



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2024 No. 1  
January 2024

>> **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

**1<sup>ST</sup> V/P (MEMBERSHIP)**

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

**2<sup>ND</sup> V/P (LEGISLATION)**

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

**RECORDING SECRETARY**

– (VACANT) –

**TREASURER**

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

**SERVICE OFFICER**  
**CAROL ANNE MOORE**  
cmoorecas1@gmail.com  
1-805-922-4864

**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**

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

**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, 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.

**DECEMBER LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, January 18**

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

**Cost: \$16.00 ←←←← Note the *new price!***

Please make your reservations by **NOON**, Monday, January 15. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **January 18**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

**Sweet & Sour Pork Chops**

**Rice Pilaf      Baby Carrots**

**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!*

**JANUARY PROGRAM**

If it's January, 'tax time' can't be far behind, so to help us ease into this year's taxes, Vic Johnson will provide an update on what you'll need to file taxes for the 2023 tax year. He'll go over the changes as well as things that have stayed the same. This year, the IRS deadline for most people to file returns is April 15.

The standard 1040 form for 2024 stayed the same, but other things changed. Covid-related items (which gave larger refunds) have expired or were eliminated.

Indeed, guests are welcome; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – whether you (or they) have the meal.

By the way, though the pandemic is mostly in our rear view mirrors, there have been intermittent reports of new cases here and there. That being the case, it seems appropriate to ask that both you and your guest be fully vaccinated and boosted. (Also, feel free to wear a mask if you'd like, for it's OK to do so here).

**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](mailto:redbird1997@aol.com).

## NOTES FROM THE TOP

Tony Pizza, President

At the December meeting I was surprised by my favorite: lasagna! Now that Christmas and New Years have passed, let's enjoy our COLAs: 3.2% for retirees, 5.2% for active employees (and those who often seem to their boss to be inactive ☺). Many grocery staples appear to have gone up 50 to 100%, but I won't complain because for too many, it has become a hardship between food, rent, and medical expenses.

I am sad to report the passing of Dottie Lindsey, wife of the late George Lindsey. They helped develop the chapter from its early days. When I joined the chapter in 1995, Dottie and George, Vice President for Legislation, encouraged me to become President, and helped me over the years. Dottie was our Secretary for many years, attended all the conventions, and was a great chapter liaison with the State Federation officers. She was a good friend to me and Rena.

Those who receive CSRS retirement and also Social Security, and anyone else with a pension from earnings not taxed for Social Security, are affected by The Windfall Elimination (WEP) and Government Pension Offset (GPO). Possible elimination or reform legislation is often proposed - but never approved. What are they?

WEP reduces the Social Security amount for anyone who has a non-covered pension. The earning basis is calculated on average earnings over 35 years, intended to reduce the already small amount, earned over less than 35 years. (That small amount gets a higher percent of the basis than higher earners.)

GPO takes away part or all of the spousal (or survivor) benefit for individuals based on their CSRS or other non-covered pension. It takes two third of that pension amount. For benefits of \$10,000, GPO reduces the spousal (or survivor) benefit for Social Security by \$6,700. In the worst GPO situation, the CSRS or other pension is just big enough to zero the entire benefit.

Very likely there'll be a government shutdown this month. The House did virtually nothing about it before the Christmas break and won't return until the 9<sup>th</sup>. The *first* of two deadlines for funds to run out is the 19<sup>th</sup>, to leave about six legislative days to get to an agreement. If a short-term spending bill is an option, that may present real problems. The House hasn't agreed on most of the appropriation bills for nearly a year, much less a few days. The *second* deadline is Feb. 2. So big challenges lie ahead, especially for the new speaker, Mike Johnson. The Freedom Caucus and the hardliners aren't likely to give him much flexibility. Shutdown-impacted voters will remember it in November.

I set a personal record on Christmas. I finished my shopping three whole weeks early. Halfway done with wrapping presents, I realized I'd been using the wrong wrapping paper. It said *Happy Birthday*.

I didn't waste it; I just added *Jesus*. - Tony

## SERVICE OFFICER NOTES

by Carol Anne Moore

Sometimes it's nice to look back as a new year begins. I did that and found this in a previous edition of our newsletter that's worth revisiting:

"NARFE celebrated its 100<sup>th</sup> birthday back in 2021. NARFE's humble beginnings 100+ years ago started as an organization founded to protect the benefits offered by the then-new Civil Service Retirement System (CSRS). Though FERS has been added, the main objective is still to protect our benefits. That's why maintaining your NARFE membership is so important. The elected people who make the laws listen to numbers, especially if they know those numbers are organized and that they vote.

"A recent survey of what NARFE resources members found most valuable found these results:

1. NARFE Magazine
2. Federal benefits articles and white papers
3. Federal benefits webinars
4. Personalized answers to benefits questions from NARFE's team of federal benefits experts
5. Discounts on travel, health services, insurance, etc., through NARFE Perks

"The results clearly indicate today's members are focused on the answers and information NARFE provides to help them get the most out of their federal benefits, and the most visible tool for delivering that information is NARFE Magazine. It is worth noting that NARFE Perks also had a strong showing on this list, since those programs have tangible value that can help offset the cost of membership."

I'll also note that many of us love each edition of our 'Mighty 190' Chapter's Newsletter, edited and prepared (often using information from multiple sources) by Vic Johnson, our Newsletter Editor.

## COMBINED FEDERAL CAMPAIGN

From your days while working, you know about the Combined Federal Campaign (CFC). The 2023 CFC is ending, with the final day to pledge using the CFC's online giving system is January 15, 2024. If you wish to donate, you can do so now. Why?

Well, here are some of the ways that donating to the charities of your choice via the CFC can help others:

- Help an entrepreneur move out of poverty through a small business loan.
- Fund a scholarship to help a deserving student complete his or her education.
- Ensure refugees fleeing from war-torn regions have safe places to stay.

You can donate via the [CFC's Online Giving System](#) or mail a [paper pledge form](#) to:

CFC Processing Center  
P.O. Box 7820  
Madison WI 53707-7820.

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

**LEGISLATION CORNER**

**Prevent a Government Shutdown!**

The House of Representatives took a step to prevent a government shutdown with a continuing resolution (CR), H.R. 6363, which extended the then current funding levels into 2024. It was signed into law on November 16, it extended funding for some agencies only through January 19 and for others through February 2.

When Congress comes back into session on January 9, they will have michael lynch a *very* short time to take action to avoid a Government shutdown.

A government shutdown, as you know, will be a disruptive event. You can visit [www.votervoice.net/iframes/NARFE/Campaigns/107914/Respond](http://www.votervoice.net/iframes/NARFE/Campaigns/107914/Respond) and urge your legislative representatives to pass the bills necessary to keep our government running smoothly.

**“Do Nothing” Congress in 2024?**

In 1948, President Truman tagged that Congress as the “Do Nothing” Congress. No other Congress came close to being so named. Until 2023.

Will Congress in 2024 continue along that route? That’s where YOU can come in. You can contact your members of Congress and urge them to do the work of governing. That’s why they were elected, and it’s why they’re being paid. Instead of doing the work of governing (and it’s not always easy), they’ve spent way too much time with petty bickering and infighting. Supposedly, they’re working for the good of the country, but it’s not clear *what* they’re working for these days...

In addition to telling your Congressional folks to get to work in general, you can provide specifics. How can you do that? Well, NARFE can help. Members can go to [www.narfe.org](http://www.narfe.org) and sign in. Under the ‘Advocacy’ tab, click on “Take Action.” The top item is with regard to supporting the Social Security Fairness Act of 2023, H.R. 82, which would fully repeal of WEP/GPO. After a description of the problem, NARFE has a draft letter that you can edit if you’d like, and NARFE will forward it to your elected Congressional members.

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

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

**SOME OF YOUR ANNUITY NOT TAXABLE?**

Income tax time is just around the corner! Did you know part of your annuity might not be taxable? That’s because you paid federal income tax on your total pay, and your annuity plan was paid into with after-tax dollars. Therefore, you’re entitled to receive an amount equal to all such contributions as tax-free income in retirement. The IRS Simplified General Rule makes a part of your monthly annuity payout tax-free; the rest is taxable. That continues until you’ve received all of those previously taxed contributions. Then your monthly annuity becomes fully taxable.

Your retirement contributions are shown on the 1099-R form you’ll get from OPM for tax filing. Use IRS’ tax withholding estimator to help compute the tax-free portion of your annuity payment and your monthly federal income tax withholding. That estimator is here: [www.irs.gov/individuals/tax-withholding-estimator](http://www.irs.gov/individuals/tax-withholding-estimator).

For more information on the taxable portion of your annuity, go to: [www.irs.gov/pub/irs-pdf/p721.pdf](http://www.irs.gov/pub/irs-pdf/p721.pdf).

**BREAKING ALZHEIMER’S NEWS**

A late-breaking news flash came just in time for this newsletter and may show a way to cure Alzheimer’s.

Scientists used ‘focused ultrasound’ technology to make temporary openings in the blood-brain barrier, which prevents germs and other things from entering the brain from the bloodstream. They injected microscopic bubbles and Alzheimer’s medication into the bloodstream, then beamed sound waves to a precise brain area. The microbubbles vibrated to temporarily open gaps in the barrier and let the medication in.

Three patients with mild Alzheimer’s got monthly doses of a the drug, Aduhelm, for six months. Before and after PET scans of the patients’ brains showed amyloid plaque reduction was about 32% greater where the blood-brain barrier was breached compared to the same region on the brain’s opposite side.

The study was way too small to draw conclusions, cautioned Dr. Eliezer Masliah of the National Institute on Aging. Still, he said, “it’s very exciting, compelling data.” It will most certainly open the door for more extensive, larger studies.”

We’ll watch for further developments on this one!

**MEMBERSHIP REPORT**

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

**TREASURER’S REPORT**

|                               |                 |
|-------------------------------|-----------------|
| End of the last month balance | \$2,381.34      |
| Receipts                      | 521.48          |
| Disbursements                 | <u>(695.39)</u> |
| End of month balance          | \$2,207.43      |

## PROGRESS TO FIGHT ALZHEIMER'S

Alzheimer's columns tracked Leqembi's testing to its approval. Sold as Lecanemab, its \$26,500-a-year price tag and side effects have generated controversy.

The drug slows progression of mild Alzheimer's disease (AD) by reducing amyloid-beta proteins in the brain that modestly slow memory and thinking decline as the disease develops.

Lecanemab is for those who have early symptomatic AD. While a trial of the medicine showed it slowed the rate of cognitive decline, it's possible it may also help in other ways such as slowing onset of AD in those who don't yet have memory loss symptoms.

The patient must have a brain MRI before beginning treatment. Lecanemab is given as an IV infusion every two weeks. The recipient is monitored to see how the body reacts. Side effects

Alzheimer's column continues below...



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

NON-PROFIT ORG  
U.S. POSTAGE  
PAID  
Oxnard CA 93030  
Permit No. 1839

**RETURN SERVICE REQUESTED**

Alzheimer's column continues

may include: dizziness, worsening confusion, headache, visual changes, swelling or bleeding in the brain, brain shrinkage and *rarely*, death.

During treatment, regular MRI scans are needed to check for brain bleeds. If side effects are severe, anti-seizure medicines or care in a hospital may be needed. And you could have to stop taking the medicine.

### **A New Alzheimer's Cause?**

Research found a pre-inflammatory state of microglia in the brains of people with Alzheimer's more often, making them less protective. Those cells clear waste and preserve normal brain function, keeping brains healthy.

In people with the Alzheimer's, some microglia respond too strongly, and may cause inflammation that contributes to the death of brain cells. The observations clearly indicate more research is needed. Stay tuned...

## 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 Claire Liebert.)

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

We have one new member this month: **Dinesh Gosai**. Please welcome all attendees – and especially our new member – as well as any others (and our guests!) you haven't seen for a while. Why not use the opportunity to make a new acquaintance?

## 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, February 15. Make your reservations with Carl by noon Monday, February 12. The entrée will be Chicken Fried Steak.

## JANUARY LUNCHEON-FINAL REMINDER

We'll meet on Thursday, January 18. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, January 15.