



MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Ventura County Chapter

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

January 2009

PRESIDENT

TONY PIZZA

1553 Royce Court
Camarillo, CA 93010-3150
482-3453

1ST V/P (MEMBERSHIP)

JUANITA DAVIS

488-5281

FINANCIAL SECRETARY

MARILOU BALANGUE

382-8826

2ND V/P (LEGISLATION)

GEORGE RAMIREZ

382-0929

TREASURER

CARL BAILEY

487-1801

RECORDING SECRETARY

MARY ELLEN DeLUCA

985-3491

SERVICE OFFICER

BOB WILLIS

486-1235

Committees

ALZHEIMER COORD.

DUKIE BAILEY

487-1801

PROGRAMS

GEORGE RAMIREZ

382-0929

CHAPLAIN

JUANITA DAVIS

488-5281

PUBLIC RELATIONS

GEORGE RAMIREZ

382-0929

HISTORIAN

- (VACANT) -

SERGEANT-AT-ARMS

JUANITA DAVIS

488-5281

HOSPITALITY / SUNSHINE

DUKIE BAILEY

487-1801

WAYS & MEANS

MARILOU BALANGUE

382-8826

NEWSLETTER EDITOR

VIC JOHNSON

647-7420

vjohnson44@sbcglobal.net

NARFE NET COORD

CARL BAILEY

1mrbig1@verizon.net

NOMINATING COMMITTEE

THE BOARD

OUR 2008 FOOD SHARE DONATIONS

Our donations to Food Share in 2008 totaled 259 pounds, another success. Just to let you know, we'll continue the effort again for 2009. Well done!

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, January 22

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

Cost: \$9.00

The reservation deadline for our next luncheon is **NOON**, Monday, January 19. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **January 22**, we will meet at the Oxnard Elks Club. We'll begin with socializing at 11:30, with lunch served at noon. (If you arrive before 11:30, use the door that faces "A" Street.) The day's menu will be:

Sweet & Sour Pork Chops

Rice Pilaf Baby Carrots

Green Salad Rolls & Butter

Sherbet Tea & Coffee

JANUARY PROGRAM

This month, **Carol Leach** will be our speaker. Her presentation is titled "Call Me Capable." An auto accident during her childhood left her with vision and speech disabilities. She chose to focus on her abilities and strengths, and she earned a Masters degree in Education and Counseling.

She realized the importance of educating adults and youth to become more accepting of others, then started her "Call Me Capable" in-service presentations. She also developed the Call Me Capable Game™. Carol inspires audiences with her humor and genuineness, and leaves them with an awareness that we are all more similar than different.

PLEASE CONSIDER

If you check the list of positions in the left column, you'll see the same names filling several positions.

Please start 2009 by considering serving on the board for Chapter 190. Come to a board meeting and you'll see that you can contribute to our/your chapter!

PRESIDENT'S MESSAGE

Tony Pizza, President

Happy New Year! Welcome to 2009. I hope by the time you read this, you have finally remembered to write "2009" on your checks. I started the year with a visit to the doctor. He said: "Well, well. It seems that your weight is perfect. It just happens that you are eleven feet too short." Hilarious. Now I need to find a doctor who is fat.

There will be a State Federation Convention this year. Those who attend our meetings know that means we'll ask you to help support the convention; donate a buck to have your name listed in the convention book. We will ask only ONE time, at the January meeting. If you can't attend but wish to donate, send me a buck before our January 22 meeting.

If opportunities to buy 50/50 and raffle tickets at the meeting aren't enough, we'll have another chance to win big bucks at the next three meetings. We'll have convention raffle tickets! \$5 will get you 6 chances to win \$1000, \$500, \$250, \$100 or \$50. A member of our chapter won \$500 in a convention raffle; it can happen!

I think we've nagged you a few times (alright, every month) about going on dues withholding. I even tried to bribe you with the \$10 from the federation to no avail. Many say they "don't want 'them' messing with my annuity." There's really no reason to worry. Just note your annuity amounts this month and next, when OPM adjusts annuities to account for the COLA and change in health insurance premium. OPM knows how to correctly make changes. You won't miss the \$2.64 a month when you authorize dues withholding.

If I still haven't convinced you, I ask that you to please renew your membership **when you get the first notice** to save the reminder paperwork, and possibly being dropped for non-payment. Thanks.

To close, I think I'm getting old —

- Everything that works hurts, and what doesn't hurt doesn't work.
- I feel like the morning after, and I haven't been anywhere.
- Every name in my little black book ends with "M.D."
- My children are beginning to look middle-aged.
- My mind makes contracts my body can't keep.
- I look forward to a dull evening.
- My knees buckle and my belt won't.
- My back goes out more than I do.
- I sink my teeth into a steak, and they stay there.
- I know all the answers, but nobody asks the questions

- Tony

SERVICE OFFICER'S CORNER

by Bob Willis, Service Officer

As we start another new year, it's a good time to make an annual review of our important information, documents and papers. I have something that may help you with that task.

Each individual's situation is unique, so there isn't always a check list that will cover everything. But NARFE has a document that is available to every member that ought to be filled out and kept up-to-date.

It's Form F-100, Be Prepared for Life's Events, and it covers a lot of things that are really important for you in the event of an emergency. Besides the usual listing of bank accounts or other such information, it will also provide information to help someone to help you if you can't help yourself.

Form F-100 isn't a living will or any such thing; it is a very useful tool and can be used to collect a lot of information in one place. If you don't have one, please see me at the January meeting; I'll have some with me. Or if you can't make it to the meeting, please give me a call at 486-1235 and I'll see that you get one. (They are free to NARFE members.)
- Bob

BRING A POTENTIAL MEMBER?

At the start of each year, a lot of current Federal employees retire. Many may discover that he or she is no longer in "the grapevine" and may not know where to turn to get some needed information.

NARFE can help them in any number of areas that may not have been apparent before they retired.

Why not invite that new retiree or current employee (and potential NARFE member) to our January meeting? We're repeating the offer we made for our January 2008 meeting.

If you know a person (retired or current employee) who is eligible to join NARFE, invite them to the January luncheon. For January *only*, that guest's meal will be paid for by Chapter 190.

This is a great opportunity. You can invite a potential new member to attend a luncheon without having to pay. (But be sure to let Marilou know that you have a guest, so the right number of meals will be prepared.)

NEW MEMBERS THIS MONTH

We have 5 new members this month. Please be sure to welcome **John Hilton, Barry Newton, Stanley Wilson, Pamela Yerger and Ron Zehrung**.

When you see one of our new members at our luncheons, give each a warm welcome to make them feel "at home" with us.

LEGISLATION

by George Ramirez

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

Here we are in 2009! Though I usually write about NARFE's agenda and legislative efforts, I'm going to write a little about something else NARFE does for us.

As 2008 drew to a close, the CSRS retirees' cost of living annuity adjustment was announced to be 5.8% - the largest since March 1982. The corresponding FERS COLA was 5.0%, plus the full Social Security COLA.

Since COLAs are automatic, some NARFE members may wonder whether NARFE contributes anything to the general welfare of retirees. One member expressed disappointment that NARFE hadn't succeeded in getting WEP, GPO or Premium Conversion adopted. In short, he felt NARFE hadn't done much for him lately and things would just continue on "automatic pilot."

It was about then that the "Open Season" for health plans opened. NARFE had noted changes in premium costs for retirees. There were some premium increases, but they weren't exorbitant, so this facet of retirement life would apparently run on "automatic pilot" as well.

It seemed as though life would go on, regardless of whether NARFE was there.

Not so fast! The NARFE mission statement at the top of this column each month reads: *"To protect and improve the retirement benefits of federal employees, retirees, and their families."* Rather than having only a viewpoint focused on improving things, NARFE's first emphasis is *to protect* what we already have. And that's exactly what NARFE did.

In reviewing the various plans, NARFE noted that the Blue Cross/Blue Shield (BC/BS) plan - a plan most retirees have chosen - had made a significant change in coverage; it was one which could have increased out-of-pocket expenses for use of an "out-of-network" health care provider. And a medical emergency would have no bearing on the out-of-pocket costs.

NARFE's work with OPM and BC/BS resulted in a rollback of the increases as well as further clarification of specific BC/BS features. Since the rollback changes

could affect one's choice of a health plan, NARFE also suggested the Open Season period be extended; in an unprecedented action, **Open Season was extended to remain open until 31 January.**

While we usually think of losing a benefit as being suddenly taken away, a benefit can also be slowly eroded. The BC/BS plan (as originally offered) is but one example of how benefits could be eroded and without notice. Were a lone retiree to notice such a change, there's little chance that he or she acting alone might get that change rescinded; but as a voice for *many* retirees, NARFE can make our concerns heard.

Sometimes, just knowing that one's voice will be heard makes membership worthwhile.

SCAM PREVENTION

"Caveat Emptor"

Many scams are the result of attempting to get something for nothing. Some occur because a quick-talking salesperson seems to make sense at the moment. But there are other scams that happen because the situation is urgent (it's your urgency, not the seller's).

You may not be able to avoid the first two kinds of scams, but you can do something to prevent an urgent situation from becoming a costly scam.

An urgent situation may be the clogged drain or a leaking water heater, a broken window, a leaky roof or an automotive breakdown.

If you're like many people, the first time you think about getting someone to help is *after* the emergency situation is upon you. For assistance, you might go to the Yellow Pages or the newspaper's want ads. Chances are, you'll get someone who will do an honest job for honest pay, but you won't know up front.

Like so many things, the time to start is *before* your emergency occurs. Make a list. Talk to your friends and acquaintances. Who do they hire for plumbing problems? Auto repairs? Glass breakage?

Make a list of those service providers and keep it handy; you never know when you might need it. Once you've made the list, be sure to keep it current.

Once again, a little preparation up front can avoid becoming the victim of a scam.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	853
New members	5
Dropped/Transferred	- 5
GRAND TOTAL	853

TREASURER'S REPORT

End of the last month balance	\$4,416.15
Receipts	2,331.47
Disbursements	<u>(2,297.24)</u>
End of month balance	4,450.38
Petty cash	+ 25.00
GRAND TOTAL	\$ 4,475.38

LEARNING OPPORTUNITIES

If you would like to indulge your intellect, you could take a course at the Osher Lifelong Learning Institute of CSUCI. They offer a variety of interesting courses. I have a limited number of catalogs for the winter and spring sessions. Call me at 482-3453 if you want one, or go online to <http://www.csuci.edu/exed/osher.htm> or call them at 437-2748 for more info. Deadlines to enroll are upon us; the winter course sessions start the week of January 12. Sign up for spring courses by February 27; those courses begin the week of March 2.

- Tony

2009 IRS MILEAGE RATES

Just before we went to press with this issue of the newsletter, the Internal Revenue Service issued new optional standard mileage rates to calculate deductible costs of operating an automobile for business, charitable, medical or moving purposes in 2009.

Beginning on January 1, 2009, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) became:

- 55 cents per mile for business miles driven
- 24 cents per mile driven for medical or moving purposes
- 14 cents per mile driven in service of charitable organizations

The 2009 mileage rates reflect generally higher transportation costs compared to a year ago, but also factor in the recent reversal of rising gasoline prices. In addition to gasoline, other fixed and variable costs, such as depreciation, also enter the calculation.

GIFT CERTIFICATES FOR SEE'S CANDIES

Last year, a pound of See's candy at the store cost \$15, but only \$12.50 would get you a gift certificate for a pound of See's. Like so many things, we're sure that the price will increase; we just don't yet know how much. But **Marilou Balangue** will have reduced-price gift certificates at our luncheons (or you may call her).

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

A BOARD WITHOUT A LINDSEY?

It's true. Absent from this month's masthead listing of board members and their positions is **Dottie Lindsey**. She stepped down as newsletter editor at the end of 2002 but stayed on as "Public Relations" chair since then. She felt that the year's end would be a good point to retire from that position and has done so. As a temporary measure, George Ramirez has agreed to serve as our Public Relations chair until a new chairperson is identified.

Though a few words here may not be sufficient to fully convey the appreciation for the support and many efforts over the years that she has made, the board extends a huge "Thank You" on behalf of the entire Mighty 190.

FINAL LUNCHEON REMINDERS

February's luncheon will be on the 26th. The entrée will be Chicken Fried Steak. The February reservation deadline will be noon on Monday, February 23.

This month's luncheon will be on Thursday, January 22. Please be sure to make your reservations with Marilou by noon Monday, January 19.

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

