



# MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

**Ventura County Chapter**

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

July 2009

## PRESIDENT

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488-5281

FINANCIAL SECRETARY  
**MARILOU BALANGUE**  
382-8826

2<sup>ND</sup> V/P (LEGISLATION)  
**GEORGE RAMIREZ**  
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**CARL BAILEY**  
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NOMINATING COMMITTEE  
THE BOARD

## FOOD SHARE DONATION TOTAL

As we donate to Food Share each month, we report the total here. This month, we donated 27 pounds. Our 2009 total to date: 178 pounds. Thank you!

## 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.

## JULY LUNCHEON MEETING

**Place: Elks Club,**  
**801 South A Street, Oxnard**  
**Date: Thursday, July 23**  
**Time: 11:30 to socialize, 12:00 to dine**  
**Cost: \$11.00**

The reservation deadline for our next luncheon is **NOON**, Monday, July 20. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **July 23**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

**Chicken Tri-Tip**  
**Green Salad Rice & Beans**  
**Garlic Bread Dessert**  
**Tea & Coffee**

## JULY "PROGRAM"

As is the case each July, each attendee will have the opportunity to visit with other attendees and enjoy the double entrées of chicken *and* tri-tip. The more attendees, the better the "program."

It will be an indoor BBQ, so there's no need to be concerned about getting sunburned or chilled by a breeze off the ocean. And you won't have to chase napkins or hold your plate to keep it from blowing away. You'll be able to spend a few hours with friends, sharing in a relaxing, comfortable meal.

In short, it ought to be a "perfect BBQ picnic." And since such gatherings also host visitors from out of town, we've invited representatives of several other NARFE chapters as well as NARFE officers and representatives of elected officials to attend.

## NEW MEMBERS THIS MONTH

We have 6 new or reinstated members this month. Please give a warm welcome to **Francois Cavanagh, Marjorie Erickson, Robert Harriman, Nora Jennett, Jeanne Nicholls and Joanne Rochin** when you see them.

## PRESIDENT'S MESSAGE

Tony Pizza, President

Don't count on a cost of living increase next year. Although the Consumer Price Index for Urban Wage Earners and Clerical Workers increased in May, it was only by 0.4 percent. For purposes of calculating the next COLA, the index is currently 3.1 percent **below** the 2008 third quarter average base index.

Recent legislation will allow us to have Roth IRAs as part of the Thrift Savings Plan. But remember the Pony, Puppy, or Python that you wanted but never got for Christmas? Year after year you were disappointed even after you had a name for it and set aside a special place for that new best friend who never arrived. The same has happened with other things on our wish list.

The House version of the so-called Tobacco bill would have: given FERS employees the same incentive to save sick leave as CSRS employees; given CSRS workers the incentive to work part-time by allowing them to ease into retirement without losing any retirement benefits; permitted FERS employees who left government and returned to repay the amount of their retirement contributions that they took (and probably spent) when they left government.

But because the bill was on a fast-track, the House agreed to accept (without going to conference) any version passed by the Senate. And that's what happened. The White House liked the Roth option, because it would be an immediate revenue-gainer for the Government, but objected to the other riders on cost grounds.

What about the premium conversion and the changes to the Windfall Elimination Provision and the Government Pension Offset laws? These will not happen anytime soon, if ever, because they would each have a negative drain on the Federal fiscal condition.

If you think that NARFE has not accomplished our objectives, and you think you can do without NARFE, think again. You need NARFE, and NARFE needs you more than ever. There will be more attempts **to take away** some benefits that we now have. NARFE has prevented a number of these take-away attempts in recent years. There will be more. Please remember that when your next NARFE renewal letter arrives.

Enough heavy stuff. Wouldn't happen in California: An elderly Floridian called 911 on her cell phone to report that her car had been broken into. She was hysterical as she told the dispatcher: "They've stolen the stereo, the steering wheel, the brake pedal and even the accelerator!" The dispatcher said, "Stay calm. An officer is on the way." A few minutes later, the officer radioed in. "Disregard. She got in the back seat by mistake."

- Tony

## SERVICE OFFICER'S CORNER

Bob Willis, Service Officer

In the torrent of estate-planning advice out there, one simple but crucial bit of wisdom often gets overlooked: Keep your stuff in order. Surviving family members can get overwhelmed when loved ones leave behind disorganized financial statements and cluttered homes. Prevention is the best solution.

- 1. A Missing Will:** Estate planning is useless if crucial documents are missing after a person's death - and perhaps most crucial of all is the will. Let your family members know where to find it. If it's in a safe-deposit box, let them know where the key is, or they'll have a hefty charge to drill open the lock.
- 2. A Tangled Money Trail:** The will is only part of the critical paperwork. If heirs can't find all of a decedent's financial records, they might not be able to trace all of his or her assets. So, they might not get everything they're entitled to, and the unclaimed assets will eventually revert, or "escheat," to the state. People who die suddenly usually leave behind the most disorganized paperwork. Organize your tax returns and financial papers while you still can.
- 3. Digging Out the House:** Wills typically don't provide instructions for distributing personal items. Let family members know who gets what.
- 4. Paying Off Debts:** If debts have been incurred, the estate is still responsible. The person in charge of administering the estate must satisfy creditors before other beneficiaries spend the money.
- 5. Accounting for Missing Returns:** Many people who are chronically ill or dying don't bother to file tax returns. But the estate is still on the hook to the Internal Revenue Service; the longer it takes the estate to file, the bigger the penalties. Piecing together unpaid taxes can be a challenge. Usually, the most recently filed tax return as well as bank statements, can offer clues about the financial institutions that hold assets, retirement account distributions and direct deposits.
- 6. NARFE Form F-100:** Finally, be sure to get a copy of Form F-100, "Be Prepared for Life's Events," from me *and fill it out* to help keep your information organized.

- Bob

### DO WE HAVE YOUR E-MAIL ADDRESS?

Please share your email address with Chapter 190; email it to Carl Bailey at: [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net). It will be used *only* for NARFE or Chapter 190 business!

You can receive "Action Alerts" and other urgent NARFE notifications only if you share your address!

## CALIFORNIA TELEPHONE ACCESS PROGRAM

Did you know that the California Telephone Access Program (CTAP) distributes telecommunications equipment and services to individuals who are certified as having difficulty using the telephone? CTAP is a California State mandated program, under governance of the California Public Utilities Commission (CPUC). Equipment and some network services are available at no charge to eligible consumers.

Californians who are deaf, hard of hearing, speech disabled, blind, or who have low vision, cognitive impairments, or restricted mobility, are eligible to receive equipment with certification by a medical doctor, a licensed audiologist, a qualified state agency, or a hearing aid dispenser.

CTAP is funded by a small surcharge that appears on all telephone bills in California. The money collected from this surcharge pays for both the California Telephone Access Program and the California Relay Service (CRS). This surcharge appears on your phone bill as "CA Relay Service and Communications Devices Fund."

To be eligible to receive free specialized telephone equipment through our program, the person **MUST**:

- Live in California
- Have telephone service at their residence
- Be certified as having one or more of the following disabilities:
  - ◆ Deaf/Deafened
  - ◆ Cognitive
  - ◆ Hard of Hearing
  - ◆ Mobility
  - ◆ Blind/Low Vision
  - ◆ Speech

If you have any questions, please contact:

**CTAP Call Center**

P.O. Box 30310

Stockton, CA 95213

Fax: (800) 889-3974

English Voice: (800) 806-1191

English TTY: (800) 806-4474

## LBNSY REUNION PICNIC

The **Long Beach Naval Shipyard Reunion Picnic** will be September 26, 2009. It will be in El Dorado Park, Long Beach, Area #3 Golden Grove site. Enter the park at the Spring Street entrance between 605 freeway and Studebaker Road. There is a \$7 parking fee. Food will be served between 1200 and 1400. The menu is pork ribs, hamburgers, hot dogs, BBQ chicken, salads, corn, beans, and sodas. NO ALCOHOL allowed on the premises.

Tickets are \$14 per person. Advance tickets only, by September 17. Contact Charlie Springer (562) 425-1392, J.B. Larkins (310) 515-2868, or Rosie Pomerville (562) 426-5484.

## OF INTEREST TO CURRENT EMPLOYEES

Much budget-related discussion and topics are being put forth in Washington, including deficit reduction.

In June, House Republican leaders issued a set of Deficit Reduction Proposals including some of interest to current federal employees. Best known among the group is a proposal to base retirement calculations on the "High 5" instead of the "High 3." NARFE denounced the proposal as an attack on the earned economic security of federal workers and annuitants.

While the proposal may cause concern among current federal employees, it also seems counter to keeping a viable federal workforce. That's because this proposal (it's only a *proposal* at this point) would (if adopted) likely cause many who are already eligible to retire to do so. The thought is that many such employees would retire immediately under the existing "High 3" rule rather than later under the "High 5," resulting in a mass exodus of experienced personnel.

Columnists pointed out that the proposal was likely (once again) similar to a wish list. They also note that at least some of the Republican leaders represent areas which have significant numbers of federal employees; pressing for adoption of this proposal would certainly result in a loss of voter support...and at this point, that's something that the Republican party is undoubtedly trying to avoid.

As is said of many developments and proposals in Congress, "stay tuned."

### MEMBERSHIP REPORT

	<u>Members</u>
End of last month	862
New members	6
Dropped/Transferred	<u>- 5</u>
GRAND TOTAL	863

### TREASURER'S REPORT

End of the last month balance	\$3,465.43
Receipts	894.99
Disbursements	<u>(763.68)</u>
End of month balance	3,596.74
Petty cash	+ <u>25.00</u>
GRAND TOTAL	\$ 3,621.74

### YOUR NAME IN PRINT?

Each month, we pick a member's name at random. Somewhere in the newsletter, the name appears in an article. If that member finds his or her name, that means their lunch that month John Wayne will be free!

The lucky member needs to make a reservation (just like always). At the luncheon check-in table, the lucky member just tells the check-in attendant that they found their name in the newsletter. Shazam! A free lunch! (Did you notice "John Wayne" above?)

Last month's listed name was Natalie Morales.

OK - that's the offer. Ready? Start looking!

### YOUR BOARD INVITES YOU TO HELP

Check the list of officers on page 1. Some names appear in several places. Yes, we have board members who are double- or even triple-hatted! Please join the board. Help ensure that we remain "the Mighty 190"!

### NEW STEPS TO STOP TELEMARKETERS

In addition to the "Don't Call" list, the new year closed with changes to help the consumer (that's us) avoid future telemarketer calls.

The Federal Trade Commission now requires that prerecorded telemarketing calls include a so-called "quick and easy" opt-out. If you've answered the call, you should be able to say a word or press a number to opt out of future calls. A recorded message left on your answering machine must include a toll-free number that will connect you to an automated opt-out system.

Telemarketing calls or recorded messages that don't give you the above information are subject to fines.

Complaints may be filed by calling (877) 382-4357 or at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov).

### GIFT CERTIFICATES FOR SEE'S CANDIES

**Marilou Balangue** now has gift certificates for a one-pound package of See's Candies for \$13, compared to an in-store price of \$15.60 per pound. She always has them at our luncheons (or you may call her). At \$13, it's a good deal.

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

### DONATIONS FOR FOOD SHARE

Though the economy may be getting better, its recovery will happen slowly. Meanwhile, many people still need our help; let's continue to help through donations to our local Food Share. You can help with just one can or package of non-perishable food each month (or more if you'd like). Every bit counts!

If you'd rather donate money instead of food, you may write a check made out to FOOD SHARE.

Marilou Balangue delivers our donated food and funds to Food Share following each luncheon meeting.

### LOOKING AHEAD TWO MONTHS

The August luncheon will be on the 27<sup>th</sup>. The entrée will be enchiladas. The August reservation deadline will be noon on Monday, August 24.

On September 24<sup>th</sup>, our entrée will be pork steak. The reservation deadline will be noon on Monday, September 21.

### FINAL LUNCHEON REMINDER FOR JULY

This month's luncheon will be on Thursday, July 23. The cost will be \$11, as we'll have two entrées. Please be sure to make your reservations with Marilou by noon Monday, July 20.

RETURN SERVICE REQUESTED

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U.S. POSTAGE  
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Permit No. 1839

National Active and Retired  
Federal Employees Association  
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Oxnard CA 93033-4533

