



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2024 No. 9  
September 2024

>> **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

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### SEPTEMBER LUNCHEON

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: Thursday, September 19**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, September 16. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **September 19**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

**Lasagna**

**Green Salad    Garlic Bread**

**Ice Cream    Water & Coffee**

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

### SEPTEMBER 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, 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? If you 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, but in view of the apparent surge in COVID cases, do feel free to wear a mask if you'd like.

### COLA WATCH

The COLA for federal retirees at the start of 2023 was the largest since 1982; this year's was smaller.

Now with just two months left in the counting period toward the January 2025 federal retirement COLA, the count stands at 2.4%, following an increase in July of 0.1 percentage points in the inflation index used to calculate that adjustment.

## NOTES FROM THE TOP

Tony Pizza, President

I understand many of you don't want to take an hour or two to come our meetings. But how'd you like to have a nice meal, yet NOT have to cook it? At the August meeting we had a great chicken fried steak lunch. In September, it'll be lasagna; it can be had as a TAKEOUT! Call Carl to order, show up before noon to be there for pickup, and take one or two home.

Juanita, our 1<sup>st</sup> Vice President (Membership), Sargent-at-arms and Chaplain, will move to Missouri at year's end. I hope we can find volunteers to fill her positions! Those jobs are mainly to contact and remind members to renew their membership, nag attendees to turn off their phones at the meetings and offer a pre-meal grace at our luncheons, respectively. Several chapters have closed because no one wanted to be on their boards. (Also, I ought to be replaced too by someone younger. I was first elected around 1996. I'm 84 and it's starting to show.)

With conventions over, will politicians get back to work? Probably not; campaigning's given a higher priority. The 118th Congress so far has put just 78 public laws on the books, a mere fraction of previous sessions, regardless of which party held control or whether it was a divided government. There's time left to enact laws, but the number will likely remain low.

A recent *Fortune* magazine article told of a massive breach of billions of social security numbers. With so many, best to assume yours was compromised. Mine was. Even if yours wasn't, you can freeze your credit to protect yourself.

A credit freeze prevents creditors from applying for credit in your name. When you apply for a credit card, loan, mortgage, or rent an apartment, the bank or landlord evaluates your credit and the risk of approving you. A freeze stops them from retrieving your credit info and keeps an attacker from taking out new credit in your name. Placing a credit freeze is free! Here are contact numbers for each company, with links to their freeze pages: [Equifax](http://Equifax): 1-800-685-1111; [Experian](http://Experian): 1-888-397-3742; and [TransUnion](http://TransUnion): 1-888-909-8872.

You can temporarily lift the freeze by using a PIN you will get. Read more at [How to freeze your credit after a data breach \(msn.com\)](http://How to freeze your credit after a data breach (msn.com)).

You can also get identity protection by using a paid monitoring service like LifeLock [LifeLock Cost - Prices & Enrollment | LifeLock \(norton.com\)](http://LifeLock Cost - Prices & Enrollment | LifeLock (norton.com)) for about \$12 a month or \$90 annually. I got it years ago when my wife gave her SSN to a phone scammer. Fortunately no harm came from it.

-o-o-o-

I am known to have put off doing things right away. Back in school, my teachers told me I'd never amount to anything because I procrastinate so much.

I told them, "Just you wait!"

- Tony

## SERVICE OFFICER NOTES

by Carol Anne Moore

Even if you don't receive a monthly check from Social Security, you should receive an annual Social Security Statement (or "Statement," below). You can also obtain it online if you don't want to wait for it to come in the mail.

### **Your Social Security Statement**

Your Social Security Statement is available to view online by opening a "My Social Security" account. Millions of people of all ages now use these online accounts to learn about their future Social Security benefits and current earnings history.

For workers age 60 and older who do not have a My Social Security account, the Social Security Administration (SSA) currently mails Social Security Statements three months prior to your birthday.

There are many benefits to having a personal My Social Security account. It provides secure access to your Statement, allows you to change your address, verify your reported earnings, and estimate your future benefits. If you receive benefits, you can get the new and improved cost-of-living adjustment (COLA) notice earlier than you would receive it in the mail.

A growing number of forms are available online and no longer require wet signatures, making it easier and quicker to get necessary forms to SSA for using your account. You're encouraged to submit forms online.

Many SSA notices are also now available online. You can choose to get them online instead of by mail and can also choose to receive email or text alerts when you have a notice available. Getting the notices online means not waiting for it to arrive in the mail or having it get lost or misplaced. Online Statements can be accessed for people living overseas (for domestic earnings only) with an ID.me account. Please visit [www.ssa.gov/foreign](http://www.ssa.gov/foreign) for more information. Just sign in to create your account.

SSA has redesigned the Statement to make it easier for you to read and find the information you need.

The redesigned Statement includes a bar graph displaying your personalized retirement benefit estimates at nine different ages, depending on when you want stephen thom benefits to start. It also includes your earnings history, and information on how to report an error if you find one.

You're encouraged to review your Statement annually. You can view a sample Statement and the information it provides.

- Social Security Statement Samples
- Online Statement
- Statement for People with Noncovered Earnings
- Mailed Statement

Note that your personal Statement may include different wording, depending on your situation.

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

**LEGISLATION CORNER**

The Social Security Fairness Act ([H.R. 82](#)) would repeal the WEP and GPO provisions. Although the bill has at least 325 cosponsors in the House, the measure has never made it to the House floor for a vote. The bill’s original sponsors recently announced that when Congress returns from its August recess, they will file a discharge petition in an effort to force a floor vote on it. In order to be successful, a discharge petition requires the signatures of at least 218 lawmakers. The petition and subsequent vote could happen before our October luncheon.

You might just want to let your Representative know how you feel about H.R. 82 and encourage them to vote accordingly. Remember: even though yours may be only a single voice, that single voice is much more effective than the alternative of a deafening silence in reaching your desired outcome.

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

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

**POSTAL SERVICE HEALTH PLAN**

by Michelle Hoffman

The following was from a phone call to the USPS regarding the new Health Benefits Program. There are more details in the recent publication, Understanding the Postal Service Health Benefits (PSHB) Program, a booklet recently mailed to qualified employees, retirees and annuitants. (It’s also available online at <https://www.keepingposted.org/assets/pdf/guide-to-understanding-the-pshb-program.pdf>)

1. You cannot keep your current plan. You must move into the new USPS plan.
2. On September 15 another mailing explaining the new plans to be offered will be mailed.
3. At a later date another mailing with “mapping” to assist in selecting the plan that will be best for you will be sent. If you are satisfied with your current plan, help will be available to help you find a plan nearest to what you already have.
4. You must have Medicare part B in order to qualify.

The information above is from the PSHB Navigator Help Line, (833) 712 7742.

**SERVICE OFFICER (SECOND) NOTES**

by Carol Anne Moore

Ready or not, some of us may find it necessary to find a nursing home for a loved one or even ourself. It’s a big decision, but Medicare can help.

**Comparing Nursing Homes**

Medicare.gov makes it easy to find and compare nursing homes

Whether you’re planning ahead for yourself or a loved one, or need to make an unexpected decision, there’s a lot to think about when choosing the right nursing home.

Medicare.gov makes it easy to find and compare nursing homes in your area. Personalize your results by filtering for what matters most to you — like inspection results, location, quality ratings, and more.

**Nursing Home Considerations**

When comparing nursing homes:

- Check out their overall star ratings. The overall rating is based on a nursing home’s performance in 3 areas: health inspections, staffing, and quality of resident care.
- View detailed staffing data, including the staffing levels and turnover rates.
- Use the map and distance filter to find nursing home locations near you.

Visit [www.Medicare.gov](http://www.Medicare.gov) for more information about nursing homes and what Medicare does and does not cover.

**NARFE NEEDS YOU TO VOTE**

An email from “Election Services Co. for NARFE” reminded us to vote for NARFE’s officers. Voting is a most important responsibility we NARFE members have, so be sure to vote in the 2024 NARFE election.

Voting is open for the NARFE 2024 election until 11:59 p.m. ET on September 30, 2024.

Voting has been made easier, as your online ballot has been customized for you, listing only the names of candidates for whom you are allowed to vote.

You’ll need your unique voting PIN and member number (both included in the email). If you need an assist, you may call 1-866-720-4357 on Monday - Friday between 9 a.m. - 5 p.m. ET or send an email to [narfehelp@electionservicescorp.com](mailto:narfehelp@electionservicescorp.com).

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	266
New Members	1
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	266

**TREASURER’S REPORT**

End of the last month balance	\$2,078.38
Receipts	537.08
Disbursements	<u>(466.77)</u>
End of month balance	\$2,148.69

## PROGRESS AGAINST ALZHEIMER'S!

At least THREE drugs to deal with Alzheimer's were approved either for use in patients or for their next level of testing. These are promising times!

First, in early July, the U.S. Food and Drug Administration (FDA) approved Eli Lilly's antibody therapy donanemab (now brand-named Kisunla), for certain adults with Alzheimer's. (This column has followed its testing for some time.) Significantly, patients were able to stop treatment with Kisunla once their amyloid plaques dropped below visually detectable levels on imaging scans. The prescribing label allows a person's doctor to consider stopping Kisunla should that occur in actual use.

Then on July 11, reports noted the FDA had cleared Foralumab, an investigational nasal spray (from Tiziana Life Sciences), for

Alzheimer's column continues below ...



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**RETURN SERVICE REQUESTED**

Alzheimer's column continues

“expanded use” to treat moderate Alzheimer's, with the first patient expected to be dosed soon thereafter. The “expanded use” (or compassionate use) program, gives a patient access to an unapproved medication outside of clinical testing after all other available options were exhausted or failed to work.

The FDA granted a regenerative medicine advanced therapy (RMAT) designation to Longeveron's experimental cell therapy Lomecel-B for mild Alzheimer's. The designation accelerates development and review processes for regenerative medicine candidates intended to treat, modify, reverse, or cure serious or life-threatening conditions. It allows for early interactions with the FDA and potential priority review when it's submitted for approval. The designation was made based on preliminary results of a phase 2 clinical trial, with formal results to be presented in late July.

## 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 Kathy Smith.)

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!

## ONE NEW MEMBER

This month, it's a pleasure to welcome new member **Peter Lehrer** 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, October 17. Make reservations with Carl by noon Monday, October 14. The entrée will be Sweet & Sour Pork Chops.

## SEPTEMBER LUNCHEON-FINAL REMINDER

We'll meet on Thursday, September 19. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, September 16.