



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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

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NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

Many locals rely on donations made to Food Share as a necessity. The new federal budget includes sweeping changes (cuts) to safety net programs, including SNAP (CalFresh in California). In addition, shipments to food banks via the government have been delayed or stopped. We can help our local food bank (Food Share) by donating food or money.

If you want to help *locally* with funds, you can write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 NEWSLETTER

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

AUGUST LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, August 21

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

Cost: \$16.00

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

On Thursday, **August 21**, we'll meet at 11:30, with lunch to be 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

As has been the case since COVID reared its head, we may have yet another month without a speaker or a program. Note that we '*may*' not have a program. At press time, the board was working to use technology to enhance our luncheon gatherings. Will they have succeeded? A sure way to find out is to attend the August luncheon. Just call Carl to sign up.

But speakers and topics are always welcome. If there's a topic *you* want to have presented, tell George Ramirez, our Program Chair. And if you know who to contact, be sure to let George know that, too. Either tell him at the meeting or call him at 805-340-4996.

Please be sure to 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).

HELP NARFE'S VOICE TO BE HEARD

Ongoing discussions in Washington have to do with possible cost-of-living adjustments for federal retirees, changes to merit-based civil service, and the integrity of government operations in view of large-scale workforce reductions. Be sure to share your concerns regarding those topics with your elected legislators!

NOTES FROM THE TOP

George Ramirez, President

February 19, 1921 marks the date that the National Association of Retired Civil Employees (NARCE) was created to protect the annuities of retired civil servants. The organization was renamed in 1971 as the National Association of Retired Federal Employees (NARFE). In 2004 the scope of its mission coverage was expanded to include current employees and it was then renamed to become today's National Active and Retired Federal Employees (NARFE) association.

Regardless of the name changes, the organization has steadfastly worked to defend and advance the earned pay and benefits of America's federal civil servants, both active and retired.

The long history of NARFE is a testament to the value that active and retired members of the federal community see in being members of our organization, particularly given the current legislative environment impacting the federal workforce.

For more than a century, the organization has worked quietly – but effectively – to execute its stated mission. NARFE has successfully influenced a number of significant barbara gardner changes. It remains a quiet but dynamic and effective organization.

Unfortunately, like so many organizations these days, its membership numbers have been slowly decreasing. The number of members and organization has is a big determinant of its effectiveness.

We need to attract and retain more members, and perhaps inviting an occasional guest (potential member) to our luncheon meetings might just bolster our membership numbers.

I encourage you to invite someone to our next monthly meeting!

- George

NARFE NOTES

Elsewhere in this newsletter, NARFE's practice of using technology has been noted. But wait – there's more! NARFE has also “expanded” into using YouTube and Facebook.

In fact, NARFE has its very own official YouTube video channel, which is called:

“NARFE Headquarters YouTube Channel”

It's NARFE's official YouTube presence, managed by the national organization and features many videos related to it – such as open-season information, organizational announcements, advocacy campaigns as well as other such subjects of interest. In addition, several NARFE chapters have their own channel.

NARFE's site on Facebook is named as:

“NARFE National Headquarters”

Its posts have information applicable to or of interest to the federal family of employees and annuitants.

So yes – NARFE has moved with technology to be of continuing benefit to the entire federal family.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

A reminder for those who had an increase in their Social Security and received a retroactive amount resulting from the passing of the Fairness Act: your federal tax owed will most likely change. Again, the Fairness Act eliminated the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Social Security Income is excluded from California taxes, but it is considered as taxable income on the federal return. The Big Bill did not eliminate paying federal taxes on your Social Security.

If you want to begin or change the withholding from your Social Security check, first get an estimate from calculators online such as the IRS website, your accountant, your own calculations, or your tax program like Turbo Tax, Tax Act etc. Once you determine the amount you want to withhold, you can complete a form W4-V which can be printed from the IRS website (www.irs.gov). Submit the completed form to the local Social Security Office for input. However, there's an easier way to enter a new withholding amount.

You can make the change in your online Social Security account. This is a new function and is more efficient than submitting a form to the office where processing may be delayed. It is highly recommended that you establish your own online account with Social Security and OPM, so you can input basic changes, like direct deposit, an address, view your payments, change withholdings, view notices, receive your 1099 forms and other information.

Yet Another Social Security Option

I still see couples in which one is eligible for Social Security but the other does not have 40 quarters or they receive a pension based on their earnings not covered by Social Security. The ineligible spouse can file for benefits (“spousal benefits”) on the eligible spouse's record, and can receive up to one half of the worker's benefit. By the way, this may apply to widows and divorced individuals as well, if they meet other criteria. A surviving spouse can receive up to 100% of the deceased eligible worker.

Please do not hesitate to call the Social Security toll free number 1-800-772 1213 to inquire.

DON'T FORGET TO PAY YOUR DUES

This newsletter has a number of articles extolling the importance of NARFE to federal employees and annuitants. It's true.

It's also true that each of us is important to the continuing effectiveness and success of NARFE – all the more reason to pay your annual dues when you are asked.

Better yet, just have it automatically taken out of your annuity every month. Then you'll be sure to retain your membership! (Carl can help you set it up,)

Unless we speak, Congress will assume our consent!

MEMBERSHIP CONNECTION

by Carol Anne Moore

Since it was founded in 1921, NARFE’s mission has always been to defend and advance the earned pay and benefits of America’s civil servants. The mission was expanded in 2004, when the association’s name was changed to become the “National Active and Retired Federal Employees” organization. Nonetheless, NARFE has continued and, as technology has advanced, has adapted to using new technologies to enhance the benefits of an individual’s membership.

One way NARFE has done it was by developing and using webinars to inform its members on topics of interest, applicable to federal employees and retirees.

NARFE’s hour-long webinars feature government experts or focus specifically on federal benefits, retirement, or policy topics related to federal employees and retirees. Unfortunately, the online webinars are held during Chapter 190’s monthly luncheon meetings. The webinars themselves are NARFE-sponsored, rather than official government events. The webinars are ‘archived’ online, so members can view them at their leisure. As a way of sharing the webinars’ information as well as increasing attendance at our luncheons, the board continues to investigate streaming videos during meetings (although videos would cut time for camaradery).

Still, there are myriad reasons to join NARFE. In addition to the webinars, NARFE also offers training conferences, the *NARFE* magazine, an online benefit resource library, and individual counseling services; they all offer in-depth expertise on key issues.

While NARFE does its work to “defend and advance the earned pay and benefits of America’s civil servants,” it’s also up to each of us to participate in the work to help ensure the success of that mission.

IT’S GRASSROOTS ADVOCACY MONTH!

August – NARFE’s Grassroots Advocacy month – is already half over! This month, lawmakers will be in their home districts, ready to listen to their constituents. Nothing beats visiting face to face, though calling their offices to express your concern is a close second.

It’s not too late to take advantage of this opportunity! And remember, ‘**Unless we speak... .**’

LEGISLATION CORNER

by George Ramirez

The news media continues to highlight the economic uncertainty regarding the full impact of tariffs and the “Big Beautiful Bill” on consumers and the budgets and cash flows on individual citizens and businesses. Factual reports express concern about the year over year rise in our nation’s debt, the coming insolvency of Social Security, and the rising cost of medical care – particularly for our senior citizens who typically need more medical care as they age.

Beyond the modest cost of membership, NARFE members have the opportunity to contribute to our political action committee. NARFE-PAC bolsters our legislative agenda through advocacy and financial support of legislators who actively vote to protect the earned benefits of the federal community – both active and retired annuitants. I urge you to make a sustaining contribution to NARFE-PAC via the secure website using a credit card narfe.org/advocacy/narfe-pac/ or by mailing a check to 606 North Washington Street, Alexandria, VA 22314. Call (703) 838-7760 to make a contribution by telephone.

It’s important that we support NARFE-PAC. But equally important, we must *always* let our senators and representatives know what we want, because:

Unless we speak, Congress will assume we agree!

MEMBERSHIP FOCUS

Board members would love to have you, our members, choose what you would like to do or add during meetings:

1. Continue with our current comradery without videos
2. Have a ‘round robin,’ with members telling a story or event each one of us has experienced during our lives.
3. NARFE benefit videos
4. Half-hour video or show such as _____
(fill in the blank)

.....

Do *you* have another idea or suggestion? Please tell any board member. Our meetings are for all the members...and YOUR idea may well be the best of all!

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	256
New Members	0
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	255

* National NARFE database still being updated

TREASURER’S REPORT

End of the last month balance	\$ 1,903.15
Receipts	441.44
Disbursements	<u>(394.00)</u>
End of month balance	\$ 1,950.59

ANOTHER STEP AGAINST ALZHEIMER'S

Harvard Medical School researchers may have found a key to unlock many of the mysteries of Alzheimer's disease and brain aging – lithium. It had long been used as a 'mood stabilizer' and the FDA approved it in 1970.

Lithium, a metal, is naturally present in the body in tiny amounts; cells require it to function normally. It seems to play a critical role in maintaining brain health.

A low-lithium diet sped the buildup of sticky plaque and tangle-forming proteins in the brains of mice that were specially bred for Alzheimer's research. It also sped up memory loss. But maintaining normal lithium levels in mice as they aged protected them from brain changes seen in Alzheimer's.

The mechanism at play: Beta amyloid plaques – the deposits that gum up the brains of Alzheimer's patients – bind to lithium (both the

Alzheimer's column continues ...



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

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RETURN SERVICE REQUESTED

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 Michael Field.)

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!

WELCOME MEMBERS!

We always like to welcome new or reinstated members, but there were none this month. Instead, be sure to welcome other members and any guests when you see them. Better yet, just help ensure all attendees are welcomed at our luncheon meetings.

Alzheimer's column continues

type normally in the body and the commonly prescribed form) and hold it. That binding depletes lithium available for nearby cells.

Brains of lithium-deficient mice showed a reduced ability to sweep away and break down beta amyloid, believed the beginning of a downward spiral.

They gave lithium orotate to mice with signs of Alzheimer's in their brains and reversed those changes. Beta amyloid plaques and tangles of tau that had been choking the memory centers of the brain were reduced.

People who take prescription lithium doses – much higher than doses used in the study – sometimes develop thyroid or kidney toxicity. The mice given low doses of lithium orotate showed no signs of damage.

The researchers are quick to caution: Nobody should take anything based just on mouse studies. More work is needed to determine the right dose for humans.

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 18. Make your reservations with Carl by noon Monday, September 15. The entrée: Lasagna.

AUGUST LUNCHEON – FINAL REMINDER

We'll meet on Thursday, August 21. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, August 18.