



**March is NARFE PAC Month!**

# MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

**Ventura County Chapter**

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

**March 2009**

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**NOMINATING COMMITTEE**

**THE BOARD**

**ANYONE ELSE FOR DUES WITHHOLDING?**

This month, 236 of our members - about 27% participate in dues withholding. How about you? Each month, only \$2.63 is withheld from your annuity.

**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.

**MARCH LUNCHEON MEETING**

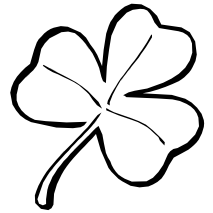
**Place: Elks Club, Oxnard**  
**801 South A Street**

**Date: Thursday, March 26**

**Time: Socialize at 11:30;**

**Dine at 12:00**

**Cost: \$9.00**



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

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

**Corned Beef & Cabbage**

**Boiled Potatoes/Carrots      Rolls & Butter**

**Sherbet      Tea & Coffee**

**MARCH SPEAKER**

As we went to press with this issue of the newsletter, confirmation from our invited speaker had not yet been received. However, we will be having a speaker and the program will be one of interest to all.

This gives **you** an opportunity to participate! Many of you attend a number of programs each month, and we're sure that you hear speakers who would be of interest to other NARFE members. If so, please give the speaker's name, contact information and topic to our Programs Chair, **George Ramirez**. Thanks!

**LET'S KEEP SHARING FOR FOOD SHARE**

There have been a number of news stories about how the "food pantries" are running low on food to distribute. It's a sign of the times, unfortunately.

For many families, times are tough and getting tougher. We can help by supporting Food Share all year round. Bring a can or package of non-perishable food to each month's luncheon (or more if you'd like).

We'll collect that food and deliver it to Food Share every month. After the February meeting, we delivered 16 pounds of much-appreciated food to Food Share.

## March is NARFE PAC Month!

### PRESIDENT's MESSAGE

Tony Pizza, President

Our speaker at the February meeting was James Vernon, who told of his experiences as a Navy pilot in WW II. His book, "The Hostile Sky, a Hellcat Flier in World War II" is available from Amazon. (Search in "Books" for the words: Jim Vernon Hostile Sky.)

The book is also available from the Naval Institute Press, (800) 233-8764, or from their Internet website [http://www.usni.org/store/item.asp?ITEM\\_ID=884](http://www.usni.org/store/item.asp?ITEM_ID=884).

We still have convention raffle tickets! For \$5 you'll get 6 chances to win \$1000, \$500, \$250, \$100, or \$50. A member of our chapter won \$500 in one of the convention raffles, so it can happen.

I'll continue with some of the "worst mistakes," which I started listing last month:

- Neglect to elect a survivor benefit upon marriage or remarriage. If you marry (or remarry) after retirement, you have two years to elect a survivor benefit for your spouse. Don't forget: your survivor cannot continue your health benefits coverage unless you elect to provide a survivor benefit. Speaking of health benefits, here's another mistake to avoid:
- Changing FEHBP coverage to self-only when your spouse has his or her own non-federal coverage. If you change your coverage "self-only" and your spouse doesn't have his/her own Federal Employees Health Benefits Program (FEHBP) coverage as a federal retiree, then your spouse will not be able to continue FEHBP coverage after your death. As a federal retiree, you must not only elect a survivor benefit but also have a family enrollment in effect at the time of death for your dependent(s) to ensure continued FEHBP health coverage. Another health-insurance-related mistake is:
- Choosing the wrong health care options for a federally-employed family. Choosing between having a family enrollment and having two self-only enrollments is an important decision with financial implications. Each family has its own unique situation that will determine what's best for them. For example, if one family member is still a federal employee, it would be beneficial for the employee to carry the family enrollment to take advantage of the "premium conversion" tax exclusion afforded only to active employees.

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The death of composer Larry LaPrise went almost unnoticed. The composer of "The Hokey Pokey" died peacefully at age 93. The most traumatic part for his family was getting him into the coffin. They put his left leg in. And then the trouble started.

- Tony

### NEW MEMBERS THIS MONTH

We have 9 new or reinstated members this month. Please give a warm welcome to **Jerry Berger, Patrick Carey, Erika Davis, Eric Duncan, Barbara Guzman, Ruth Hansen, Martha Johnston, Larry Marting** and **Armando Nava** when you see them.

### NEW DISCOVERIES FOR ALZHEIMER'S

According to the Alzheimer's Association, the disease affects 5.2 million people in the United States and 26 million world-wide. As we already know, there is currently no cure for Alzheimer's, though existing drugs do delay its symptoms.

But the journal *Nature* reported that U. S. scientists have a new theory on the mechanism of how brain cells are killed off by Alzheimer's. The theory opens new avenues of research into treatments for Alzheimer's.

Marc Tessier-Lavigne, whose study led to the theory, is executive vice-president of research drug discovery at the Genentech. He began explaining the new theory by telling about the process of forming the brain and spinal cord during embryonic development. He says that excess nerve cells are generated during that formation process. Later, those excess cells are removed/destroyed to refine the pattern of nerve cell connections.

While studying that nerve cell self-destruction process, the researchers found an apparent connection to Alzheimer's. The naturally-occurring chemical mechanism to prune away the excess brain cells appears to get hijacked in Alzheimer's disease. Tessier-Lavigne thinks the mechanism gets switched on in Alzheimer's disease and then starts killing healthy brain cells.

The researchers determined that a key component of this self-destruction process was the amyloid precursor protein, or APP. It turns out that APP is a key building block in the brain plaques found in Alzheimer's disease. Though they knew that APP was a "bad actor" in Alzheimer's, it was not clear how it fit into the process.

In Alzheimer's disease, enzymes snip APP into beta amyloid pieces, which form the basis of beta amyloid plaques that are thought to be toxic. The new understanding immediately raised the possibility that in Alzheimer's, where they knew that APP was involved, it was actually involved by virtue of this mechanism.

In tests on embryonic cells, the team showed it was able to interfere with the mechanism and block the degeneration of nerve cells. The finding provides new clues about potential treatments for Alzheimer's. The study relied on *in vitro* (lab cultures) and *in vivo* (using mutant mouse models) tests. Even with this new insight into possible treatments for Alzheimer's, clinical studies and applications are still some years off.

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**2009 STATE CONVENTION IS APPROACHING**

by George Ramirez

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

Our California Federation will be celebrating 60 years of continuous service to the federal community at our state convention on May 1-3 in Concord, CA.

The business of NARFE is done at the Conventions. Delegates and members from around the state gather to shape NARFE's future policies, determine what legislation we should propose and/or support, plus they have an opportunity to communicate directly with National NARFE leaders about what we need and expect from them. Much important NARFE work is done during conventions, and a lot of new relationships are formed with members from other chapters.

State conventions, such as this one in Concord, are stepping stones toward building our future national policies and leaders. But attendees can also have a lot of fun. There are receptions, a recognition lunch and a final night banquet. Concord promises some lively entertainment throughout the three-day program events, as well as at an opening night wine tasting reception.

It all takes place at the Concord Hilton on May 1-3. The cost of \$117.70 includes tax and free parking; it's an excellent price for a great hotel with good transportation connections to and from any place in the state.

Every chapter member should consider attending. Add *your* voice to help determine how we operate and enjoy yourself while doing so.

If you're interested in attending as either a delegate or a member, please contact our Chapter President Tony Pizza.

**NEED MEDICAL EQUIPMENT?**

Do you need medical equipment such as a seat for the bathtub, wheelchair, walker, crutches or a portable commode? Well, before you rent such equipment, call Juanita Davis at (805) 488-5281. Juanita has these items; they're available for you to borrow.

**NARFE AND THE STIMULUS**

Here's an example of how NARFE is at work to fulfill our mission, as stated in the column to the left.

As originally drafted, the Senate stimulus bill provided a one-time \$250 payment to Social Security, Veterans, Supplemental Security Income (SSI) and Railroad Retirement recipients. But it did not include non-Social Security public sector retirees, namely many Civil Service Retirement System (CSRS) annuitants and certain state and local government retirees.

NARFE's efforts, which included reaching out to legislators on Capitol Hill and to groups representing state and local government employees and retirees, secured language that was incorporated into the final bill to accommodate these individuals.

In addition to the obvious good result (\$250), we also have an example to use when we tell potential members - current retirees or current employees - why NARFE membership is (or will be) important in their retirement.

**SERVICE OFFICER'S CORNER**

by Bob Willis, Service Officer

Living costs jumped slightly in January, after five consecutive monthly declines in inflation as measured by the Labor Department's Consumer Price index. An increase in the CPI-W over a 12-month period can, and does, automatically trigger a January cost of living adjustment for retirees lucky enough to be linked to that system. Most Americans who get pensions from their private sector work don't --- ever --- get inflation adjustments.

But even with the January rise in the CPI, living costs are still 4.5 percent lower than they were last year when the January 2009 raise was triggered. The increase of 5.8 percent was the biggest increase that retirees have received since 1982. And while it came after months of oil-driven increases in overall living costs, deflation then took over for the rest of the year.

Unless living costs jump more than 4.5 percent between now and September, we won't get a COLA in 2009. That's the bad news. The good news is that our benefits won't be reduced even if living costs remain unchanged, or decline even more.

**MEMBERSHIP REPORT**

|                     | <u>Members</u> |
|---------------------|----------------|
| End of last month   | 855            |
| New members         | 9              |
| Dropped/Transferred | - 5            |
| <b>GRAND TOTAL</b>  | <b>859</b>     |

**TREASURER'S REPORT**

|                               |                    |
|-------------------------------|--------------------|
| End of the last month balance | \$3,899.43         |
| Receipts                      | 1,161.13           |
| Disbursements                 | (1,418.35)         |
| End of month balance          | 3,642.21           |
| Petty cash                    | + 25.00            |
| <b>GRAND TOTAL</b>            | <b>\$ 3,667.21</b> |

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**WANTED! A FEW GOOD WOMEN**

Did you participate in World War II as a WASP, a WAVE, as “Rosie the Riveter,” or did you serve in some other capacity? If so, The Commemorative Air Force, Southern California Wing, wants to honor you in a special event, “Women In War.” That event will be held on Saturday May 9<sup>th</sup> at the Camarillo Airport.

If you did participate in WW II, please call 482-0064 and leave a message for “Ceci.”

**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. As expected, 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). That’s still a good deal for all of us.

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

**WANT HELP WITH YOUR TAXES?**

As mentioned in the newsletter’s February issue, there’s **free** help with state and federal taxes at several Ventura County locations. Volunteers will help seniors and low income individuals/families. They were trained under AARP and Community Action of Ventura County, then IRS-tested and certified. Just have your 2008 information (including property tax receipts) and your 2007 return if it’s available. (Should your return require help beyond the volunteers’ training, you will be advised to use a paid tax preparer.)

Specific times and locations for this service were listed on page 2 of the February newsletter and noted which locations were “first come, first served.”

**IN MEMORIAM**

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

We extend our collective condolences to the families of

- Albert Curtis,
- Helen Inouye, and
- Cristobal Vazquez

**ECONOMIC STIMULUS SCAMS ABOUND!**

Psst! Want to pay a few bucks so your economic stimulus payment gets to you fast? *Don’t fall for that!*

Scammers are already offering to “help” consumers qualify for a payment from the President’s economic stimulus package or get their payment quickly. All that is needed is a little information or a small payment.

Or they may ask for bank account information, so the consumer’s share can supposedly go directly into their bank account. Instead, the scammers only drain consumers’ accounts of money and then disappear.

Regardless of what a scammer says, getting the \$250 stimulus payment does not require any action on our part. So regardless of how “sincere” the request, don’t give any information. **YOU DON’T NEED TO DO ANYTHING** in order to get your stimulus payment!

**FINAL LUNCHEON REMINDERS**

April’s luncheon will be on the 23<sup>rd</sup>. The entrée will be Meat Loaf. The April reservation deadline will be noon on Monday, April 20.

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

Return Service Requested

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U.S. POSTAGE  
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Oxnard CA 93030  
Permit No. 1839

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

