



MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Ventura County Chapter

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

September 2009

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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 20 pounds. Our 2009 total to date: 233 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.

SEPTEMBER LUNCHEON MEETING

Place: Elks Club,
801 South A Street, Oxnard
Date: Thursday, September 24
Time: 11:30 to socialize, 12:00 to dine
Cost: \$9.00

The reservation deadline for our next luncheon is **NOON**, Monday, September 21. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **September 24**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

Pork Steak Home-Fried Potatoes
Mixed Vegetables Green Salad
Rolls & Butter Sherbet
Tea & Coffee

SEPTEMBER PROGRAM

As happens from time to time, we had not received confirmation from our invited speaker for September before it was time to publish this issue of the newsletter. However, be assured that we will be having a speaker and the topic will be one of interest to all.

Not yet having a confirmed speaker is an opportunity to remind everyone that you can participate! You can help get a speaker or program for a luncheon meeting. Since many of us attend other programs or luncheons, we'll hear speakers and topics that would be interesting to NARFE members. If so, anyone can take the first step toward having that speaker at a NARFE luncheon; just give the speaker's name, contact information and topic to our Programs Chair, **George Ramirez**. He'll do the rest. Thanks!

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

PRESIDENT'S MESSAGE

Tony Pizza, President

We had a good entrée (baked chicken) at the August meeting. The best lunch was FREE, and it went to Paul Dougherty; who found his name hidden in the newsletter. Congratulations, Paul, and to everyone else, better luck next time.

About lunch: when you check in, use the clipboard list to **SIGN UP** and make an early reservation for *next* month. Don't use the clipboard to sign in there, as your name is on *this* month's reservation list. If you sign up and later find that you can't attend, let the reservation chair know right away. Thanks!

We'd like to see more members at the meetings. We usually don't take up too much time with business, we try to have interesting presentations, and have a good lunch. If you know of a presentation that would be of interest to the members, we welcome your suggestions.

The following is repeated from the June newsletter, about the single dues referendum in the NARFE magazine. There will be a vote. It will be by chapter, not by individual members. The chapter executive board will determine how to vote based on response from our members. Responses so far mostly favor the National Executive Board's recommendation.

NARFE chapters will vote on a single, uniform, national and chapter dues for every NARFE member. Presently, each chapter has its own dues amount. With single dues, some chapters will pay more, some less. For our members not on dues withholding (D/W), annual dues are \$7 to the Chapter and \$29 to National, to total \$36. Those on dues withholding pay a little less than \$32. If approved, single 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 the \$250 one, are worth it. If writing a \$40 check will hurt, **NOW IS THE TIME TO GO ON DUES WITHHOLDING!** The annual D/W rate will be \$36, which means **NO INCREASE**. It's only \$3 a month, and we'll 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.

If the dues increase is approved, some people who disagree will think about not renewing their membership. I hope not. As noted above, your dues will **NOT** increase if you have your dues withheld. Membership losses will inevitably lead to loss of benefits for you and all of us. In this time of budget deficits, federal retirees' benefits are a big target; *without a powerful NARFE membership base, **OUR BENEFITS WILL TAKE HITS.***

- Tony

SERVICE OFFICER'S CORNER

Bob Willis, Service Officer

With identity theft so rampant these days, here are some tips to help you avoid being a target.

1. Do not sign the back of your credit cards. Instead, write in "See ID " or "Photo ID Required."

2. When you write checks to pay your credit card bills, do not put the whole account number on the "for" line. Instead, just use its last four digits; the credit card company knows the rest of the number, and anyone who might handle your check as it passes through the check processing channels will not have access to it.

3. Put your work phone number on your checks instead of your home number. If you have a P.O. box, use that instead of your work address. If you do not have a P.O. box, use your work address. Never, ever have your Social Security Number preprinted on your checks. (If you have it printed, anyone can get it!)

4. Photocopy the contents of your wallet. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. You can also carry a photocopy of your passport when you travel, just don't keep it with your passport.

On a separate matter: The CBC Federal Credit Union is warning that you could receive a phone text message that attempts to collect personal information by asking you to respond to a seemingly legitimate message. CBC FCU will **NEVER** ask you for your personal information. **DO NOT** disclose account information on your cell phone. This also applies to all financial institutions by all means of communication.

GIFT CERTIFICATES FOR SEE'S CANDIES

Get your one-pound See's Candies gift certificates from **Marilou** for \$13. She'll have them at our luncheon (or you may call her).

COLA UNLIKELY SO FAR

No cost-of-living adjustment (COLA) for Social Security benefits, federal civilian and military retirees is foreseen for 2010. Representative Carolyn McCarthy (D-NY) introduced legislation to provide a \$150 one-time payment in social security benefits to compensate for the lack of a COLA. Most federal retirees and survivors would benefit from McCarthy's bill (but not those covered by CSRS and other systems, who are not eligible to receive Social Security benefits). NARFE is working with key Members of Congress to ensure that federal annuitants not eligible for Social Security will also receive compensation.

NATIONAL CYBERSECURITY AWARENESS

Many facets of our daily lives are touched by one or more computers. Computers and digital information flow are commonplace, not only when we use the Internet and in all our financial dealings, from banking to credit usage. Our medical records are becoming increasingly computer-based. "Cyberspace" is the term used to describe the Internet and other computer networks as well as the whole range of information resources available through those networks.

Too often, news reports tell of thieves who have broken into computer records to obtain peoples' Social Security Numbers or other personal information. But sometimes, the information is stolen because an individual doesn't guard against unauthorized access to his or her information.

In short, we need to keep "cyberspace" secure; it's up to everyone to practice "cybersecurity." But how? It turns out that the Government is here to help!

As part of the homeland security effort, Homeland Security Presidential Directive #7 of December 17, 2003 established a national policy for Federal departments and agencies to identify and prioritize critical infrastructure and to protect them from terrorist attacks. While its initial focus was on the Government, its agencies and their use of cyberspace, the efforts can also help individuals to secure their part of cyberspace.

Part of the effort is to proactively educate everyone about cybersecurity, thus keeping our nation's cyber-vulnerabilities low on the Internet and lower our collective national cyber-risk in general. As a result, October has been designated as "National Cybersecurity Awareness Month." During October especially, we're asked to learn more on practicing effective cybersecurity.

Since cybersecurity is an evolving issue, the U.S. Computer Emergency Readiness Team (US-CERT) will provide tips and advice on common security topics, such as privacy, email spam, and wireless protection. They'll send tips to your e-mail once a month so you can stay up-to-date with changing threats and technologies. On the Internet, visit US-CERT at <http://www.uscert.gov/cas/tips> to sign up to receive US-CERT's Security Tips. (concludes in next column)

Meanwhile, if you don't already take measures to keep your part of cyberspace secure, you can begin with three core practices:

- Install anti-virus and anti-spyware programs and keep them up to date.
- Install a firewall and keep it properly configured.
- Regularly install updates for your computer's operating system.

You can go to <http://www.dhs.gov/index.shtm> and learn more.

MEMORY WALKS FOR ALZHEIMER'S

About this time each year, the Alzheimer's Association holds "Memory Walks" to raise public awareness of the disease and also to help raise funds toward researching for a cure.

The Alzheimer's Association has announced that there will be two Memory Walks in Ventura County this year (2009):

- October 3 - Channel Islands Harbor, Oxnard
- October 17 - Gardens of The World, Thousand Oaks

Other walks are scheduled within the central coast region of the Alzheimer's Association. Still other walks have already been held.

To sign up, form a team or just to get the dates and locations for other Memory Walks, you can go to the website: http://www.alz.org/cacentralcoast/in_my_community_memorywalk.asp

AVOID LOSING YOUR MEMBERSHIP

The numbers this month show that four of the five losses of membership were for non-payment of dues. That situation usually occurs because the member simply "forgot" to send in a check.

Dues withholding is a great way to avoid losing your membership for non-payment of dues. And, as Tony said, having dues withheld from your annuity also results in a lower cost. Not only that, you'll get an instant cash "reward" when you sign up! See Carl Bailey (or you can call him at 487-1801) to arrange to have your dues withheld.

MEMBERSHIP REPORT

| | <u>Members</u> |
|---------------------|----------------|
| End of last month | 861 |
| New members | 2 |
| Dropped/Transferred | <u>- 5</u> |
| GRAND TOTAL | 858 |

TREASURER'S REPORT

| | |
|-------------------------------|-----------------|
| End of the last month balance | \$3,796.05 |
| Receipts | 833.62 |
| Disbursements | <u>(637.52)</u> |
| End of month balance | 3,992.15 |
| Petty cash | + <u>25.00</u> |
| GRAND TOTAL | \$ 4,017.15 |

YOUR NAME IN PRINT?

If you find your name embedded somewhere in this newsletter, your joe namath lunch will be free at this month's luncheon meeting. Last month, it was Paul Dougherty. Each month, we pick a member's name at random and that name appears in an article. Find your name, and your lunch is free!

Just make your reservation. At the luncheon check-in table, tell the check-in attendant that you found your name in the newsletter. Shazam! A free lunch! (Did you notice "joe namath" above?)

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

OUR PUBLIC OFFICIALS

If you've been following the "debates" about Health Care and want to share your thoughts with your Congressional officials, here are their addresses:

Senator Dianne Feinstein

<http://feinstein.senate.gov/public/>

Senator Barbara Boxer

<http://boxer.senate.gov>

(Address letters to) The Honorable _____
United States Senate
Washington, DC 20510

Congressional District 23: Lois Capps

www.house.gov/capps

Congressional District 24: Elton Gallegly

www.house.gov/gallegly

(Address letters to) The Honorable _____
US House of Representatives
Washington, DC 20515

NEW MEMBERS THIS MONTH

We have 2 new or reinstated members this month. Please give a warm welcome to our new members **Paul Engel** and **Leroy Mumma** when you see them.

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 donation is appreciated by those who receive it. So many have needed assistance that the shelves at Food Share and other pantries are running low; every donation counts!

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

Marilou collects our donated food and funds following each luncheon meeting and delivers them to Food Share. Our thanks to you, Marilou!

LOOKING AHEAD TWO MONTHS

Our entrée on October 22nd will be rolled sirloin beef. The Joyce Harrelson reservation deadline will be noon on Monday, October 19.

WARNING!! The November luncheon will be on the **3rd Thursday**, the **19th**. That means the reservation deadline will be Monday, November 16.

SEPTEMBER FINAL LUNCHEON REMINDER

This month's luncheon will be on Thursday, September 24. The cost will be \$9, as usual. Please be sure to make your reservations with Marilou by noon Monday, September 21.

RETURN SERVICE REQUESTED

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