



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2024 No. 11
November 2024

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

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NOVEMBER LUNCHEON

Place: Elks Club.

801 South A Street. Oxnard

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

Date: Thursday, November 21

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

Cost: \$16.00

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

On Thursday, **November 21**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Turkey & Dressing

Mashed Potatoes & Gravy

Cranberry Sauce Green Salad Rolls & Butter

Pumpkin Pie Coffee & Water

Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10) Thanks!

NOVEMBER PROGRAM

Open Season begins for FEHB plans this month. As a timely topic, George has arranged for us to be briefed by **Debbie Miller**, Blue Cross/Blue Shield Senior Account Manager. She will provide us with an update on 2025 BC/BS FEHBP.

While she'll primarily discuss the Blue Cross/Blue Shield plans for 2025. If her schedule permits, she will also be available to answer general questions. (Please hold any specific or personal questions or discussions until after the formal meeting.)

As always, you can invite a guest (or potential member) to attend our meetings. Why not?

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).

COLA WATCH

The 2025 COLA will be 2.5% for Civil Service Retirement System (CSRS) annuities and Social Security benefits, while Federal Employees Retirement System (FERS) annuities will get a 2% boost. This COLA is the lowest annual rise since 2021, when beneficiaries saw only a 1.3% increase to benefits.

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

At our October meeting, we had a tasty pork chop lunch. If you're not familiar with our lunch, the price is the total cost. Coffee, dessert, tax, and tip are included. Such a deal! What else can we have in November but a turkey dinner? Come on down, bring an appetite, and start the season with us. We're also expecting a presentation by Blue Cross's lovely Debbi Miller.

If you ever wonder what's for lunch, you can find it on our web site, [NARFE 190](http://narfe190.org) (narfe190.org). You also find recent newsletters and lots more, thanks to webmaster, Treasurer, data manager and more, Carl Bailey. Thanks, Carl.

The front page now shows Patti Morales is our new service officer. Thank you, Patti. Carol Moore will run for 1st Vice President at the November meeting; upon election she'll replace Juanita Davis who is moving to Missouri. Thanks also to Juanita and Carol.

We've talked about the legislative shenanigans in trying to reform the WEP and GPO. A good article by Tammy Flanagan explains them: [Revisiting the WEP and GPO - Government Executive](http://govexec.com) (govexec.com). (If you're reading online, just click on the link. If not, go online to our web site and open the online version.)

CSRS retirement annuities and Social Security benefits will increase by 2.5% but is capped at 2% for FERS annuities. The Equal COLA Act, H.R.866/S.3194, would provide full COLAs to FERS retirees. NARFE urges all members of Congress to support this bill. This COLA also does not account for the average 13.5% rise in health insurance premiums next year.

If you have questions about Medicare, in another good article by Tammy Flanagan, she answers 10 questions: [10 important facts about Medicare - Government Executive](http://govexec.com) (govexec.com).

Thanks to the 45 chapter members who contributed over \$2700 to NARFE-PAC this year! Nationally, members contributed over \$1,450,000 to NARFE-PAC. From January 2023 through June 2024, NARFE-PAC disbursed \$1,039,300 for political purposes: \$617,300 to candidates, \$210,000 to non-candidate committees, and \$212,000 to leadership PACs. Our donations help candidates and groups who help us keep our earned benefits. Of all the donation requests you get from NARFE, like with greeting cards, calendars, etc, *NONE* is as important as the one for NARFE-PAC.

-o-o-o-

A lady barged in to the post office, complaining she got home to find a note from the mailman, saying he tried to deliver a package but nobody was home.

"My husband was home all day" she fumed. The clerk apologized, then retrieved the package and handed it to her.

She immediately opened it, then proclaimed, "I'm so excited! It's my husband's new hearing aids!"

- Tony 2

SERVICE OFFICER NOTES

by Carol Anne Moore

Taxes, IRAs and RMDs

Before long, we'll have to think about income taxes. Here's something that may help lower your taxes.

As you know, Individual Retirement Accounts (IRAs), 401(k)s and other such plans can help build wealth for your future while enjoying some tax benefits. But there's one important thing you need to plan for: required minimum distributions (RMDs). The IRS requires you to begin taking distributions from certain retirement accounts in the year you turn 73.

If not properly planned for, those distributions could take a tax toll on your retirement nest egg. Using smart RMD strategies could help reduce distributions and potentially lower your tax bill. Consulting a fiduciary financial advisor can be a great first step to factoring RMDs, and the potential tax repercussions, into your retirement plan.

So what Are RMDs? They're the amounts you're obligated to withdraw from certain tax-advantaged retirement plans, including:

- Traditional IRAs
- SEP IRAs
- SIMPLE IRAs
- 401(k) plans
- 403(b) plans
- 457(b) plans
- Profit-sharing plans
- Other defined contribution plans

Roth IRAs don't have RMDs, so you can leave money in those accounts as long as you live. While Roth IRAs do not have RMDs for the original account holder, beneficiaries who *inherit* a Roth account may be subject to RMDs.

Just when do RMDs kick in? Currently, RMDs begin at age 73. There is some flexibility for your first payment, which technically isn't due until April 1st of the following year. However, you'll still owe your second RMD by the end of your second year even if you wait to make your first payment.

The amount you're required to withdraw is based on your account balance and life expectancy (according to IRS tables). Withdrawals are taxed at your ordinary income tax rate, BUT failing to take RMDs on schedule can result in a 50% tax penalty!

FEHB and Medicare

With all the attention given to the Open Season for our FEHB plans, it's easy to overlook Medicare - and when/why it may be advantageous to enroll in it. A recent article in the *Government Executive* magazine is worth reading. It's online at <https://www.govexec.com/pay-benefits/2024/10/10-important-facts-about-medicare/400347/?oref=ge-featured-river-secondary>

Patty Morales has agreed to become Chapter 190's Service Officer, effectively immediately. Her contact information is listed in the officer listings on the front page of this newsletter. Therefore, this has been my final column as your Service Officer. - Carol

Unless we speak. Congress will assume our consent!

LEGISLATION CORNER

We're still watching the Social Security Fairness Act ([H.R. 82](#)). It is to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). WEP and GPO penalize government retirees who earned Social Security through separate work but get smaller Social Security check because of their public service. Now, over 218 representatives have signed a 'discharge petition' to bring the bill to the floor for an up or down vote to repeal WEP and GPO.

The long-awaited vote is now expected after the congressional elections. We must take action now, and urge all representatives to vote in favor of H.R. 82.

As always, it won't hurt to check with your representative (and senators, too) to urge support for H.R. 82's passage because:

Unless we speak. Congress will assume we agree!

OPEN SEASON HEALTH FAIR

Open season for health benefits for federal retirees/employees is upon us, running from November 11 to December 9. In addition to having a presentation by Debbie Miller at our meeting, PHD NSWV will hold a health fair that day (Thursday, November 21) from 9 a.m. to 2 p.m. in the courtyard of Building 445. Brochures for health plans will be available.

MOST SENIORS: NO DMV WRITTEN TEST

As of October 1, Californians aged 70 and older with good driving records and whose license expired as of October 1 (or later) don't need to take the written knowledge test. However, you must still visit the DMV for a vision exam and an updated photo. When you get a renewal notice, DMV suggests starting your renewal online to ease the process once you get to the office.

If you have a clean driving record, it will likely be waived once you get to the in-office visit. With one point on your driving record or accidents in recent years you must take a test, but you can take the online eLearning course on a smart phone, tablet or computer. (You must sign-up online.) It's pass-only, no-fail interactive and does not require preparation.

Although the change should make things easier, you cannot renew your license at an AAA office. That must be done in a DMV office.

IT'S A SCAM

Technology often provides surprising benefits, but sometimes gives scammers opportunity to scam you.

FasTrak is a technological development that lets you travel without having to pay tolls to attendants along the way. Instead, you'll get a letter to pay the toll after the fact. You may also enroll yourself to have a text sent to your smart phone.

FasTrak technology is used statewide to pay tolls electronically on every tollway in California. But some who haven't signed up for it or used a toll lane have received text messages saying they owe a few dollars, and if not paid, will incur a penalty of about \$50. **It's a scam!** How would FasTrak have your cell phone number if you didn't sign up for it? Don't click on anything! Delete that message!

Yet Another Scam Alert...

After Hurricanes Milton and Helene, the IRS again cautions taxpayers that scammers often use fake charities to get unsuspecting donors' sensitive personal and financial information after natural disasters and other such tragic events.

Want to know if a charity is legit? Check the [Tax Exempt Organization Search \(TEOS\) tool](#) on IRS.gov to help find or verify qualified, legitimate charities. With this tool, people can: Verify the legitimacy of a charity, Check its eligibility to receive tax-deductible charitable contributions, and Search for information about an organization's tax exempt status and filings.

DO YOU HAVE A REAL ID?

Initiatives taken after 9/11 to enhance security included The REAL ID Act of 2005. It established minimum security standards for driver's licenses and ID cards. Federal agencies cannot accept IDs that don't meet those standards. (The original 2008 deadline to get a REAL ID was extended to May 7, 2025.)

The Department of Homeland Security (DHS) has now requested it be extended to May 5, 2027 for all Americans to get a Real ID. DHS feels the public isn't taking the requirement seriously, so they won't meet the current deadline given how many times it's been pushed back since the REAL ID law passed. Regardless of whether the request is approved, don't delay getting *your* REAL ID if you don't yet have one.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	263
New Members	*
Dropped or Transferred	- *
GRAND TOTAL	263*

* National NARFE database being updated

TREASURER'S REPORT

End of the last month balance	\$2,276.20
Receipts	306.00
Disbursements	(457.93)
End of month balance	\$2,124.27

ALZHEIMER'S AWARENESS MONTH

November is National Alzheimer's Awareness Month. and there's a lot going on. Several drugs are being tested for Alzheimer's. including: Remternetug (to target amyloid); Saracatinib (for memory loss reversal); and CT1812 (to remove beta-amyloid clumps from connections between brain cells). Still other drugs being developed for Alzheimer's include: Aducanumab (aka Aduhelm) to slow cognitive decline; Lecanemab (aka Leqembi) to slow cognitive decline; and Donanemab to slow cognitive decline and remove more amyloid plaques than either Aduhelm or Leqembi.

The 2024 Alzheimer's drug development pipeline is robust. with 164 clinical trials assessing 127 drugs.

Especially this month. the [Alzheimer's Foundation of America](#) (AFA) is encouraging those impacted by Alzheimer's (and their

Alzheimer's column continues below ...



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

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Alzheimer's column continues

supporters) to wear teal and spread the word on social media to educate people.

The AFA's [website](#) says teal was selected as the color to represent Alzheimer's awareness "because it has been shown ... to be a calming color." Given that people with the neurodegenerative disease typically struggle to regulate their emotions. using this color "is helpful when designing and decorating spaces and events to be welcoming and comforting to those living with Alzheimer's." according to the AFA.

Also. this year's Walk to End Alzheimer's will be held in Santa Barbara on Saturday. November 16 at the Chase Palm Park Field & Beach House. 236 E Cabrillo Blvd. Registration will be at 9:00 a.m.. with the opening ceremony at 10:00 and the walk itself will begin promptly at 10:15. Interested? Call Tamra Mariott at 805.617.0239 or email at tamariott@alz.org.

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 Stephen Thom.)

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 MEMBER

This month. we have no new member(s) to welcome to Chapter 190. (You might consider inviting a potential new member to join you for lunch.)

Meanwhile. please be sure to welcome all attendees to our luncheon meetings!

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. December 19. Make reservations with Carl by noon Monday. December 16. The entrée: *Lasagna*.

NOVEMBER LUNCHEON-FINAL REMINDER

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