



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**

<https://www.narfe190.org>

Volume 2025 No. 2

February 2025

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

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NOMINATING COMMITTEE: THE BOARD

## FEBRUARY LUNCHEON

**Place: Elks Club**

**801 South A Street, Oxnard**

> > Use "A" Street entrance ONLY < <

**Date: Thursday, February 20**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, February 17. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **February 20**, 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: NO PROGRAM

The February meeting will be a social meeting, so we'll again have the opportunity to have some discussions amongst and with other attendees.

If **YOU** would like to have a presentation on some topic or are willing to make a presentation on a favorite topic of yours, please contact our Program Chair, George Ramirez, at the meeting or give him a call at 805-340-4996. He'll take it from there.

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).

And, while flu "season" is upon us and COVID is mostly over, do feel free to wear a mask if you'd like.

## FILE YOUR TAXES FOR FREE

If your 2024 adjusted gross income (AGI) was \$84,000 or less, you can use [IRS Free File](#) to file your federal (but not state) income tax returns.

Available since January 10, the IRS Free File program has various eligibility rules and products and operates with trusted tax prep providers.

Interested? Visit the IRS Free File site online at [apps.irs.gov/app/freeFile](https://apps.irs.gov/app/freeFile).

## GET YOUR NARFE MAGAZINE ONLINE

If you don't yet but want to get your **NARFE** magazine online but would like to do so, you can go to [www.narfe.org/enroll-in-digital-edition-notifications-for-narfe-magazine/](https://www.narfe.org/enroll-in-digital-edition-notifications-for-narfe-magazine/) and fill out the form.

## FOOD SHARE DONATIONS NEEDED

Many locals rely on donations made to Food Share as necessary, especially during the holidays.

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

The January meeting was a social event, with good companionship and good food. The small turnout was due to the respiratory illnesses going around and conflicting schedules. I hope all are well for the February meeting. We're having my second favorite lunch, chicken fried steak (Lasagna is first, of course).

The new administration has started off with a shakeup of our civil service system. I hope it doesn't get worse, but that's not looking likely. Every day there are new executive orders, some that seem to be unconstitutional. In an article too long for this newsletter you can see what NARFE President Bill Shackelford has said at [NARFE Responds to Executive Orders Issued by President Trump – NARFE](#).

The latest plan to reduce federal employment is to offer buyouts. It required acceptance within about 10 days. That's a short time for such a big decision, with so many uncertainties about how it will work. Someone already planning to retire or resign might find it attractive.

It's not what we wanted to hear: The Social Security Fairness Act passed last year eliminated the WEP and GPO for annuitants who also receive Social Security. But it didn't provide money to implement the benefit adjustments; much of the work must be done on a case-by-case basis. More than 3 million people are affected; the Social Security Administration (SSA) said that under its current budget, it could take **more than a year** to adjust benefits and pay all retroactive benefits.

Helping people with this "new and unfunded workload" is made more difficult by SSA's ongoing staffing shortages, including operating under a hiring freeze since November 2024, SSA said. The hiring freeze is likely to continue. "All SSA customers, including those not affected by the Act, will face delays and increased wait times as SSA prioritizes this new workload," according to the agency.

-O-O-O-

According to hospital regulations, patients are required to be escorted out in a wheelchair when being discharged. A student nurse was having trouble with an elderly gentleman who insisted that he did not need a wheelchair. After some discussion about rules being rules, he reluctantly got in the wheelchair.

As the student nurse was wheeling him out, she asked the man if his wife was going to pick him up.

"I don't know," he replied. "She's still upstairs changing out of her hospital gown."

- Tony

## IRS FORMS & PUBLICATIONS

Need IRS forms? You can call the Camarillo office at 805-455-4771 to make an appointment. Alternately, you can also download them from the IRS website, [www.irs.gov/forms-instructions-and-publications](http://www.irs.gov/forms-instructions-and-publications).

## LEGISLATION CORNER

George Ramirez, Legislative Vice President

The new administration in Washington, D.C. is considering a number of proposals to reduce the federal budget. Numerous policies would weaken pay, benefits and civil service protections for the federal workforce, consistent with President Trump's vows to attack what he often calls "the deep state." Here are ten of them:

1. Reduce government contributions to federal employee retirement accounts.
2. Remove our FEHBP (Federal Employees Health Benefits Program) health benefits and convert it to a voucher system.
3. Eliminate Supplement Retirement payments to federal employees.
4. Change CSRS and FERS retirement calculations to reduce pension benefits.
5. Audit members of federal employees' families who receive FEHBP benefits to eliminate unauthorized (fraudulent) benefits.
6. Change Federal Reserve pay and benefits scale to basic government pay and benefits scale.
7. Create "At Will" employees who could be more easily fired.
8. Charge federal laborer unions for use of agency resources and time.
9. Charge federal employees who appeal an employment action.
10. Increase early retirement buyout payments after fewer years of service.

The January 28 memo from OPM ("Re: Guidance Regarding Deferred Resignation Program") is likely the first action toward implementing the above listed items. Fully implementing such proposals will have a negative effect on the current federal workforce and retired annuitants as well as future employees. (Notice that retired annuitants are not 'immune' to the effects.)

If you don't like where this is headed and feel helpless to change things. But you CAN do something! Contact your Congressional representative now to voice your concern. For Ventura County, that would be either Julia Brownley or Salud Carbajal, depending on whose legislative district you live and vote in.

Representative Brownley's phone numbers are: Voice: (805) 379-1779 and Fax (805) 379-1799]. She has offices in Thousand Oaks and Oxnard.

You may call Representative Carbajal at his phone number: (805) 730-1710. He has offices in Santa Barbara and Ventura.

Whether you believe they already agree with your feelings, DO make the call. The voices of many constituents will make their support more effective, so let your representative know what you want!

As always, we *always* need to let our senators and representatives know what we want, because:

***Unless we speak, Congress will assume we agree!***

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

### **SERVICE OFFICER NOTES**

Patty Morales, Service Officer

On January 24, the Social Security Administration (SSA) provided an update to their implementation of the recently-passed Social Security Fairness Act (HR-82).

The SSA is finalizing its plan to implement the ACT, while limiting negative effects on their regular workloads and services to the public. SSA can't yet estimate the timeframe when a recipient's past and future benefits will be adjusted, but says they'll continue to provide updates.

The SSA website answers a question regarding retroactivity for the adjustment. December 2023 was the last month WEP and GPO were to have been applied. The first month after they were eliminated was specified as January 2024; because Social Security pays in arrears, the January check is paid in February. The adjustments are to be paid back to February 2024.

Another possibility to consider is whether to file under your spouse's Social Security which may be a larger benefit for you if it is over half of your newly adjusted amount (WEP removed). A spouse can also include a divorced spouse, married 10 years, and he/she did not remarry before age 60.

Survivors' benefits such as widows and widowers (includes divorced widower) can receive 100% of the deceased's benefit, if it's larger than their own newly adjusted amount (WEP removed). I am able to see that many are filing new claims because they now qualify as a spouse or a widower because the GPO has been removed. Social Security will pay you the most advantageous amount for which you meet the qualifications.

If you think you may qualify for a higher spousal or a widow's benefit, due to removal of the GPO, call SSA's toll-free number (800 772-1213) to make an appointment. (Such appointments are for new claims only, not for those who are already receiving benefits.) Social Security retirees are posting that the new claim is only issuing six months of retroactive benefits, and the SSA website states the retroactive period is from January 2024 for those who need an adjustment.

While SSA is working toward full implementation, there may be additional updates to provide for several partial steps in the overall implementation.

### **NATIONAL CONSUMER PROTECTION WEEK**

This newsletter has an article nearly every month regarding scams or other ways to separate your money from you. The Federal Trade Commission (FTC) has a whole week to deal with keeping us aware and informed of such topics.

National Consumer Protection Week (NCPW) will be March 2-8. During NCPW, local, state, and national organizations, along with people like you, work together to share information about consumer issues and help people learn to spot, report, and avoid scams.

Here are some ways for you to join in:

- **Encourage** others to [report scams](#) and [identity theft](#) to the FTC. Their reports can help the FTC and its law enforcement partners build cases that stop scams and alert dawn afman others in their community about current fraud trends.
- **Share** FTC resources for every community. Find [consumer protection basics for college students](#), a [dedicated website for the military community](#), a campaign for [older adults](#), and more.
- **Give out** FTC materials. You can order and share free resources on avoiding frauds and scams at [Bulkorder.ftc.gov](#). (Note it's BULK quantities.)

You can go to [ftc.gov/ncpw](#) for updates. Whether you participate in NCPW activities or not, FTC's website, [ftc.gov](#), has information and tips on avoiding scams, frauds and the like.

### **FREE TAX HELP - VENTURA COUNTY**

If you'd like to have someone do your income taxes for free, AARP TaxAides are available at several sites in Ventura County. To find a site near you, go to [aarp.org/money/taxes/aarp\\_taxaide/locations](#)

Bring a Social Security card (not just a list of their Social Security numbers) for each person in your return, a photo I.D., a copy of your 2023 tax return (if available), any 2024 documents (including 1099-R) that show ANY income, any ACA ("Obamacare") or Covered California health insurance documents you received and a blank check (to set up a refund direct deposit; *a deposit slip can't be used*).

They'll submit your return to the IRS and the FTB electronically and give you a paper copy of it. If you owe, you'll get a payment voucher and the correct address of where to send your payment.

### **MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	264
New Members	*
Dropped or Transferred	- *
GRAND TOTAL	264

\* National NARFE database still being updated

### **TREASURER'S REPORT**

End of the last month balance	\$ 1,916.31
Receipts	736.44
Disbursements	(393.87)
End of month balance	\$ 2,258.88

## ALZHEIMER'S RESEARCH SURPRISE

Research to deal with Alzheimer's is widespread and seems to be leaving no stone unturned. Diseases related to the central nervous system – such as Alzheimer's – often come with a loss of smell. Knowing of linkages between smells and our immune and nervous systems, the researchers focused on the olfactory system's role in the immune and central nervous systems and have now confirmed that menthol is an immunostimulatory odor in animal models—in this case, mice.

The mice used in this study had Alzheimer's. It was previously seen that menthol inhalation boosted the immune response of mice. In this study, they showed it could also improve the animals' cognitive abilities in a series of practical tests in the lab.

In mice with Alzheimer's, the course of menthol for a six-month-long period

Alzheimer's column continues below ...



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

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## 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 Keith York.)

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 MEMBERS

This month, we have no new members to welcome to Chapter 190. Be sure to welcome other attendees, especially anyone you might not have seen for a while.

Meanwhile, please be sure to welcome any visitors to our luncheon meetings!

Alzheimer's column continues

was enough to stop deterioration of the cognitive abilities and memory capabilities of the mice. In addition, it appears menthol brought the IL-1 $\beta$  protein back to safe levels in the brain. (That protein can cause harm if its levels aren't controlled properly.) Even more interesting was the observation that the six-month course of menthol stopped some of the damage done to the brain, damage associated with Alzheimer's.

Numerous links have already been established between smells and our immune and nervous systems. These relationships are difficult to fully understand, but we know our olfactory system can strongly influence our brain..

This new research adds some promising data, but much more research is needed in humans as well as mice. [By the way, the study doesn't suggest smoking menthol cigarettes as a way to fight Alzheimer's. - Ed.]

## 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 20. Make your reservations with Carl by noon Monday, March 17. The entrée: Pork Loin.

## FEBRUARY LUNCHEON – FINAL REMINDER

We'll meet on Thursday, February 20. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, February 17.