



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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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

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.

JULY LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, July 18

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

Cost: \$16.00

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

On Thursday, **July 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) Thanks!

JULY 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 for that one, 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 (as Bob Warnagieris recently did)? Of course, topics can be as varied as your imagination. If 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, feel free to wear a mask if you'd like.

PROGRAMS HELP MEMBERSHIP

Interesting programs help increase attendance at our monthly meetings AND can help our membership numbers grow. Do give some thought to a presentation you'd like to see at one of our meetings...it may be of great interest to other members and future members!

NOTES FROM THE TOP

Tony Pizza, President

At the June meeting, we enjoyed the popular chicken fried steak, crispy and tasty as always. We didn't have a formal presentation, but we do this once in a while. We went around the room for the members to introduce themselves and say anything about themselves and their career. Sometimes we find others who worked in the same organization, or are from nearby hometowns or states. It makes for a more friendly group.

I haven't nagged about dues withholding for a while. For those who say "I don't want OPM messing with my annuity", I say OPM changes your annuity every year for your COLA increase, then a second time to adjust your health insurance deduction. **OPM knows how to do it.** Those paying dues via Dues Withholding will be paying National dues of \$42 instead of \$48, and \$10 chapter dues, for a total of \$52, or \$4.40 each month. If you change, the California Federation will send you a \$15 bonus check. You can get the form at our website, www.narfe190.org/dw-2.pdf in the Forms section, or if you're not able, call me and I'll mail you one. Let me know if you sign-up so we can make sure the Federation sends you the \$15.

The pace of inflation has subsided from its 2022 peak, but we are still feeling the shock of the surge in price growth. Certain categories — including food, services, and housing — are still seeing elevated rates of inflation and elevated costs, unlikely to come back down.

So what can you do? Shop around. For groceries there are places like Aldi, Grocery Outlet, Sam's Club, and Costco. Use grocery stores' member cards and their apps for coupons and look for sale items in their weekly flyers. Shop at places like Burlington, Marshalls, T.J.Maxx, and Ross for discounted items.

Eight months into the counting period toward the January 2025 federal retirement COLA, the count stands at 2.3 percent. That keeps the figure in the range where those retired under FERS and who are eligible for COLAs (generally not until age 62) would receive a flat 2 percent; that is the case for them when the inflation count falls between 2 and 3 percent.

An elderly man was spotted driving erratically down the street at 2 AM and stopped by the police.

The cop asked "Where are you going this late?"

The man replied, "I'm on my way to a lecture about alcohol abuse and the effects it has on the human body, as well as smoking and staying out late."

The officer then asked, "Really? Who's giving that lecture at this time of night?"

The man replied, "That would be my wife."

- Tony

SCAM WATCH

A recent email warned of a payment difficulty for a member's Amazon Prime account. But when opened, it appeared to be a news story from some news site. Of course, it was really an attempted scam.

The FTC has created a website titled "Recognize business and government imposters who want your money." Here's an summary of it:

The scammers first say they're with a company and contact you about a routine problem, like suspicious charges on your account, a virus on your computer, or an account breach.

Then it gets worse. They may say your name is involved in serious crimes and the court is about to seize your bank or retirement account. (Also a lie.)

Then they go from being the bearer of bad news to being your hero. How? They'll connect you with 'someone with the government' to fix the problem. Not only is that person not from the government, so instead of helping, they'll want you to take cash out of your bank or retirement account and give it to someone.

In short, here's what to know about how scammers try to deceive you:

- Scammers try to convince you they're with the government to gain your trust by faking the caller ID to make it look like a government agency is calling.
- Scammers give you an employee ID or badge number or use the name of a real government employee.
- Scammers send official-looking letters with seals and make up government agency names that sound real but aren't.

You already know that someone who works for the government won't ask you to get cash or gold and give it to someone. They won't tell you to pay with a gift card, wire transfer, payment app, or cryptocurrency. They won't tell you to keep your conversation a secret or to lie to anyone. They won't tell you to transfer money from your accounts to "protect" it or for any reason. *Only scammers do those things.*

If you'd like to learn about other schemes and avoid them, check out the FTC's blog series, [Anatomy of an Imposter Scam](#).

THE 'EYEGGLASS RULE' UPDATED

The updated FTC Ophthalmic Practice Rules (aka the 'Eyeglass Rule') says you can get a copy of your eyeglass prescription, at no extra charge, without having to ask, so you can shop around for glasses.

You must either have paid for the exam or have shown proof of insurance that will cover its cost.

For more information, see: https://consumer.ftc.gov/consumer-alerts/2024/06/eyeglass-rule-updates-what-they-mean-you?utm_source=govdelivery

Unless we speak, Congress will assume our consent!

CHANGES TO FECA

A bill to expand the role of nurse practitioners and physician assistants in providing services under the Federal Employees Compensation Act (FECA) passed the House Education and Workforce Committee.

Under the bill, they would be authorized to perform certain roles reserved to physicians under current law.

These include to: certify the nature of an injury and probable extent of disability; prescribe or recommend treatment; provide prescribed treatment; and participate, with a physician designated by the Department of Labor, in a mandatory workers' compensation examination of an injured employee.

The CBO in its analysis said it expects that "total benefits provided to injured federal workers would not significantly change," although "some people may receive treatment more quickly under the bill."

FECA provides workers compensation benefits to federal employees who get job-related injuries or illnesses. It also guarantees employees certain job rights upon recovery. Upon return to work, employees will be treated as though they never left for purposes of rights and benefits based upon length of service.

LEGISLATION CORNER

by George Ramirez

NARFE is emphasizing the need to strengthen protections against the politicization of federal jobs, and continues to call on lawmakers to support the Saving Civil Service Act, H.R. 1002/ S. 399, to further ensure that civil service positions remain apolitical and based on merit, thereby protecting the integrity and effectiveness of the federal workforce.

The previous presidential administration attempted to create Schedule F by reclassifying select civil service positions that would allow retention or termination of certain employees at the pleasure of the president. That would set a dangerous precedent by eliminating positions based NOT on merit, but rather by arbitrary decisions of the White House.

Help support the Saving Civil Service Act; you can encourage your elected congressional officials to do so.

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

Unless we speak, Congress will assume we agree!

SERVICE OFFICER NOTES

by Carol Anne Moore

There was a possibly overlooked article in the March *NARFE*. It's important enough that I've included it in my column this month. A NARFE membership can guide a member's surviving spouse. It's yet another benefit a NARFE membership can provide. Read on:

CSRS and FERS Compared

FERS provides an eligible spouse of a deceased federal employee the following benefits:

- Basic Employee Death Benefits (BEDB) payable with at least 18 months of service. It's a lump sum payment of a fixed amount (\$41,568.31 for 2024) plus half of the employee's annual salary.
- Monthly survivor annuity equal to half the earned annuity payable on the date of death (employee required to have a minimum of 10 years of creditable service).
- If a former employee dies with at least 10 years of creditable service (five years of which must be creditable civilian service), a survivor annuity may be payable.

CSRS provides the surviving federal employee's spouse with a monthly survivor annuity equal to 55% of the earned annuity payable on the date of death.

Contact the personnel office of the federal agency where the employee worked to apply for benefits upon the death of a federal employee.

Surviving spouses of CSRS and FERS retirees will receive the survivor annuity elected at retirement. The value of this benefit is documented in a personalized annuity booklet. You can request a copy of your current booklet by signing into the Office of Personnel Management (OPM) Services Online, clicking "Documents," and then clicking "Request Booklet," or contacting OPM by phone at 1-888-767-6738. You may also email OPM at retire@opm.gov.

Payments to a surviving spouse generally continue for life unless the spouse remarries before age 55 (unless married at least 30 years.) If no survivor annuity is payable, the unpaid balance of retirement contributions and the final annuity payment are payable according to the CSRS or FERS Designation of Beneficiary form, SF-3102.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	270
New Members	3
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	270

TREASURER'S REPORT

End of the last month balance	\$ 1,975.40
Receipts	548.56
Disbursements	<u>(523.62)</u>
End of month balance	\$ 2,000.34

ALZHEIMER'S DEVELOPMENTS

One step forward, two steps back. Alzheimer's research is frustrating. It's bad news and good news.

Bad: A paper published in 2006 said Alzheimer's was caused by accumulations of amyloid plaques in the brain. The whole research community then worked to develop anti-plaque treatments. Last month, it was concluded the paper was wrong and it was withdrawn.

Most, if not all, of the treatments developed under the amyloid theory proved to be ineffective. Not only was there no miracle cure, but it was unlikely that any cure or treatment could or would be developed under the so-called amyloid hypothesis .

But there was also good news! Following retraction of that (incorrect) landmark study, federal scientific advisers endorsed a new treatment. It has led to modest clinical improvements for Alzheimer's column continues below ...



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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 Susan Reich.)

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!

MEMBER NOTE

This month we had three new or reinstated members, **Michael Malarkey, William Stevens, and Armando Vigil.**

Please be sure to welcome them and all attendees to our luncheon meetings!

Alzheimer's column continues

patients, but it also comes with the same safety concerns that have dogged other recent drug candidates.

The U.S. Food and Drug Administration (FDA) has approved Eli Lilly's antibody therapy donanemab, now marketed as Kisunla, for certain adults with Alzheimer's.

The decision to approve closely followed an FDA advisory committee meeting, held in June, in which members unanimously voted that available clinical trial data demonstrated the treatment's efficacy for early Alzheimer's. The George Rose committee also found that the therapy had a favorable risk-benefit profile.

Kisunla is an antibody designed to recognize a toxic form of amyloid-beta and mark it to be cleared by the immune system and thereby slow Alzheimer's progression. It is to be administered intravenously once per month; each infusion is to take about 30 minutes.

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

JULY LUNCHEON-FINAL REMINDER

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