



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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NOMINATING COMMITTEE

THE BOARD

APRIL LUNCHEON

Place: Elks Club,
801 South A Street, Oxnard
>> Use "A" Street entrance **ONLY** <<

Date: Thursday, April 18
Time: 11:30 to socialize, 12:00 to dine

Cost: \$16.00

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

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

- Meat Loaf**
- Mashed Potatoes & Gravy**
- Vegetables**
- Green Salad**
- Rolls & Butter**
- Ice Cream**
- Water & Coffee**

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

APRIL PROGRAM

You guessed it - we will not have a program this month. Especially since COVID struck, the number of willing presenters (other than those who sell stuff) has diminished or maybe just flat-out disappeared.

Perhaps you know of a presentation you'd like to have made at a luncheon. Over the years, we've had programs ranging from 'collectibles' to the county's 'Weights and Measures' to Police Dogs (by members of the Police Department). The topics can be as varied as your imagination. Is there a topic you'd like to have discussed? If so, please let George Ramirez, our Program Chair, know of it.

Even though the pandemic is mostly behind us, there are still sporadic reports of new cases. That being the case, it's still appropriate to ask that members and guests be fully vaccinated and boosted. And you should feel free to wear a mask if you prefer; it's always OK to do at our luncheons.

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.

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

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NOTES FROM THE TOP

Tony Pizza, President

In March, we had a great pork loin lunch *and* also a presentation about what kind of care assistance you or a family member might need in the future. Aging issues or a sudden health incident (like an accident or stroke) can leave you scrambling to learn and decide on a source to suit the situation. Representatives Neil Kogan and Dale Shagrin of The Assisted Living Specialist presented. They can provide an obligation-free assessment of your assisted living and dementia care alternatives, at no charge to you. (They receive payment from the care places.) For more info, go to www.TheAssistedLivingSpecialist.com or call 866-952-2734 for a 30-minute Virtual or In-Person Assessment.

Finally, in a long overdue action nearly six months into the 2024 budget year, and after many continuing resolutions, a \$1.2 TRILLION budget bill passed. It pushes any threat of a government shutdown to the fall, when I suspect the same circus will start again.

NARFE-PAC: *Why should members contribute?* NARFE-PAC helps defend **OUR** earned pay and benefits by: Electing members of Congress who support the federal community; Building strong relationships with lawmakers; Helping our supporters rise to leadership positions, and influencing the legislative agenda,

The White House is pushing for a modest federal pay raise of 2% in 2025 for federal employees on the General Schedule; retirees will probably get a similar COLA. If enacted, most civilian federal employees would see it in paychecks for the first full pay period in January. It would be the smallest increase since President Biden took office. Federal employees' pay raises were 5.2%, 4.6% and 2.7%, in 2024, 2023 and 2022, respectively. A smaller raise is proposed due to expected financial constraints agencies in FY2025.

Fast food workers' pay just became \$20 an hour. Companies say they'll have to raise prices or cut employees. I think McDonald's did so before the wage increase. Though inflation has been lessening, prices aren't going down, and probable won't.

In the Beatles' song Eleanor Rigby, there's a line "Father McKenzie, writing the words of a sermon that no one will hear." I hope that's not the case with our newsletter. Maybe not every article is profound, but interesting. I hope I'm not Father McKenzie.

Tax season has ended. Now we hope there's no audit. A nervous taxpayer was unhappy with the IRS auditor who was reviewing his records. The auditor said, "It's a great privilege to live and work in the USA. As a citizen you have an obligation to pay taxes, and we want you to eagerly pay them with a smile." "Thank God," replied the taxpayer. "I thought you were going to want cash."

- Tony

TAXES AND CHECKS

It looks like we've made it through another year of figuring our income taxes. By the time you're reading this, April 15 will probably have come and gone. But there were a number of 'what to do' tips about settling your personal income tax account or completing other transactions. Though it's too late for this year's taxes, many of them are applicable at any time.

Nine tips to protect yourself and your assets:

- **Sign up for USPS email alerts:** Use the USPS's Informed Delivery service for daily emails on incoming mail. It's free at USPS.com.
- **Request direct deposits:** Instead of receiving physical checks, request direct deposits into your account. It's safer and quicker.
- **Pay bills electronically:** For added security, use electronic or mobile payment methods like e-checks or ACH payments.
- **Track your checks:** You can call the intended recipient (business, charity or person) to confirm the check was received. Follow up on undelivered checks promptly and notify your financial institution of any missing checks.
- **Reduce outgoing mail theft:** Take your mail directly to the post office or drop it into a secure mailbox before the last collection. Likewise, never leave mail in your own mailbox overnight.
- **Guard against alterations:** Use permanent black ink or a gel pen to make it more difficult to 'wash' and modify the check. Also, avoid leaving blank spaces on the payee or amount lines.
- Don't write your Social Security number (except on the check you use to pay the IRS), credit card information, Suzanne Osgood driver's license number or phone number on checks.
- Report stolen mail as soon as possible by submitting an online complaint to the Postal Inspection Service at www.uspis.gov/report or calling 877-876-2455.
- And finally, in line with the 'see something/say something,' idea, we're asked to report crimes or call 911 when they suspect someone might be trying to rob a mail carrier.

NARFE MAKES IT EASY

Want to contact someone in Washington about something concerning federal employees or annuitants but don't know what to say or how to say it? NARFE's Legislative Action Center makes it easy. Just go to the NARFE website, www.narfe.org, log in, then hover your cursor over the 'Advocacy' heading. In the drop-down list, click on 'Take Action.' You'll see a list of items, probably including one you're concerned about. Often, they'll have a sample letter you can edit and then have NARFE send it for you. Easy peasy!

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

As Tony noted in his column, the last-minute passage of the \$1.2 trillion budget avoided a government shut-down. There are more items in the budget than can be listed here, but one item is of interest to NARFE members who support Alzheimer’s research.

That item is an increase of \$100 million in annual funding for Alzheimer’s research at the National Institutes of Health (NIH).

But just before the budget was passed, the Republican Study Committee unveiled its FY2025 budget plan, titled “Fiscal Sanity to Save America.” That proposal aimed to balance the budget within seven years by slashing \$17.1 trillion in spending, including substantial reductions to federal workers’ retirement and health care benefits and eliminating the President’s authority to provide annual pay raises to federal employees.

Also on that same day, March 25, Representative Matt Cartwright (D-PA) introduced H.R. 7819, taking a significant step toward ensuring fairness in federal employee compensation.

It appears legislative proposals will continue to address federal pay, retirement and earned benefits in the future. Don’t become complacent on this topic!

Meanwhile, we must continue to make the push in working toward repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) by supporting the Social Security Fairness Act, H.R. 82 /S. 597. You can show your support for the effort, even if your representative and senators already made their support known. You can contact your Representative and/or Senators by calling **202-224-3121** and request they either urge the House Ways and Means Committee to schedule a markup for H.R. 82. or to build co-sponsorship for S. 597 to enhance the collective effort to secure equitable treatment for all federal employees and retirees.

If you call, please be sure to let George Ramirez know you did that. The words and actions of NARFE members contribute to the success in assuring our benefits will not be reduced or adversely affected.

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

Unless we speak, Congress will assume we agree!

SERVICE OFFICER NOTES

by Carol Anne Moore

According to the calendar, spring has arrived. I’ve collected several important items on my ‘to send’ list, and in the spirit of ‘spring cleaning,’ here they are:

- If your mailing address or email address has changed, please provide the new information to Carl Bailey. He keeps the membership roster for Chapter 190. In addition, he will notify NARFE Member Records at NARFE headquarters. (If you wish to contact them for some reason, email them at memberrecords@narfe.org or call them at 800-456-8410.)
- For questions on benefits, call 703-838-7760 or email: retbenefits@narfe.org. It’s much easier to phone this NARFE number than calling OPM’s number. The OPM number is so busy you’ll usually have to start calling at 7:30 a.m. Eastern Time – that’s 4:30 a.m. here in California!
- Whenever contact with OPM is necessary, you must have your CSA/CSF number, your Social Security number and date of birth.
- If you have a question to be answered by OPM, know that many questions can be answered *and* you can manage your retirement account via OPM’s Services Online. (There’s no waiting for someone to answer the phone!) Access OPM’s Services Online at: www.servicesonline.opm.gov
- If you have a question or concern regarding Long Term Care, you’ll want to talk with a Long Term Care Insurance Ombudsman at 800-640-4661.
- The last item from my list: how to report a death. To do that, you’ll need the decedent’s CSA/CSF number, Social Security number, date of death, date of birth, and if there is a surviving spouse, the spouse’s full name, address, date of birth, SSN and other personal information as required.

One Final Item

Reporting a death may be difficult. If it is *your* death, you can make the task easier if you take the time to get and fill out NARFE’s form **F-100**, *Be Prepared for Life’s Events*. The form was last updated in April 2022. Once it’s filled out, it will have all the information needed to accurately report your death.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	278
New Members	0
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	276

TREASURER’S REPORT

End of the last month balance	\$ 2,005.73
Receipts	618.84
Disbursements	<u>(686.09)</u>
End of month balance	\$ 1,938.48

ALZHEIMER'S RESEARCH IN MICE

Research using mice has provided new information on a characteristic of Alzheimer's. Canadian researchers discovered an unexpected, transferable form of the disease that developed at an accelerated rate in mice after bone marrow transplant.

The Canadian researchers used bone marrow with stem cells from mice having a mutant human amyloid precursor protein transgene that contributes to the amyloid plaques typically seen in Alzheimer's disease. The marrow was transplanted either into mice lacking the transgene or those with a normal version.

The animals had behavioral changes and signs of cognitive decline, such as the absence of usual fear and lack of short- and long-term memory, which seemed to be accelerated via transplant.

Signs were present at Alzheimer's column continues below...



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

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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 Joseph Niederst.)

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

Chapter 190 did not have a single, solitary new member join the chapter this month. Not one. Let's try to change that by inviting potential new members.

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

Alzheimer's column continues

six months after transplant in the transgene-deficient mice and nine months in the normal mice, versus the 11 to 12 months that would be expected in this animal model of the disease. Both groups of animals also showed distinct molecular and cellular hallmarks of Alzheimer's, including blood-brain barrier dysfunction and beta amyloid extracellular deposits.

In further research, they will examine whether inadvertent disease transmission takes place during application of other forms of cellular therapies, as well as directly examine whether Alzheimer's can be transferred from contaminated sources, independent from cellular mechanisms.

As a precaution, researchers suggest those donating tissue, organs, stem cells and blood undergo genomic sequencing, since their work showed Alzheimer's can be transferred via bone marrow transplants.

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, May 16. Make reservations with Carl by noon Monday, May 13. The entrée will be Lasagna.

APRIL LUNCHEON-FINAL REMINDER

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