly asking their clients and patients to have an Advance Directive.

Completing an Advanced Directive is a basic step every adult should take to plan for the future. Whether you're young or old, healthy or not, it's important that your healthcare goals, values and preferences are documented in an Advance Healthcare Directive.

To choose and document the right Health Care Agent, you may want to consider choosing both a primary and secondary agent. In your Advance Directive you will be documenting your general practitioner and a requiring a separate corroborating health care professional. In California the form can be completed at home and signed with 2 witnesses. Here are some of the goals and topics to consider:

1. The Person I Want to Make Care Decisions for Me When I Can't
2. The Kind of Medical Treatment I Want or Don't Want
3. How Comfortable I Want to Be
4. How I Want People to Treat Me
5. What I Want My Loved Ones to Know

Advance Directive forms and informational website links are available free at:

- UCLA Office of Patient Experience 310-267-9113; Google this phrase: UCLA advanced directive
- On www.Cedars-Sinai.org, search: Advanced Healthcare Directive Frequently Asked Questions
- Sansum Clinic Health Education Department: forms and counseling 805-681-7580
- At Community Memorial Hospital: Patient Access Mgr. Admitting has blank forms for you to complete at home and sign with two witnesses (*not* hospital employees). The completed form becomes part of medical records.
- Area Agency on Aging, Senior Connection (forms but no support)
- Family Services Agency, Senior Services Department (forms and counseling)

COLON CANCER BLOOD TEST

As rates of colorectal cancer continue to rise, the FDA has approved a blood test to screen for it in people ages 45 and older with an "average risk." It isn't a replacement for colonoscopies but should help lead to more screening. Medicare and private insurance companies are more likely to cover its \$895 cost.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

by George Ramirez

It's August, NARFE's grassroots advocacy month.

Each member is encouraged to personalize one of the form letters on NARFE's Legislative Advocacy link at www.narfe.org and submit it online to District 26 U.S. Congressional Representative Julia Brownley and to California U.S. Senators Laphonza Butler and Alex Padilla.

High priority legislation includes: (1) Supporting Saving the Civil Service Act, H.R. 1002 and S.399. The proposed Act is intended to preserve the integrity of the federal workforce; (2) Equal COLA Act, H.R. 866 and S. 3194. would provide the full cost-of-living adjustment (COLA) for Federal Employee Retirement System (FERS) annuities, to make them be in line with the full COLAs that CSRS retirees and Social Security beneficiaries currently receive.

Another approach is to visit your legislators' local offices to provide your in-person feedback. With Congress in recess, you may have an opportunity to speak with your elected legislator. An in-person visit is often more effective, especially if you take time to prepare and provide succinct comments.

In short, we must let Congress know what we want because:

Unless we speak, Congress will assume we agree!

ONLINE INFO FROM NARFE

Informed members can be more effective members. NARFE works to provide us with current information. Our *NARFE* magazine provides monthly updates, but NARFE has a weekly *Newsline* update as well. Just recently NARFE added another online feature, the *Daily News Clips*. Both online offerings include topics of interest to NARFE members. (By the way, the *NARFE* magazine is also available online, usually early in the month.) All the online offerings are worth checking out if you don't already get them.

Want to receive the weekly or daily issues in your email inbox? First go to narfe.informz.net/NARFE/pages/subscription_preferences. Then just check the item(s) you want to get and enter your email address.

That's really all you'll need to do, and you'll begin receiving the weekly and/or daily transmissions.

SERVICE OFFICER (SECOND) NOTES

by Carol Anne Moore

Ready or not, some of us may find it necessary to find a nursing home for a loved one or even ourself. It's a big decision, but Medicare can help.

Comparing Nursing Homes

Medicare.gov makes it easy to find and compare nursing homes

Whether you're planning ahead for yourself or a loved one, or need to make an unexpected decision, there's a lot to think about when choosing the right nursing home.

Medicare.gov makes it easy to find and compare nursing homes in your area. Personalize your results by filtering for what matters most to you — like inspection results, location, quality ratings, and more.

Nursing Home Considerations

When comparing nursing homes:

- Check out their overall star ratings. The overall rating is based on a nursing home's performance in 3 areas: health inspections, staffing, and quality of resident care.
- View detailed staffing data, including the staffing levels and turnover rates.
- Use the map and distance filter to find nursing home locations near you.

Visit www.Medicare.gov for more information about nursing homes and what Medicare does and does not cover.

USEFUL BANK ALERTS

Banks have many convenient features that can actually save customers time and money. Bank alerts, for example, notify you of certain types of activity in your account, from a low balance to possible fraud.

Some of the most common types of bank alerts are: Balance alerts; Overdraft transfers; Unusual activity; Large deposits; Payment due; Peer-to-peer transfers; and Statement available.

You should also combine bank alerts with other security measures, such as kathy smith having a strong password and two-factor authentication (2FA) to help keep your account secure.

Check with your bank; most have similar alerts. And if you receive an alert, check on it ASAP!

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	270
New Members	0
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	266

TREASURER'S REPORT

End of the last month balance	\$ 2,000.34
Receipts	457.40
Disbursements	<u>(377.36)</u>
End of month balance	\$ 2,098.38

NEW ALZHEIMER'S BLOOD TEST

Until now, an Alzheimer's diagnosis has been time-consuming and expensive, depending on a specialist to make a finding followed by more invasive tests like spinal taps and brain scans.

Swedish researchers have announced a new blood test capable of diagnosing Alzheimer's with 91% accuracy – opening the way to routine testing for the condition, like testing for cholesterol or prostate cancer.

The new method measures the presence of a biomarker called p-tau217, which correlates to a build up of amyloid plaque in the brain. The plaque build-up is associated with Alzheimer's.

In the Swedish study, approximately 1,200 patients from primary care and specialized memory clinics went through traditional diagnostic exams, blood tests, and more intense procedures

Alzheimer's column continues below ...



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Federal Employees Association
235 East Olive Street
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Alzheimer's column continues

like spinal taps and brain scans. The results were: primary care doctors were 61% accurate, specialists 73%, and the new blood test 91%.

“The p-tau217 blood test is turning out to be the most specific for Alzheimer's and the one with the most validity. It seems to be the front-runner,” said Dr. Maria Carrillo, chief science officer of the Alzheimer's Association's research, including funding for the study.

The test holds immense promise, but experts recommend limiting their use only to patients now exhibiting memory problems. The test has great potential to help sort out who to give a reassuring message and who to send to memory specialists.

Some companies, including ALZpath Inc., Roche, Eli Lilly, and C2N Diagnostics, are developing such tests; in fact, some versions were already used in the Swedish study.

IS 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 George Rose.)

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!

NO NEW MEMBER

Chapter 190 did not have a single new member join the chapter this month. Not one. We need to change that. Why not invite a potential new member to lunch?

Meanwhile, please be sure to welcome all attendees to our luncheon meetings!

NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time 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, September 19. Make reservations with Carl by noon Monday, September 16. The entrée will be *Lasagna*.

AUGUST LUNCHEON-FINAL REMINDER

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