



# MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

**Ventura County Chapter**

<http://mysite.verizon.net/narfe190>

February 2009

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**GEORGE RAMIREZ**  
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### NOMINATING COMMITTEE

**THE BOARD**

## YOUR DUES QUESTION ANSWERED

Someone asked whether NARFE dues will go up this year. Answer: No; they'll stay the same. If you have dues withholding, it will remain at \$2.63 / month.

## NARFE CHAPTER 190 NEWSLETTER PUBLISHING INFO

This newsletter is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association. The above box lists chapter officers and committee chairpersons.

## JANUARY LUNCHEON MEETING

**Place: Elks Club,**

**801 South A Street, Oxnard**

**Date: Thursday, February 26**

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

**Cost: \$9.00**

The reservation deadline for our next luncheon is **NOON**, Monday, February 23. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **February 26**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

**Chicken Fried Steak**

**Mashed Potatoes & Gravy    Vegetables**

**Green Salad    Rolls & Butter**

**Sherbet    Tea & Coffee**

## FEBRUARY SPEAKER

This month, our speaker will be **Dr. Jim Vernon**, author of three books ranging from the Depression to his WWII experiences. At our luncheon, he will speak about his training and combat experiences flying F6F Hellcats from carriers USS TICONDEROGA (CV-14) and USS RANDOLPH (CV-15) during WWII. After the war, he received his PhD in geology. He returned to active duty during the Korean War and served as a photographic intelligence officer.

## WANT HELP WITH YOUR TAXES?

There's **free** help with state and federal taxes at several Ventura County locations. Volunteers help seniors and low income individuals/families. They were trained under the auspices of AARP and Community Action of Ventura County, IRS tested and certified. Bring your 2008 information and your 2007 return (if available). (If your return requires help beyond the training received by volunteers, they will advise you to see a paid tax preparer.)

Though some take reservations, it's first come, first served at the "walk-in locations" identified on page 2.

## PRESIDENT'S MESSAGE

Tony Pizza, President

As announced last month, if the opportunity to buy 50/50 and raffle tickets at the meeting isn't enough, we'll have another chance to win big bucks at our next two meetings. We'll have convention raffle tickets! For \$5 you'll get 6 chances to win \$1000, \$500, \$250, \$100, or \$50. One of our chapter's members won \$500 in one of the convention raffles, so it *can* happen.

After we retire, many things in our lives change. If we don't recognize how the changes may affect us can be costly in many ways. NARFE has identified ten of the most serious mistakes. We'll start with two of them this month. Unlike David Letterman, I'll start with the mistake that we believe to be most important for a long and enjoyable retirement, and that is:

- Fail to join NARFE as an active employee or retiree. NARFE has the knowledge and support you need to help guide you in (and into) retirement. NARFE has more than 85 years of experience in federal retirement matters on Capitol Hill. NARFE's Retirement Benefits Service staff collectively have 90 years of experience in federal retirement and insurance issues. The *NARFE* magazine provides members with monthly news on issues that affect their income and benefit security.
- Fail to thoroughly read mail from OPM. It is important to open and read the information from the Office of Personnel Management (OPM) after you retire. OPM serves as the retiree's payroll office. An OPM notice or letter may be general in nature, but it can be about *your* individual retirement benefits. In particular, OPM sends a cost-of-living notice each December with important information, such as what to do to provide survivor benefits if you marry after retirement. Ignoring mail from OPM could result in a decrease in your monthly annuity or even the loss of some benefits. In addition, not reading your OPM mail could prevent you from being able to appeal any adverse action being taken that might affect your benefits. Members who don't understand an OPM notice or letter may contact their local NARFE chapter service officer for assistance. (And of course, you need to keep OPM notified of your current mailing address.)

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And finally, here's some "wisdom" I'll share:

Why is a tax bill like a sneeze? You know it's going to happen, but there's nothing you can do about it.

This "wisdom" applies to more than just crossing rivers: Don't insult the alligator until *after* you have crossed the river.

- Tony

## NEW MEMBERS THIS MONTH

We have 7 new members this month. Please give a warm welcome to **Michael Christie, James Colvin, Lester Heurter, Ivan MacCarthy, Natalie Morales, George Rose** and **Helen Thomas** when you see them.

### FREE TAX HELP - VENTURA COUNTY

#### Agoura Hills (by appointment only)

- Agoura Hills Park and Recreation Center, Wednesdays 9am - 4pm, February 4 - April 15; call (818) 597-7361 for appt.

#### Camarillo (by appointment only)

- Camarillo Senior Center, Mondays 9am-noon, February 4 - April 15; call 482-4881 for appt.
- Camarillo Health District, Wednesdays 1-4pm, February 4 - April 15; call 388-1952x104 for appt.

#### Fillmore (a walk-in location)

- Fillmore Senior Center, Tuesdays 9am-11am, February 3 - April 14

#### Moorpark (by appointment only)

- Moorpark Senior Center, Wednesdays 9am-noon, February 4 - April 15; call 517-6260 for appt.

#### Newbury Park (a walk-in location)

- Grant Brimhall Library, Wednesdays 9am-4pm, February 4 - April 15

#### Oxnard (both are walk-in locations)

- Wilton Senior Center, Wednesdays 9am-noon, February 4 - April 15
- Oxnard Library, Wednesdays & Thursdays from 1pm-7pm, February 4 - April 15

#### Ojai (by appointment only)

- Little House of Ojai, Wednesdays 1:30-4pm, February 4 - April 15; call 646-7787 for appt.

#### Santa Paula (a walk-in location)

- Santa Paula Community Center, Mondays from 1pm-3pm, February 2 - April 13

#### Simi Valley (by appointment only)

- Simi Valley Senior Center, Thursdays 9am-4:30pm, Fridays, 9am-1pm, February 5 - April 10; call 583-6363 for appt.

#### Thousand Oaks (a walk-in location)

- Goebel Senior Adult Center, Thursdays 9am-7pm, Fridays 9am-4pm, February 5 - April 10

#### Ventura (all are walk-in locations)

- Ventura Boys & Girls Club, Johnson Drive, Fridays 9am-11:30am, February 5 - April 10
- Ventura Ave Adult Center, Tuesdays, Thursdays & Fridays 9-11:30am, February 3 - April 15
- Ventura Senior Recreation Center, Tuesdays & Thursdays 12 noon - 3pm, February 3 - April 15

## LEGISLATION

by George Ramirez

*Our mission: To protect and improve the retirement benefits of federal employees, retirees, and their families.*

This month, I'm using this column to invite you to participate in the legislative process. In this case, you can help improve our retirement benefits (or maybe you already did). How? I recently received a request from our California chairman, which I've copied here:

### **"PREMIUM OFFSET - ACTION REQUIRED"**

"Now is the time for all NARFE Members to contact Senators Feinstein and Senator Boxer and tell them:

**"I urge you to work for the inclusion of a proposal in the economic stimulus package which would allow federal civilian annuitants as well as active duty military personnel and retirees to use pretax annuity or retirement pay income to pay for their share of employer-sponsored health insurance. Currently, federal annuitants and active duty military personnel and retirees are denied this "Premium Conversion" benefit afforded their counterparts who are actively employed in the civil service and private sector."**

You may contact the Senators on NARFE's toll free line to the Capital switchboard. Call 1-866-220-0044 and ask for the Senator by name.

Or you may go to [www.capwiz.com/narfe](http://www.capwiz.com/narfe) on the Internet (as 1246 California GEMS members had already done). At the website, just click on the "TAKE ACTION" block and follow the instructions.

As a third option, you may also call the Senators' local offices. The local phone numbers are in the Blue Pages of your telephone directory.

We hope that you took (or will take) this opportunity to contact your Senators and provide your inputs to this process. This may be our best chance to influence adopting our health insurance "Premium Conversion."

There will likely be opportunities to participate for other measures. We hope you'll participate then, too.

## TAX INFO OF INTEREST

Here are several items that may be useful when you file your taxes for 2008.

First, the "Economic Stimulus Payment" (ESP) that you may have received last year is NOT taxable and should NOT be reported as part of your income.

Second, if you didn't get an ESP or aren't sure, you can call 1-866-234-2942 at the IRS. You will be guided through several "press '1' if..." menu options, but you will be able to confirm whether you received an ESP and, if so, what the amount was.

Third, if you didn't receive an ESP but believe you should have or if you received one but believe that it should have been more, you have another opportunity in your 2008 tax return. It's called the Recovery Rebate Credit in the 2008 tax instructions.

Fourth, if you do NOT itemize deductions but DO pay property taxes, you can include that information in your return for 2008 and get at least partial credit for it.

Fifth, if your adjusted gross income was \$56,000 or less, you can electronically file your 2008 return for FREE, by using 'Free File' at <http://www.irs.gov>.

## SERVICE OFFICER'S CORNER

by Bob Willis, Service Officer

The new Worker, Retiree and Employer Recovery Act of 2008 allows individuals to suspend required minimum distribution (RMD) payments from IRAs and 401k's for 2009. There will be no penalty to do so. (THIS DOES **NOT** APPLY TO 2008 TAX RETURNS.)

The reason for this change is to help some seniors by letting them keep the money in their accounts to bolster retirement income rather than force them to draw down accounts that have had great declines. The change also helps to offset any unusually large RMDs required in 2008, due to the stock market gains as in 2007. Please note that RMDs for 2008 were **not** altered by this law.

Individuals who are 70½ (or older) and who may wish to change their previously planned 2009 RMDs should contact their retirement plan. Also, bear in mind that the Treasury Department has *not yet* issued any regulations for this new law, and that retirement plans are still in the midst of altering internal procedures.

### MEMBERSHIP REPORT

	<u>Members</u>
End of last month	853
New members	7
Dropped/Transferred	- 4
GRAND TOTAL	856

### TREASURER'S REPORT

End of the last month balance	\$4,416.15
Receipts	1,091.30
Disbursements	(1,642.16)
End of month balance	3,899.52
Petty cash	+ 25.00
GRAND TOTAL	\$ 3,924.52

## THANKS RECEIVED AND PASSED TO YOU

Each year Chapter 190 makes monetary donations on your behalf to our local charitable organizations, usually near the end of the year. The recent 2008 year-end contributions totaled \$ 1,418.

This month's mail brought "Thank You" notes from:

- The Alzheimer's Association
- The Federal Employee Education & Assistance Fund (FEEA)
- Food Share
- Project Understanding
- The Salvation Army
- The Ventura County Rescue Mission

## TO NARFE MEMBERS IN OUR LSA

If you live in one of the several ZIP Codes that have been assigned to our chapter, you are listed as a "Local Service Area" member of NARFE, even if you are not on the members' list for Chapter 190.

We've temporarily added you to the mailing list for Chapter 190's newsletter to let you know what's going on in our chapter, when and where the luncheons are, and so forth.

We invite you to take advantage of us - email us or telephone us if you'd like to come to a luncheon meeting. We'd like to meet up with you and are sure you'll find that it was time well spent.

Dues for the chapter are only \$7 per year, and you'll get this newsletter 12 times per year. You should already be getting the national-level *NARFE* magazine; we try to cover things with a more local emphasis.

Come, dine and enjoy! We hope to see and meet you soon! **NARFE** needs you, and you need **NARFE**.

## GIFT CERTIFICATES FOR SEE'S CANDIES

Price increase: **Marilou** reports that the price for See's candies has increased. In the store, it's now \$15.60 for a pound. Naturally, the price for the gift certificates has also increased; it's now \$13, and **Marilou Balangue** will have them at our luncheons (or you may call her). Even at \$13, it's still a good deal.

The sales serve as a fundraiser for our chapter, and the certificates are good throughout the year!

## IN MEMORIAM

This month, we note that some of our members have passed away.

We extend our collective condolences to the families of

- John Dornick (beloved husband of Robbie)
- Al Morales (beloved husband of Natalie) and
- Frank Cingrani (beloved husband of Anne).

## SHARE FOR FOOD SHARE

Times are tough and getting tougher. We'll try to help locally by supporting Food Share all year round. Bring just one can or package of non-perishable food to each month's luncheon (or more if you wish to do so).

We'll collect and deliver the food to Food Share.

## FINAL LUNCHEON REMINDERS

March's luncheon will be on the 26<sup>th</sup>. The entrée will be Corned Beef and Cabbage. The March reservation deadline will be noon on Monday, March 23.

This month's luncheon will be on Thursday, February 26. Please be sure to make your reservations with Marilou by noon Monday, February 23.

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