



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

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JUNE LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, June 20

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

Cost: \$16.00

Please make your reservations by **NOON**, Monday, June 17. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **June 20**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Chicken Fried Steak

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) Thanks!

JUNE PROGRAM

This month and next, we'll be without a presentation. This month, we'll again get to visit with other attendees. Next month, however, we'll be having our simulated summer indoor picnic. 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 programs, though, do YOU have any ideas you'd like to present (as Bob Warnagieris did last month)? 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.

ANOTHER BOOSTER

Surely you've heard by now that another booster was made available several weeks ago. It's available to elderly and those with compromised immune systems.

NOTES FROM THE TOP

Tony Pizza, President

Our District VP, Steve Smith, visited our May meeting. We also had a presentation by member Bob Warnagieris about creating a personal story of events in your life that your family might like to know. Bob volunteered after our newsletter had been sent out. If you have a topic to share, please be sure to tell our Program Chair, George Ramirez.

Don't bank on larger COLAs in future years. In 2023 it was over 8%. For 2025, it might be a little over 3%, and that might be the largest for years. Future increases might be even less. Whether it's high or low, the adjustment always lags behind the actual increase in the cost of living. And those big increases at the grocery store, housing costs, utilities, and gasoline aren't coming down soon, if ever.

If you are covered by Medicare Part B, the Medicare Reimbursement Account (MRA) may apply.

- A \$800 reimbursement is applicable to Blue Cross Basic members and others covered by your plan (like wives). It is explained here pretty well: [MRAQRG2021-interactive.pdf \(fepblue.org\)](#)
- GEHA's is \$1000 and applies to High Option plans: [GEHA's Medicare Part B Reimbursement Account | GEHA](#)
- Kaiser's is \$2400 for some plans: [2024 FEHB Guide to Medicare MAS \(kaiserpermanente.org\)](#)

Did the IRS penalize you for insufficient withholding? If so, you may want OPM to increase your withholding. As of October 1, 2023, the IRS interest rate for tax underpayments went up to 8%, much higher than the rate of 3% just two years ago. The IRS determines the interest rate every quarter using the federal short-term rate plus three percentage points for most individual taxpayers. Rising interest rates have caused the large spike.

Most enrollment changes are made during the Federal Employees Health Benefits program open season, but certain changes are allowed when an individual has had a "qualifying life event." Such events include: a change in family status; a change in employment status; or you or a family member lose FEHB or other coverage under another FEHB plan. When one of these events occurs, you may enroll, change your enrollment from self only to self and family, change your enrollment to another FEHB plan or option, change your enrollment to self only, or cancel your enrollment. If one of these situations applies, see [Changing FEHB Coverage Outside an Open Season \(fedweek.com\)](#)

"What is this big gap on your resume?" a recruiter asked of an applicant. "I went to Yale for 4 years," he says. The recruiter is impressed and offers him the position. The man responds: "That's awesome, I'm so happy because I really need this Yob."

- Tony 2

SCAM WATCH

The phone rings. Your caller ID says it's the Social Security Administration. You hesitate. You're not expecting a call from them, but something inside you makes you pick up. Then everything you hear is designed to scare you into doing what the caller says.

The caller says he's a Social Security Administration agent with an urgent warning: Your name and Social Security number are linked to serious crimes like money laundering and drug trafficking.

You panic when he says there's an arrest warrant for you, plus the courts want to seize the money from your bank and retirement accounts. The only way to protect it, he says, is to buy gold. The agent says he'll send someone to pick the cash or gold up, and he'll keep it safe until he can clear you of any wrongdoing.

You're in a rush because he says you must go to the bank immediately. You're nervous, so the agent offers to stay on the line with you while you're at the bank and tells you what to say.

You're so stressed out and terrified to hear the police are coming to arrest you. You want to take a minute to call someone, but he says you don't have time. And he insists you can't trust anyone but him.

Still, you hesitate. It seems strange to be told to buy gold. What if it's a scam? A quick search finds someone with the name he gave you is an employee at the Social Security Administration. But can you be sure it's him? Maybe he's just using that name.

On the other hand, your caller ID *did* say 'Social Security Administration.' And he *does* know some personal details about you. Should you go ahead?

No! Stop! It's a scam!

Know that anyone who tells you to buy gold or withdraw cash, then give it to someone is a scammer. Report them to the FTC at [ReportFraud.ftc.gov](#).

If ever a caller tells you someone is coming to pick up that gold or cash at your house, call the police. It is an elaborate impersonation scheme to rip you off.

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

LATE-BREAKING ALZHEIMER'S NEWS

Newsweek (May 29) reported on something which could stop Alzheimer's progressing. In Alzheimer's, the process to remove excess proteins and cellular debris from the patient's brain is inhibited or restricted.

Researchers manipulated Plexin-B1 to enhance the cleanup action. They found when Plexin-B1 is activated, it changed the behavior of a special brain cell called an astrocyte. Removing the gene encoding Plexin-B1 in mice enhanced the cleaning action to remove protein clumps as well as signs of reduced brain inflammation.

The study was published on 27 May in the journal [Nature Neuroscience](#), where you can check the details.

Unless we speak, Congress will assume our consent!

THE IRS DIRECT FILE TAX PROGRAM

The IRS introduced the Direct File (file for free) program in 12 states as a pilot program for the 2024 filing season. Used by 140,803 taxpayers, it has been judged to be “highly successful.” The IRS just announced Direct File will be a permanent filing option for federal tax returns, with expanded access for more taxpayers for the 2025 filing season.

The IRS is now examining how to expand eligibility to more taxpayers across the country, as well as exploring ways to gradually expand the scope of tax situations supported by Direct File. They’ll work with all states that want to partner with Direct File, and any number of states that can participate.

The goal is to expand Direct File to support most common tax situations, particularly those that impact working families. Announcements about new state partners and susan reich expanded eligibility are expected in the coming months.

As the IRS works to expand Direct File, it will also work to strengthen all free filing options for taxpayers, including Free File, the Volunteer Income Tax Assistance program (VITA) and the Tax Counseling for

LEGISLATION CORNER

Did a point in Tony’s article cause you to be concerned? His comments about future COLAs and expected high prices don’t portray a rosy future. So what can we do?

One thing is to press Congress to change how COLAs are determined. Instead of using the CPI for Urban Wage Earners and Clerical Workers (CPI-W), we should ask that they use the CPI for the Elderly (CPI-E). It tracks and more accurately reflects seniors’ spending for goods and services frequently purchased.

Another thing: ask our representative support the bipartisan Problem Solvers Caucus by also endorsing H.R. 82. It’s the *Social Security Fairness Act*, to repeal the windfall elimination provision (WEP) and the government pension offset (GPO). This latest endorsement adds to the pressure from 320 House cosponsors for the House to take action on this issue.

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

Here’s what’s happening in the TSP area.

TSP Update

The Federal Retirement Thrift Investment Board (FRTIB) reports about 2.6 million TSP participants have Roth assets. Also, 37% of TSP participants are members of the uniformed services, and they account for about 60% of accounts with a Roth balance.

TSP participants now use the TSP mobile app. 21% of logins to the “My Account” feature were through the TSP app. That’s a 40% jump from just six months ago!

TSP Waiting Time

As of May 15, 2024, the 30-day waiting period between withdrawal requests has been removed.

If a TSP participant requests a withdrawal from a TSP account, there’s no longer a 30-day waiting period requirement before requesting another withdrawal. The TSP says the change “is part of our ongoing efforts to make the TSP a simple and convenient place for you to manage your retirement income.”

TSP Fund Performance

The S Fund is often the more volatile stock fund as it invests in smaller companies. So far in May, the S Fund has the best return in the month (6.08%), but the C Fund has had the best return among all TSP funds so far in 2024 (11.90%).

Important TSP Basics

If you are a TSP participant, you’re part of one of the finest retirement plans in the world. Taking advantage of this opportunity is simple—investing in your future doesn’t have to be hard.

You can roll over money from eligible retirement accounts: (traditional IRAs) into your existing TSP account. Keep your options open and do not close out your TSP. Stock brokers are just waiting to get their hands on your government held TSP.

Whether you’re new to the TSP or looking for a refresher, you can get help with the basics. Just click on the link to take you to the topic’s details:

- Find out [how the TSP fits into your retirement](#).
- Check whether you can [move money into the TSP](#).
- Check [administrative and investment expenses](#).
- Learn about [designating beneficiaries](#).

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	271
New Members	1
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	270

TREASURER’S REPORT

End of the last month balance	\$ 1,883.41
Receipts	614.32
Disbursements	<u>(522.33)</u>
End of month balance	\$ 1,975.40

DIETARY RESEARCH AND ALZHEIMER'S

The results of two dietary research reports this month may not be conclusive, but they're noteworthy because of the that attention being given to our diets.

The first covers the University of Copenhagen research that used mouse models with Alzheimer's. It showed that urolithin A, which occurs naturally in pomegranates, can alleviate memory problems and other consequences of dementia.

The team previously found nicotinamide riboside (NAD supplement) helped combat neurodegenerative diseases like Alzheimer's and Parkinson's. It aids removal of damaged mitochondria from the brain.

Many neurodegenerative disease patients experience mitochondrial dysfunction (mitophagy), which hinders the brain's ability to remove weak mitochondria. Stimulating the

Alzheimer's column continues below ...



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Alzheimer's column continues

mitophagy process to eliminate weak mitochondria yielded very positive results.

Researchers don't yet know how much urolithin A would improve memory and alleviate Alzheimer's, but it's likely more than a pomegranate a day.

The second report examines the olive oil intake with the subsequent risk of dementia-related death and also assessed the joint association with diet quality and substitution for other fats.

The study used 90,383 individuals' data (about 1/3 male, 2/3 female). It found about 7 grams of olive oil per day reduced risk of dementia-related death by 28%. In US adults, higher olive oil intake lowered the risk of dementia-related mortality, irrespective of diet quality.

Beyond heart health, the findings extend the current dietary recommendations of choosing olive oil and other vegetable oils for cognitive-related health.

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 James Perks.)

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 Chapter 190 had one new or reinstated member, Frank Aaronson. Even more members will help ensure our chapter will be heard.

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, July 18. Make reservations with Carl by noon Monday, July 15. The entrée will be Sweet & Sour Pork Chops.

JUNE LUNCHEON-FINAL REMINDER

We'll meet on Thursday, June 20. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, June 17.