



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**  
<https://www.narfe190.org>

Volume 2025 No. 4  
April 2025

> > **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** < <

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**APRIL LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

>> Use "A" Street entrance **ONLY** <<

**Date: Thursday, April 17**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, April 14. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **April 17**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

**Meat Loaf      Mashed Potatoes & Gravy**

**Vegetables      Green Salad**

**Rolls & Butter**

**Ice Cream      Water & Coffee**

*Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10 - especially the \$1 bill) Thanks!*

**APRIL: NO PROGRAM**

The April meeting will be another social meeting, so we'll once again have the opportunity to have some discussions amongst and with other attendees.

Would **YOU** like to have a program each month? If so, what would you like it to cover? Surely, one member's interest ought also to be of interest for other members. Why not give our Program Chair, George Ramirez, the topic and a point of contact (if you have one)? See him at the meeting or call him at 805-340-4996. He'll take it from there.

Please be sure to call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation – even if your guest won't be eating with us (it'll ensure everyone will have a seat).

**NEW LOGIN FOR SOCIAL SECURITY ACCESS**

If your Social Security Administration (SSA) online access procedure was established before September 18, 2021, you must now create a new [Login.gov](https://www.login.gov) account. (It's how you'll log in to the SSA, OPM and others.)

Instructions on how to do so can be found on the SSA website [here](#) and also in this [video](#).

If you created your login to your **mySSA** account on or after September 18, 2021, you're all set.

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**NOMINATING COMMITTEE: THE BOARD**

**FOOD SHARE DONATIONS NEEDED**

Many locals rely on donations made to Food Share as necessary. Now that food shipments to food banks via the government have been delayed or stopped, food banks across the nation are struggling. We can help by donating food or money.

If you want to help *locally* with funds, you can write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

**NARFE CHAPTER 190 NEWSLETTER**

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

## NOTES FROM NEAR THE TOP

Vic Johnson, Editor

This month, Tony gave me an opportunity to write a column in place of his. I'm pretty sure he'll write the column next month and I'll go back to being editor.

Looking back, last month's meal was about the best pork loin we've had at the Elks. This month they'll be serving meat loaf as the entrée.

I also looked all the way back to July 2003. That year; the July issue showed Chapter 190's total membership was 972! This month, we have only 258. Unfortunately, that downward trend in membership numbers seems to be happening in many organizations.

With a smaller membership, we must each be more involved. For starters, just having more of our members attend our luncheons would be great. (Have you?) Have you invited anyone to join NARFE or invited them to attend a rose castanon luncheon? We must also make our voices heard; various columns in almost every issue of this newsletter urge members to let elected legislators know what they'd like – even if they already share a common goal.

One goal is for our legislators preserve our earned federal benefits. Efforts by NARFE and other organizations resulted in a preliminary injunction to prohibit several of the government's offices from disclosing sensitive personal information to the Department of Government Efficiency (DOGE). As NARFE's President William Shackelford explained, "This preliminary injunction protects against the abuse of the personal data of federal employees and retirees, including those who have worked in sensitive and secure positions on behalf of their country, by DOGE affiliates who have no need to access the data to perform their duties."

NARFE invites us to visit the Legislative Action Center of their website ([narfe.org](http://narfe.org)) and use the sample letter to urge our legislators to cosponsor the "Saving the Civil Service Act," H.R. 492/ S. 134. The bill would block the return of Schedule F, as re-introduced by an Executive Order of the second Trump administration. [That EO would bypass the merit protection system of rules, essentially making civil positions into political appointees (see it [here](#)).]

The bill would also include other features to protect civil service positions. You're invited to visit the Legislative Action Center for further details.

Meanwhile, if you get Social Security payments, your April check should show the new post-WEP/GPO amount. While staffing decreases aren't supposed to affect payments schedules for current recipients, most any such large staffing changes often have unexpected effects, so take the promises with a grain or two of salt.

-o-o-o-

Once in my younger days, I heard someone say, "Nothing is so bad that it can't get worse," and then added, "But you just gotta keep on keepin' on!"

## LEGISLATION CORNER

George Ramirez, Legislative Officer

### **March is NARFE-PAC Month**

Our NARFE political action committee (PAC) advocates for safeguarding our earned benefits with Senators and members of Congress. Advocacy on our behalf is especially critical during this period of upheaval in the federal workforce from the current administration.

Among our most important benefits are a generous government share of costs for health insurance, a guaranteed annuity in retirement, and cost of living adjustments (COLAs) to maintain earning power to help us keep up with inflation.

As our Chapter's NARFE-PAC representative, I urge you to contribute to NARFE-PAC. Your donation helps us protect and defend our benefits and ensure the future of federal workers and retirees. Your contribution—whether \$25, \$50, \$100, \$250, or any amount you can afford—directly strengthens our advocacy efforts and helps us continue our important work.

NARFE-PAC helps fight to continue and safeguard the federal community and make a lasting impact in Washington.

DONATE. From the NARFE website you can donate one time, monthly as a Sustaining Member with credit card, or have a regular donation automatically made from your annuity. The link to donate is:

<https://www.narfe.org/advocacy/narfe-pac/>

Besides calling or writing to your legislators, your donation to NARFE-PAC helps ensure that the collective voice of NARFE will be heard. Remember:

***Unless we speak, Congress will assume we agree!***

### **FEEA's LAYOFF LOAN PROGRAM**

An email from NARFE President Shackelford noted the Federal Employee Education and Assistance Fund has a new Layoff Loan Program for public servants

Even with careful planning, federal employees facing recent layoffs may find themselves in a vulnerable financial position. Unplanned, out-of-pocket expenses can lead to significant hardship, potentially forcing them to rely on high-interest loans, default on debts, or even consider personal bankruptcy. The Federal Employee Education and Assistance Fund is launching a new Layoff Loan Program for public servants in need.

While FEEA can't replace lost income on a long-term basis, they can offer eligible federal employees confidential, no-fee, no-interest loans to help temporarily with basic needs. They've done so for over 13,000 such loans, helping make ends meet during hardships. More information is available online at:

[feea.org/our-programs/layoff-loans/](http://feea.org/our-programs/layoff-loans/)

**Unless we speak, Congress will assume our consent!**

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

Having a problem with your Medicare Insurance, or need an answer, and no one to help? The “HICAP” program may be what can help.

The Ventura County Area Agency on Aging (VCAAA) provides free unbiased counseling for Medicare recipients and for those that will become eligible for Medicare from the non-profit program called HICAP. HICAP stands for Health Insurance Counseling and Advocacy Program. Their services are free and never charge a fee. HICAP can help you with problems relating to Medicare, Medicare Advantage plans, supplemental (Medigap) insurance, long term care insurance and prescription drugs.

HICAP services are provided by trained counselors, registered by the California Department of Aging who provide independent and impartial information about various health insurance policies and benefits. They do not sell any type of health care insurance. They do not endorse or recommend any specific plan or policy. Information given by HICAP should not be taken as legal advice and the volunteers are not liable for acts and omissions in providing counseling to recipients. (Welfare and Institutions Code, Section 9541 (f) (4).)

HICAP can help you to understand Medicare and the prescription drug plan; compare Medicare supplemental insurance; and review the Advantage plans. It can assist with filing for appeals with Medicare, supplemental insurance, Advantage plans, and challenge claim denials. It can also help compare long term care insurance plans to assist with eligibility requirements, understand COBRA benefits, and explain your rights as a healthcare consumer.

For further information contact HICAP/Ventura County Area Agency on Aging 4651 Telephone Rd. Ventura CA 93003 phone 805 477-7300 or 800 434-0222 You can get more information from VCAAA’s website: <https://www.vcaaa.org>.

HICAP has various counseling sites throughout Ventura County. You can call the main number above to find the closest location for your convenience. Your appointment can be held at one of the many senior centers throughout the county in all cities. There are various other locations to arrange a meeting.

**OPM RETIREMENT BACKLOG SLASHED**

After a 68% increase in January, the OPM still reduced the retirement backlog in February. They received 9,637 new retirement claims from federal employees in February and processed 12,364 to reduce the overall inventory by 11.7%.

OPM’s processing time for retirement claims also improved from 64 days per month on average in January to 44 in February, a 45% improvement.

9,637 new retirement claims is still a lot, but it was much higher in January (the usual pattern). Every year’s first two months are the busiest for processing retirement claims, as most federal employees retire at the end of a calendar year.

For comparison, OPM received 16,101 retirement claims in January, driving the backlog to increase by 68% (from 13,876 at the end of December to 23,277).

**NARFE HELPS KEEP OUR DATA SAFE**

Surely you’re aware of the Department of Government Efficiency (DOGE) of at least partially accessing personal data retained in several offices.

NARFE (and other organizations) took legal action to block that access. They were at least temporarily successful.

In response to the United States District Court for the District of Maryland issuing a temporary restraining order prohibiting the Department of Education (ED) and the Office of Personnel Management (OPM) from disclosing sensitive personal information to employees affiliated with the Department of Government Efficiency (DOGE), NARFE National President William “Bill” Shackelford issued the following statement:

“This restraining order protects the abuse of the personal data of federal employees and retirees, including those who have worked in sensitive and secure positions on behalf of their country. The judge ruled that DOGE’s so-called workplace reform measures did not require access to sensitive personal information of current and former federal employees, and that the government never explained why DOGE needed such access in the first place. In other words, this order protects abuse of sensitive data without impeding any legitimate government operation.”

**MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	262
New Members	2
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	258

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$ 2,135.49
Receipts	460.88
Disbursements	<u>(604.03)</u>
End of month balance	\$ 1,992.34

## ALZHEIMER'S RESEARCH FUNDING CUTS

Major Alzheimer's disease research centers across the country face a funding gap of \$65 million amid a Trump administration-imposed delay, with at least one struggling to retain highly trained staff.

Courts have ruled a government-wide funding freeze is illegal, but the administration had delayed research funding by canceling scientific meetings and failing to publish forthcoming meetings in the Federal Register, both which are legally required.

As the Trump administration attempts to reshape government and cut costs to be consistent with its priorities, scientific institutions, and in particular the \$48 billion-budgeted National Institutes of Health (NIH), have come under attack.

Funding delays have affected nearly every research field, from pediatric cancer to Alzheimer's column continues ...



**National Active and Retired  
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**RETURN SERVICE REQUESTED**

## IS YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears *john doe* somewhere. (It could be *your* name; last month, it was Dawn Afman.)

If you find *your* name, tell Carl when you make your reservation or when you check in. Your lunch will be free, so start looking now!

## WELCOME MEMBERS!

This month, we welcome new or reinstated members **Nancy Cyr** and **Sylvia Faulstich**. Be sure to welcome them and anyone you might not have seen for a while.

Meanwhile, please be sure to welcome all attendees to our luncheon meetings!

Alzheimer's column continues

dementia, as part of a multi-pronged strategy of the government's draconian cost-cutting measures ahead of an expected push to extend the 2017 tax cuts, which overwhelmingly enriched the wealthy.

The stakes are high for Alzheimer's research. The condition affects 6.7 million Americans, expected to double by 2060. It most often affects older adults, but the Centers for Disease Control and Prevention (CDC) does not consider Alzheimer's a normal part of aging.

At least \$65 million slated for 14 of the nation's 35 Alzheimer's disease research centers is now in limbo. Funding for those 14 centers will run out on April 30.

One associate professor and Alzheimer's disease researcher with about \$3 million in delayed funding, is working to "stop the bleeding" and retain staff – spending hours scouring spreadsheets and seeking temporary funding. Others are experiencing that, too.

## NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

## LOOKING AHEAD TO NEXT MONTH

We'll be at the Elks on Thursday, May 15. Make your reservations with Carl by noon Monday, May 12. The entrée: Lasagna.

## APRIL LUNCHEON – FINAL REMINDER

We'll meet on Thursday, April 17. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, April 14.