



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2024 No. 5  
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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, 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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**MAY LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

>> Use “A” Street entrance **ONLY** <<

**Date: Thursday, May 16**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, May 13. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **May 16**, 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 - especially the \$1 bill) Thanks!*

**MAY PROGRAM**

Unfortunately, it’s another month without a program. Identifying potential willing presenters (other than those who sell stuff) seems to be vanishingly small. Do you know of anyone?

Do you know of a presentation you’d like to have made at a luncheon? It can be about most anything, as long as it’ll be interesting to our attendees. 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). Topics can be as varied as your imagination. If have an idea in mind, please let George Ramirez, our Program Chair, know.

Though the pandemic is mostly faded, 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. Feel free to wear a mask if you prefer; it’s not required but 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](mailto:redbird1997@aol.com).

**NOTES FROM THE TOP**

Tony Pizza, President

The April meeting was relatively uneventful. No presentation, so we welcome suggestions. We enjoyed lunch and the usual camaraderie. The meat loaf was tasty; the layered cheesecake for dessert was exceptional. Next month, lasagna! (It’s my favorite!)

Halfway through the counting period toward the January 2025 federal retirement COLA, the count stands at 1.7%, after a 0.7% increase in March in the inflation index. It might even be 3% by year’s end.

The COLA is based on the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI/W). I don’t have to tell you the CPI/W’s 1.7% is nowhere near reality, as you see that gas, food and rent have gone up in the last two years. The typical U.S. household had to pay \$227 more a month in March to purchase the same goods and services it did one year ago because of still-high inflation, according to Moody’s Analytics calculations.

A number of our members, including me, are among the many federal and public retirees affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The small benefit we get for more than 40 quarters of work under Social Security, is reduced even more by WEP. The House Ways and Means Subcommittee on Social Security held a hearing on the WEP and GPO on April 16, the second hearing this Congress focused on these issues. With 318 cosponsors for the bill to repeal WEP and GPO in the House, and with continued committee attention, momentum is building to address these longstanding issues.

That hearing featured NARFE National President, William “Bill” Shackelford, and National Secretary/Treasurer, Kathryn Hensley. President Shackelford submitted testimony for the record on behalf of NARFE. NARFE continues to work with the lead sponsors of the repeal bill and other allies to press for further action on WEP and GPO. This hearing was a significant step in NARFE’s ongoing advocacy efforts to correct the WEP and GPO injustices, ensuring that all public servants receive the full Social Security benefits they earned and rightfully deserve.

As I said at our April meeting, I volunteered to entertain patients in an assisted living home in Camarillo. I told jokes. When I finished, I said goodbye and added, “I hope you get better.” One old guy replied, “I hope you get better, too.”

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Even if you were at the meeting, I stole from Rodney Dangerfield: “I told my psychiatrist: ‘I keep thinking about suicide.’ He told me from now on I’d have to pay in advance.”

“Last week I told my psychiatrist: ‘I keep thinking I’m a dog.’ He told me to get off his couch.”

- Tony

**SCAM TRACKER**

Does some potential opportunity sound too good to be true? Are you thinking it may be a scam but don’t have any way to check?

The Better Business Bureau may have something to help. They have the “BBB Scam Tracker,” a free tool anyone can use to report suspected scams. But it has more: you can also search its information to help find whether the potential opportunity is valid or a scam.

Should you conclude it’s a scam, the program also lets you report it. Your and others’ reports can help warn still others so they can avoid similar cons.

To see or use the BBB’s online tool, it’s available at <https://www.bbb.org/scamtracker>. You don’t have to create an account or log in. You may want to check it out before you might need to use it.

**OFFER-IN-COMPROMISE ‘MILLS’ tax scam**

Tax scams are ongoing, even after April 15. The IRS has the “Offers in Compromise” program to help some people who can’t pay their federal taxes to settle for less than the full amount. But offer-in-compromise ‘mills’ make exaggerated claims with ads about settling tax debts. They aggressively promote misleading compromise offers in misleading ways to people who clearly don’t meet the qualifications.

Such ‘mills’ often charge excessive fees, costing taxpayers thousands of dollars for a service available directly from the IRS. Taxpayers can check their eligibility *for free* with the short, easy-to-use online IRS [Offer in Compromise Pre-Qualifier tool](#).

**LED LIGHTING, ANYONE?**

Our June 2019 newsletter included an article about LED lights and the ‘K’ numbers (denoting a Kelvin temperature) and their equivalent kinds of white:

- Soft White ..... 2700K – 3000K
- Bright/Cool White ..... 3500K – 4100K
- Daylight ..... 5000K – 6500K

The recently-adopted standard for LED lightbulb efficiency brings more attention to other terms. Now instead of watts, we’ll look instead for lumens as a measure of brightness. The ‘K’ numbers indicate the “kind” of light, as in the above list. We may also see ‘CRI,’ the ‘color rendering index, to compare how we see an object in a bulb’s light to what we’d see in sunlight (which would be CRI = 100).

To help get the lightbulb you want, here’s a table of approximate comparative numbers for each of the common types of light bulbs:

Bulb Type	Watts				
	25W	40W	60W	75W	100W
Standard	25W	40W	60W	75W	100W
Halogen	18W	28W	42W	53W	70W
CFL	6W	9W	12W	15W	20W
LED	4W	6W	10W	13W	18W
Lumens	220+	400+	700+	900+	1300+

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

**BASE ACCESS, UPDATED**

Tony has an update on the ‘base access’ topic:

Last year we learned that DOD retirees could get an ID Card (DBIDS) for base access. But the cards were not available, so paper access passes for one year were issued. Those cards are now available at the Hueneme Pass and ID office at the Sunkist gate. It allows access to and use of MWR facilities and it’s good for the remainder of the year since the paper one was issued.

While waiting to get my card, I was talking to a guy replacing his lost Veterans Healthcare ID Card (VHIC). I said I had one, too. When I went to pick up my DBIDS card, the Security Petty Officer said he’d heard me and said the VHIC card was good for three years access, Navy Exchange, Commissary, and MWR facilities. He had to register it in the system to be recognized at the gate.

If you are a veteran and don’t have a VHIC card, they are issued at the Ventura VA Clinic, 5250 Ralston Street, Ventura. 805-339-6400. It’s open M–F, 0800-1630. Bring a copy of your DD-214 and ID. Once you have it, bring your card to the Pass and ID Office to register (the office closes at 1445).

**LEGISLATION CORNER**

NARFE members can visit the NARFE website ([www.narfe.org](http://www.narfe.org)) and browse the areas of legislative support we can provide. They’re in drop-down menus under the “Advocacy” heading on the homepage.

But we’re also invited to provide feedback to NARFE headquarters on any interactions with members of Congress. One of the items on the drop-down menu is the “Member Congressional Event Feedback Form,” Actually, it’s a series of 11 questions to describe your interaction(s).

Sharing information about your interactions will help NARFE to strategically continue the dialogue you started. (It also helps us know information such as phone calls, or in-person/virtual meetings or other activities with your member of Congress or their staff.) Also, please let George Ramirez know what you did. Our words and actions contribute to NARFE’s success for us. 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

Last month’s column included a short paragraph with information to make it less difficult to report a death. While the difficulty may be more likely be emotional rather than physical, it needs to be done. This month’s column reports more on *how* to do it.

Of course, it will help to have a filled-out NARFE form [F-100](#), *Be Prepared for Life’s Events*. Then you’ll have all the information needed to accurately report a death.

**Reporting a Death**

Report the death of a retiree or survivor annuitant who is currently receiving a benefit from U.S. Office of Personnel Management (OPM) under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS).

Include the deceased annuitant’s full name, name of deceased, date of death, retirement claim number and/or social security number. (A filled-out F-100 will be most valuable and much appreciated here!)

You can refer to the [Reporting a Death](#) ‘how to’ link listed at the left of our website’s homepage to help you report the death in any of four ways:

• **PHONE:**

Call 1-888-767-6738 (1-88USOPMRET).

The phone lines are open from 7:40 AM to 5:00 PM (EDT). It is a busy phone number so you may want to try james perks early in the morning when the phone lines are less busy.

• **EMAIL:**

Send the information via email to [retire@opm.gov](mailto:retire@opm.gov)

• **POSTAL MAIL:**

Write to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

**ONLINE:**

Fill in and submit OPM’s online reporting form from your computer or smart phone: <https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/report-of-death/>

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	276
New Members	0
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	271

**TREASURER’S REPORT**

End of the last month balance	\$ 1,938.48
Receipts	370.76
Disbursements	<u>(425.83)</u>
End of month balance	\$ 1,883.41

## GENETIC PROTECTION FROM ALZHEIMER'S?

For some time, there have been suggestions that genes may play a part in Alzheimer's. Here's the latest:

The *FNI* gene is responsible for making the fibronectin protein. A variant discovered in that gene reduces the chance of developing Alzheimer's by up to 70%, possibly leading to more effective treatments for the disease.

Columbia University researchers examined a group of specific people: those with another gene variant called *APOEε4* who had never developed Alzheimer's. Knowing *APOEε4* increases the risk of getting the disease, they thought there might be a counterbalance.

They sequenced 10,763 individuals across two groups, to reveal the protective effects of a specific *FNI* variant in people with *APOEε4*. The *FNI* variant seems to help regulate

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**

Alzheimer's column continues

fibronectin levels in the brain. It occurs naturally in small amounts in the blood-brain barrier, a key defense for the brain and an important factor in what gets in and out of it. People with Alzheimer's have much more fibronectin in their blood-brain barrier than healthy people; clearly, it must be involved somehow. It's of interest to scientists studying neurodegenerative diseases.

The idea is that too much fibronectin may impair the brain's ability to wash out dangerous substances, particularly the amyloid-beta proteins that noticeably build up in the brains of people.

Researchers estimate that hundreds of thousands of people with the *APOEε4* allele in the US alone have this protective *FNI* variant, potentially stopping Alzheimer's from developing. Much more research is will be needed to learn how this gene variant helps.

## 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 Suzanne Osgood.)

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 joint the chapter again this month. Not one. Let's change that by inviting potential new members.

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, June 20. Make reservations with Carl by noon Monday, June 17. The entrée will be Chicken Fried Steak.

## MAY LUNCHEON-FINAL REMINDER

We'll meet on Thursday, May 16. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, May 13.