



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2024 No. 2
February 2024

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

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FEBRUARY LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, February 15

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

Cost: \$16.00

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

On Thursday, **February 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 - especially the \$1 bill) Thanks!

FEBRUARY PROGRAM

By press time, no program for this month's meeting had been found. But even if we don't have a program, we can look forward to just visiting with one another or even talk about current events or concerns.

We're always open for suggestions. If there's a topic you'd like presented (or one you'd like to present), please tell Program Chair George Ramirez know. If you have a point of contact, so much the better! Presentations should be of interest to most of our members (including you!). If you know of a topic and speaker, or if there's a topic you'd like to have presented? If so, do that to George.

By the way, with the pandemic mostly in our distant rear view mirrors, there are still sporadic reports of new cases. That being the case, it still seems appropriate to ask for members and guests to be fully vaccinated and boosted. (Also, feel free to wear a mask if you'd like; it's OK to do at the luncheon).

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.

FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, 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

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.

NOTES FROM THE TOP

Tony Pizza, President

In January we had a visit from our District VP, Steve Smith. He discussed some of the issues we face, basically membership. If you're not on dues withholding, when you get your renewal notice, please don't delay sending in your dues. And please be sure to specify membership in Chapter 190 (rather than the National chapter). Thanks!

Since the February meeting is on the 15th, only a day after Valentine's Day, you can bring your loved one to our meeting for a romantic chicken fried steak lunch. Besides the meal being one of our chapter's favorites, I'm sure it will be well appreciated.

The problems continue with emailing our newsletter and meeting notices that we send by way of the National office email system. Many of them end up in the spam folders, regardless of any attempts to remedy the situation. While the problem is being worked out, just remember that our monthly meetings are *always* the month's third Thursday and our newsletters are posted and available on our web site, NARFE190.org.

Also, regarding email, be aware of fake emails and even phone calls that may seem real. Their goal is to get your personal information (such as a Social Security Number) or want your money. They ask you to send money by some (untraceable) means, such as gift cards. I recently had such an email and wrote a separate article that's elsewhere in this newsletter.

Congress passed yet another continuing resolution (CR), which extends fiscal year 2023 funding levels to March to avoid a partial government shutdown. NARFE President William Shackelford had this to say:

"Let's finish fiscal year 2024 appropriations by March without continuing to stall. It's time to hit the gas pedal and hammer out the remaining funding details. It's great we're not facing a shutdown right now, but what happens in March? Don't get me wrong. NARFE is happy there's a topline and lawmakers are negotiating, but we're remaining extremely cautious and concerned about future potential budget cuts that could hurt the livelihoods of federal workers.

"The majority of lawmakers understand the harm of shutdowns and know that there is nothing to gain. It's time for them to cast aside those unwilling to do what's right and fund the federal government."

Some centuries ago, Ben Franklin was facing a difficult decision, so he went to George Washington to ask for his advice.

George said "Honesty is the best policy. When I had chopped down a cherry tree, I told my father the truth! And then he hugged me and told me how much he loved me and valued my honesty!"

Ben was quiet for a moment, then replied, "Yes, but my wife asked me if a dress makes her look fat. I'm not sure she'll have the same reaction..." - Tony

FREE TAX HELP - VENTURA COUNTY

The AARP Foundation and IRS provide *free* Income Tax assistance and e-filing federal and state taxes for seniors and low-to-moderate income filers. NARFE or AARP membership is *not* required.

Ventura county locations, their days and times are:

Camarillo (*appointments preferred*)

- Camarillo Senior Center, Mondays, 9am - noon, Call 805-482-4881 for appointment.

Moorpark (*appointments required*)

- Moorpark Active Adult Center, Wednesdays, 9:00 a.m. - 12:00 noon and 1:00 - 3:00 p.m. Call 805-517-6261 for appointment.

Ojai (walk-in)

- Help of Ojai, 108 S Montgomery St, Thursdays, 12:30 - 3:30 pm.

Oxnard (walk-in)

- South Oxnard Center, 200 E Bard Rd, Oxnard, Mondays and Tuesdays, 9:00 am to 1:00 pm.

Port Hueneme (walk-in)

- Port Hueneme Community Center, Tuesdays, 9am - noon.

Bring a Social Security card for each person in your return, a photo I.D., a copy of your 2022 tax return (if available), any 2023 documents (including 1099-R) that show ANY income, any ACA ("Obamacare") or Covered California health insurance documents you received, plus vickie miller confirming information for dependents' Social Security numbers, and a blank check (to set up a refund direct deposit).

You will be given a paper copy of your tax return we will submit electronically to the IRS for you. If you owe, we'll give a payment voucher and provide you with the correct address of where you should send your payment.

FAKE CALLS, EMAILS, ETC

You've occasionally seen warnings about fake emails in our newsletters. Tony sent a brief note about a fake email Carl received that Tony supposedly sent:

There are always emails, phone calls, etc., trying to get money or personal info from you. Don't fall for calls or emails supposedly from the IRS, Sheriff's office, banks, etc. that sound or look real and want you to send money, usually as gift cards. Hang up! Ask a relative or friend for help if you are still concerned.

Here's an obvious fake request Carl got "from me." They didn't even try to fake my email address, say where to send the transfer, or how much to send. They probably got a listing of chapter officers with my name and email address in it. Here's the whole email:

*From: TONY PIZZA <c.pedder@ntlworld.com>
Subject: Expense. Hi CARL, If you are less busy today you need to send wire transfer. Get back with the current balance. Thanks, TONY*

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

Grassroots Advocacy Hub

It’s hard to be unaware of this being the ‘digital age’ when so much of our daily lives are touched in some way by features of the Internet. There are emails, web browsing and online shopping. The pandemic even brought us online grocery shopping!

NARFE has added the “Grassroots Advocacy Hub” to the its website. To reach it, go to the website and click on the “Advocacy” tab at the top, then click on “NARFE’s Grassroots Advocacy Hub” entry at the top of the drop-down list. Once there, you’ll be introduced to the latest tool to provide feedback to Washington. The first page invites you to “Become a part of a community dedicated to making a real impact.”

The hub will focus on a specific grassroots topic each month. Attention will shift seamlessly to another legislative priority each month, ensuring the important issues will be covered. By using a monthly focus topic, every item of interest or concern will be visited. A list of potential items can be seen by clicking on the “Take Action” entry in the “Advocacy” drop-down list.

It’s important that we NARFE members continue to voice our support of proposed legislation, just as it’s important for us to provide feedback to our elected officials in Washington.

Instead of just telling you what the month’s focus will be, the hub also proves appropriate ‘talking points’ and even a ‘phone script’ for your use.

In January, the hub focused on advancing the Social Security Fairness Act, H.R. 82, to the floor via the House Ways and Means Committee’s mark-up. The hub provided a phone script and talking points for use and guidance for us while contacting our lawmakers.

It’s important that we NARFE members continue to voice our support of proposed legislation, just as it’s important to provide feedback to our elected officials in Washington.

As noted last month, it appears we may have a “do-nothing” Congress this year. We NARFE members can at least provide commentary to our Congressional officials in hopes that Congress will do things for us as well as for the American public this year.

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

Unless we speak, Congress will assume we agree!

SERVICE OFFICER NOTES

by Carol Anne Moore

A long time ago, about 25 years or so, I joined an association, then called the National Association of Retired Federal Employees (NARFE). The reasons were simple:

- The NARFE mission was to protect the earned benefits of the retired federal employee by lobbying a Congress always was looking to modify those benefits in ways adverse to retirees.
- This association was totally nonpartisan; no Democrat or Republican political issues were allowed – only support for the retired federal employee.
- And, the opinion of the membership was sought by our elected national, state, and chapter officers.

Then, as now, NARFE’s Mission Statement is:

1. To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.
2. To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.
3. To cooperate with other organizations and association in furtherance of these general objectives.

NARFE continues with a constancy of purpose, seen in NARFE’s “Advocacy Positions for 2023-2024”:

1. Defend and advance the earned pay and benefits of America’s active and retired federal employees.
2. Protect the viability, stability, and standards of service of established federal government functions.
3. Promote understanding of, and trust in, the government.

I still feel we continue to strive for these objectives today in our NARFE Chapter 190 and in the higher levels of our organization. We are successful.

Please call Carl for a reservation and join us at our Chapter 190 luncheon meetings at the Oxnard Elks Club at noon on the 3rd Thursday every month.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	280
New Members	1
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	279

TREASURER’S REPORT

End of the last month balance	\$ 2,207.43
Receipts	555.64
Disbursements	<u>(496.84)</u>
End of month balance	\$ 2,266.23

FIVE ALZHEIMER'S VARIANTS!?!

With Alzheimer's, things aren't as straightforward as had been thought. Alzheimer's was viewed as a single disease with some variations in symptoms and progression. But a report last month said that scientists had identified *five* distinct biological variants of the disease! Each appears to differ in how it affects the brain and, potentially, its response to treatment.

That's because each distinct biological subtype of the disease is characterized by its own specific alterations in clusters of proteins related to nerve cell growth, inflammation, and other biological processes.

An international research team analyzed peoples' cerebrospinal fluid proteins and observed that some medications already tested may have falsely seemed to be ineffective or only slightly effective. They analyzed cerebrospinal fluid from

Alzheimer's column continues below...



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

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RETURN SERVICE REQUESTED

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 Lynch.)

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 MEMBER

Chapter 190 has another new member this month: **Isabel Sotello**.

Please welcome all attendees – especially our new member – as well as those you haven't seen lately. In fact, go ahead and make a new acquaintance!

Alzheimer's column continues

419 Alzheimer's patients and a control group of 187, for differences in protein levels. That led to selecting 1,058 Alzheimer's-related proteins for analysis.

The discovery could lead to specific personalized therapies or preventive measures tailored for each subtype. It also presents an increased hope for early diagnosis and intervention to delay the onset of symptoms of Alzheimer's disease (AD). Further, the distinct patterns of molecular processes and AD genetic risk profiles of each AD subtype may require different, specific treatments.

More studies are needed to both validate these findings as well as investigate how variants respond differently to medicines. That said, it's an exciting step forward in the fight against Alzheimer's, and each such discovery brings us ever closer to finding a cure.

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, March 21. Make reservations with Carl by noon Monday, March 18. The entrée will be Pork Loin.

FEBRUARY LUNCHEON-FINAL REMINDER

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