



MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Ventura County Chapter

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

June 2009

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NOMINATING COMMITTEE

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FOOD SHARE DONATION TOTAL

As we donate to Food Share each month, we report the total here. This month, we donated 70 pounds. Our 2009 total to date: 149 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.

JUNE LUNCHEON MEETING

Place: Elks Club,
801 South A Street, Oxnard
Date: Thursday, June 25
Time: 11:30 to socialize, 12:00 to dine
Cost: \$9.00

The reservation deadline for our next luncheon is **NOON**, Monday, June 22. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **June 25**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

Enchiladas Rice & Beans
Green Salad Chips & Salsa
Ice Cream
Tea & Coffee

JUNE PROGRAM

One of our members, Dr. Robert Warnagieris, will be our speaker this month. He will speak about "transportation in Ventura County." He will discuss the situation as he sees it, since his background and experience has provided him with unique insight.

He had a career that included Executive Director of the Pacific Missile Test Center at Point Mugu. He also had a parallel career in education that included being an Associate Professor at local universities and has served on the boards of education for Ventura and Santa Maria.

Since retirement in 1996 Dr. Warnagieris has been active as an advocate for the elderly. He is currently a member of the Ventura County Leadership Academy Steering Committee and the VC Civic Alliance.

NEW MEMBERS THIS MONTH

We have 9 new or reinstated members this month. Please give a warm welcome to **Mari Bangs, Harold Bayne, Adolph Ehrig, Stephen Goodermote, Phillip Greenwalt, Bill Hoover, Marsha Meeker, Robert Mell and Thomas Williams** when you see them.

PRESIDENT'S MESSAGE

Tony Pizza, President

By now, those federal retirees who get Social Security have already received (and probably spent) their \$250 stimulus checks. Those federal annuitants not on SS didn't (and won't) get that check. But thanks to intensive work by NARFE headquarters, and the support of Senator John Kerry (D-Mass.) and Senator Gordon Smith (R-Ore.), those annuitants will get a \$250 tax credit when they figure their income tax for tax year 2009. (Spouses do not get the credit.) Although NARFE continues working on Premium Conversion and changes to WEP/GPO, NARFE's efforts to get the \$250 tax credit for federal annuitants is a real benefit and one answer to the question, "What has NARFE done for me lately?"

NARFE is asking for chapters to vote on a single, uniform, national and chapter dues for every NARFE member. Presently, each chapter determines its own dues amount. Under the single dues approach, some chapters will pay more, some less. For Chapter 190, most of you are not on dues withholding, and your annual dues are \$7 for the Chapter and \$29 for National, total \$36. Those on dues withholding pay a little less than \$32. If the single dues is approved, dues would be \$40.

An annual increase of \$4 is less than a few cups of coffee (about five senior coffees at McDonalds). The benefits of NARFE membership, like that \$250 one, are worth it. If writing a \$40 check will hurt, then **NOW IS THE TIME TO GO ON DUES WITHHOLDING!** The annual rate for dues withholding will be \$36, which means **NO INCREASE**. It's only \$3 a month, and we pay you a cash "bribe" of \$10 when you start. Call treasurer Carl Bailey at 487-1801 and he'll work the details for that \$10. If the dues vote doesn't pass, you'll still be free of writing renewal checks.

I like to sit at the park and feed the pigeons. One day I brought a loaf of fresh bread just to feed them. Then suddenly a young man in his 20's told me that I shouldn't throw away good food on a bunch of pigeons that can find food anywhere when there are a lot of people starving in Africa. I just had to say, "How do you expect me to throw that far?"

- Tony

THE BOARD NEEDS YOUR HELP

Please look at the list of officers on the first page. Notice that some names appear in several places. That means we have board members who are double- or triple-hatted. **NOW** is your opportunity to volunteer and help ensure we remain the *Mighty 190*.

SERVICE OFFICER'S CORNER

Bob Willis, Service Officer

If you are the survivor who needs to report a death of an annuitant, you can find out where to call from this website: <http://www.narfeny.org/reportdeath.htm>. There is a link to this site on our Chapter 190 website <http://mysite.verizon.net/narfe190/> in the left column as "Report a Death." The chapter website address can also be found on the first page of every newsletter.

What should you do if your purse or wallet is lost or stolen? We're told we should cancel our credit cards immediately. But the key is having the toll free phone numbers and your card numbers handy so you know whom to call. Photocopy of your cards, front and back, and keep the copies where you can find them.

File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all:

Immediately call the three national credit reporting organizations to place a fraud alert on your name and also call the Social Security fraud line number. Someone could make an application for credit in your name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Now, here are the numbers you always need to contact about your wallet, if it has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union: 1-800-680-7289
- 4.) Social Security Administration
(SSA fraud line): 1-800-269-0271

Tony's not the only guy who has jokes. I not only know lots of jokes, but I used to do a ventriloquist act too. In fact, one night in my ventriloquist act my little partner was telling a bunch of blonde jokes. "Do you know why the blonde got fired from the M&M factory? She was throwing out the W's." A blonde in the audience stood up and said how mean it was to make fun of someone just because of their hair color. I said, "Sorry, lady, ..." but before I could finish she shouted "Shut up, Bob, I'm talking to the little creep on your lap."

- 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. It will be used only for NARFE or Chapter 190 business!

You can receive an "Action Alert" (included elsewhere this issue) only if you share your address!

WHAT'S IN PROPOSED LEGISLATION?

Legislation is interesting. Sometimes, things are just "too hot" to be considered as separate bills. Sometimes an issue is so big that it can be used to help move other things along. So it is with the tobacco legislation.

Most recently, the House of Representatives passed H.R. 1256, referred to as the "tobacco bill." The House version included several things of specific interest to active and retired federal employees. Columnist Mike Causey summarized those things, which would likely not pass as individual bills. He also pointed out that the Senate version (to be voted upon as this is written) did not include all of the features that were in the House-passed version.

It was our hope that the final version of the "tobacco bill" would include changes that will impact employees from the natalie morales first day on the job to after their retirement.

The House version of the Tobacco bill would, among other things, give the FDA greater control over tobacco and tobacco products. That would be welcomed by anti-smoking groups and individuals. But Senators who are from a dozen states (where tobacco is the primary legal cash crop) worry that the FDA would regulate tobacco out of business. As passed by the House on April 2, it would:

- Give FERS employees the same incentive to save sick leave as CSRS employees, so their unused sick leave could be applied toward their retirement. (Now, of course, FERS employees can't use the sick leave so many just "burn" theirs as retirement approaches.)

- Create a Roth option within the Thrift Savings Plan. Employees could invest in their regular TSP accounts with pre-tax payroll deduction dollars *AND* also opt for a Roth account to be funded with after-tax money. (With a Roth, there are no taxes when you withdraw and start spending it, regardless of how large the account has grown.)

- Give long-time employees an option to work part-time and ease into retirement without them losing any retirement benefits. (Current rules require annuities to be reduced for those who phase-out as part-timers.)

- All new federal and postal employees would be

automatically enrolled in TSP. Unless they objected, up to 5% of their salary would go into the treasury-securities G-fund. Workers could opt out, or rechannel their contributions to the other funds. Heads of the military services could authorize (or reject) automatic enrollment for members of the uniformed military.

- Permit FERS employees who left government and return to repay the amount of their retirement contributions that they took, and probably spent, when they left government. (Currently, they can't do that. If they leave and come back, they have to start over as new employees for computing their retirement time.)

- Give civil service credit, for purposes of calculating retirement benefits, to 5,000 former DC government employees who were converted to federal civil service, but who lost time for their DC service.

The Senate version of the tobacco bill has none of the above provisions.

NARFE MEMBER ACTION ALERT

NARFE Legislative Hotline, number 673 of Friday, June 5th had an "all hands-on-deck" action alert for NARFE members to contact their Representative and Senators regarding proposed health care legislation.

That week, President Obama called on Congress to pass comprehensive health care legislation before the August recess. This legislation is ideal in which to attach the premium conversion bills. Since the time to August is relatively short, NARFE President, Margaret L. Baptiste, asked each member to immediately contact his or her one Representative and two Senators.

Your message to your Representative:

"I ask that you urge House Ways and Means Chairman, Charles Rangel, to include H.R. 1203, Federal and Military Retiree Health Care Equity Act, in comprehensive health care reform legislation the committee is currently considering."

Your message to each of your Senators:

"I ask that you urge Senate Finance Committee Chairman, Max Baucus, to include S. 491, Federal and Military Retiree Health Care Equity Act, in comprehensive health care reform legislation the committee is currently considering."

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	861
New members	9
Dropped/Transferred	<u>- 8</u>
GRAND TOTAL	862

TREASURER'S REPORT

End of the last month balance	\$3,810.18
Receipts	1,146.38
Disbursements	<u>(1,491.13)</u>
End of month balance	3,465.43
Petty cash	+ <u>25.00</u>
GRAND TOTAL	\$ 3,490.43

FREE LUNCH?

Each month, we pick a member's name at random. Somewhere in the newsletter, that name will appear in an article. If the member finds his or her name, there will be a free elvis presley lunch for that member at the next monthly meeting.

The member needs to make a reservation (just like always). At the check-in table at the luncheon, the lucky member will just tell the check-in attendant that they found their name in the newsletter. Bingo! A free lunch! (Did you notice "elvis presley" above?)

Last month's listed name was Ann Howard.

OK - that's the offer. The rest is up to one member of the *Mighty 190*. Ready? Start looking!

FAKE CHECKS?

It's a scam. Someone sends you a check with a plausible story, telling you it's OK to cash it or deposit into your bank account. There's usually a request to wire or send some of the cash to a third person, too.

Unfortunately, if the check you received is fake, you won't get to keep the cash. Not only will the bank want the full amount returned (which they may just take out of your account), but YOU will also be out for the amount that you sent to that third person.

One scam making the rounds is an "opportunity" to be a "mystery shopper." In this scam, the victim is sent a check to buy something at a specific store, but the check is much too large. The story is that you're to use some of the check's money to buy something at the store, then send the balance to that third person.

If you get such an offer, DON'T DO IT! Instead, destroy or shred the check and the offer. (There's a website, <http://www.fakechecks.org>, you can check.)

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 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 it seems the economy may be getting better, recovery will happen slowly. Meanwhile, let's continue to help by supporting 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).

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

Our "Indoor BBQ" on July 23rd, will feature a double entrée of chicken and tri-tip for \$11. (Note the increased price, due to two entrées.) The reservation deadline for that luncheon will be noon, July 20th.

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

FINAL LUNCHEON REMINDER FOR JUNE

This month's luncheon will be on Thursday, June 25. Please be sure to make your reservations with Marilou by noon Monday, June 22.

RETURN SERVICE REQUESTED

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Permit No. 1839

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