



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2026 No. 4
April 2026

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

CHAPTER PRESIDENT

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

1ST V/P (MEMBERSHIP)

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

RECORDING SECRETARY

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

SERVICE OFFICER

PATTY MORALES
moroles14@gmail.com
1-805-801-1131

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

PROGRAMS

ED TROTTER
etrotterzzzz@verizon.net
1-805-340-4996

CHAPLAIN

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

PUBLICITY

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

NEWSLETTER EDITOR

VIC JOHNSON
vjohanson44@sbcglobal.net
1-805-647-7420

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

The number of people who rely on Food Share is increasing. Food Share's work is needed, too, even after the holidays, as grocery prices continue to rise everywhere. As a result, food pantries have become increasingly important. **Food Share** is one of them. Donations of money or food help, with donations of money being most useful, giving the organization more flexibility in obtaining the food for distribution.

If you want to help *locally* with funds, just 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.

APRIL LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, April 16

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

Cost: \$17.00

Please make your reservations by **NOON**, Monday, April 13. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **April 16**, we'll meet at 11:30, and serve lunch 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) Thanks!

APRIL PROGRAM

We'll hear from **Martin Erickson**, the Ventura County Transportation Commission's executive director, about the state of transportation in Ventura County. He oversees programs which include intercity bus service, regional transit technology, Rideshare and partnerships with other Southern California transportation agencies and operators.

VCTC is a state-designated transportation agency for the county. It operates local bus services and allocates funds to Ventura County, its cities and also to Gold Coast Transit District and Metrolink, the regional commuter rail line.

Please 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).

TSA AGENTS TO RECEIVE PAY

The Department of Homeland Security (DHS) shutdown passed its 40th day. But on Friday, April 3, President Trump ordered the DHS to redirect funding to pay Transportation Security Administration employees who have continued working without pay during the record long shutdown.

NOTES FROM THE TOP

George Ramirez, President

FEDCON 26. FEDCON is held every two years to bring together NARFE members from across the country to learn, advocate and collaborate on issues related to advocacy, leadership, federal benefits and more. This year FEDCON will be held at the Hyatt Regency in Indianapolis Indiana from August 23-25. In addition to several sessions of NARFE issues, there will be an additional Lifestyle Track devoted to topics wellness. Learn more at [FEDCON.NARFE.org](https://www.fedcon.narfe.org).

Add your voice to our advocacy mission by using one of the composed letters available on our website to urge our representatives to support specific resolutions protecting your benefits. If you don't speak, Congress assumes your consent. So go to [narfe.org/advocacy/legislative-action-center/](https://www.narfe.org/advocacy/legislative-action-center/) and give voice to our cause!

As the war (or whatever you call it) in the Middle East escalates, Congress is to decide whether to approve a massive \$200 billion budget increase request for Operation Epic Fury. Meanwhile, as of this writing many TSA agents (federal employees) who continue to do their jobs go unpaid, though hundreds have quit and airports are experiencing unprecedented delays.

While the \$200 billion request would be for *this* year, the President's preliminary budget request for *next* year not only does not mention a federal employee raise for 2027, it also has deep cuts to non-defense agencies and a large increase for the Pentagon. The proposal continues a pattern of restructuring, consolidation, and reductions for many federal agencies. As has always been with a President's preliminary budget proposal, the proposal serves as a policy blueprint rather than binding law. Final decisions on federal pay, staffing levels, and agency funding will depend on congressional action in the coming months.

NARFE has a website dedicated to answering questions for employees as well as federal retirees regarding the effects of a government shutdown. Read about it here: [narfe.org/advocacy/shutdown-central/shutdown-questions-and-answers](https://www.narfe.org/advocacy/shutdown-central/shutdown-questions-and-answers)

Now Some Good News

Public Safety: Ventura County maintains some of the lowest crime rates in the state, with cities like Moorpark and Thousand Oaks highlighting safe environments.

Fire Recovery: The County is actively supporting residents through the Mountain Fire recovery, providing fee waivers, debris removal, and tax relief to those affected.

- George

NEWS OF INTEREST TO NARFE MEMBERS

Did you know NARFE monitors news applicable to us? To see the latest, just go [here](#) online.

MEMBERSHIP MATTERS

by Carol Anne Moore

This (from [FEDweek.com](https://www.fedweek.com)) may interest some of our members - both current employees as well as retired annuitants - as federal 'downsizing' seems to continue.

If you had to retire because of a specific notice of separation driven by a reduction-in-force, that's called a *discontinued service retirement*. In effect, it interrupts your career.

Yet even if you're eligible to retire on an immediate annuity, you might not want to do that for financial or other reasons. In that case, you can choose to retire either voluntarily, or involuntarily as a discontinued service retirement.

If you retire voluntarily and later return to work for the federal government, your new position's salary will generally be offset by the amount of your annuity. That is, your annuity will continue but you'll only receive the difference between your annuity and your new salary. For example, if your annuity is \$60,000 and your new salary were \$80,000, you'd only get \$20,000 a year for your new position. Note: Under very limited circumstances, you might be allowed to get your full annuity as well as the full salary of your new position.

On the other hand, if you take a discontinued service retirement and later return, you'll receive the full salary of your new position, but your annuity will stop. Your career will restart and you'll acquire a new retirement right. If you already had the necessary age and service to retire on an immediate annuity when you left, you could retire again at any time you felt like it. However, if you retired before being eligible for immediate retirement (for example, by accepting an "early out"), you wouldn't be eligible to retire again until you meet the age and service requirements.

As a rule, if you are a voluntary retiree and go back to work for the federal government for at least one full year, or its part-time equivalent, you'd be eligible for a supplemental annuity; if you work for at least five years, or its part-time equivalent, you'd be eligible for a redetermined annuity.

When you again retire, a supplemental annuity is simply added to your existing annuity. A redetermined annuity is created by recomputing your annuity as if you were retiring for the first time, using your new total years of service and your new high-3, if it's greater than your previous high-3.

Note: If you are one of those reemployed annuitants who is able to receive both your full annuity and the full salary of your new job, you won't be eligible for either a supplemental or a redetermined annuity. That period of service isn't creditable for any retirement purposes. And if you are wondering about still more alternative retirement options, those for the most part include [DSR](#), [VERA](#), [deferred and postponed retirement](#).

Unless we speak, Congress will assume our consent!

TSP FUND ANXIETY?

With stock markets volatility on the rise, war in the Middle East has added a new layer of anxiety for TSP investors. Historically, markets have reacted to past conflicts in uneven – but often surprising – ways, and those lessons matter for today’s decisions.

Any effects of the military action with Iran (which the administration doesn’t want to call a war) is very unpredictable for many reasons. If it were to end quickly for whatever reason, what’s happened so far would be a very minor blip as far as investors are concerned.

The TSP’s C, N, E, S and F Funds are all down a little right now, but not enough to be viewed as significant or meaningful changes. By contrast, the I Fund (the international stock fund) is actually up 2.3%, a surprise to some analysts. Long-term, there’s no current reason to believe this will be a big negative for the U.S. stock market.

So what to do? The overall sense is to ride things out. Employees who are investing in the TSP every two weeks should continue to do so. For longer-term considerations, recommendations are to stay the course and let your investments remain.

Should you decide to take money out of your TSP account, just remember: you can’t take money out of just the G fund or the F fund. Instead, you have to take it out in proportion to how you’re invested.

QUALIFIED LIFE EVENTS

There are qualified life events (QLE) that allow you to change your insurance coverage outside the annual open season? The reasons depend on whether it’s for Federal Employees Health Benefits (FEHB), Postal Service Health Benefits (PSHB), Federal Employee Dental & Vision Insurance Program (FEDVIP), Federal Employee Group Life Insurance (FEGLI), or Flexible Spending Accounts (FSA).

For example, you can change your FEHB/PSHB enrollment or plans for reasons such as: a change in family status, moving, Medicare eligibility, or your spouse’s loss of health insurance. To do so, retirees can use OPM form 2809; employees use the form SF 2809.

You can go [here](#) for more information on the QLEs and how to make changes if you qualify to do so.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

This month, I’ll provide some insight on just one of the top five scams, as recently reported on by AARP.

Alert, Alert!

One of the top 5 scam alerts in 2026 according to AARP, was a group of scammers who impersonated a Social Security representative with robocalls and other communications to convince a recipient that they were required to pay a fee to obtain payment of their Social Security’s COLA (Cost Of Living Adjustment) or to correct some issue on their Social Security account. First and foremost, Social Security absolutely does *not* charge fees to provide you with basic information, receive an increase in your payments, file claims for benefits or other basic services. They *do* charge a fee for a detailed earnings record. If there is a problem with your account or social security number, they will contact you with a mailed paper letter, *never* by a phone call or email.

Reminders for recognizing a scammer: They often pretend to be from an agency or offer a prize you can claim by providing information to them. They try to represent a reputable outfit that you trust. They may say there is a problem in claiming this prize. They pressure you to act immediately. They tell you must pay to claim the prize they say you have won. Hang up on callers who present themselves as government officials calling about a problem with your personal information. Never make payments to suspicious callers with gift cards, wire transfers, or mailing cash.

Be sure to report Social Security scams and attempted scams to www.oig.ssa.gov which directs you to the Office of Inspector General which handles fraud. To report other scams, go to reportfraud.ftc.gov, where you’ll be directed to the Federal Trade Commission’s website, which has a link to the Consumer Protection Agency. There, you’ll find ben rabina interesting data related to rental scams, pet purchases, and fake jobs, just to name a few. There has been a huge increase in impersonation scams geared to older Americans who are victims of having their life savings being drained. The amount of losses has increased to over \$500 million since 2020. We must keep ourselves informed to avoid becoming victims of scams or frauds.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	249
New Members	0
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	248

* National NARFE database still being updated

TREASURER’S REPORT

End of the last month balance	\$ 2,019.92
Receipts	488.88
Disbursements	<u>(612.39)</u>
End of month balance	\$ 1,896.41

IS IT DEMENTIA OR ALZHEIMER'S?

The terms “dementia” and “Alzheimer’s” have been around for over a century (and have likely been mixed up for that long). Knowing the difference is important.

If the terms were nesting dolls, Alzheimer’s would fit inside dementia, not vice versa. But Alzheimer’s is the most common form of dementia, accounting for an estimated 60 to 80 percent of cases.

Dementia is a *decline in mental function* – thinking, remembering and reasoning – and usually irreversible. It’s actually a syndrome, not a disease. It includes several disorders that cause chronic memory loss, personality changes or impaired reasoning, Alzheimer’s is just one of them. To be called dementia, the disorder must be severe enough to interfere with one’s daily life.

What dementia **is not**: Typical, mild forgetfulness that sometimes accompanies. Alzheimer’s column continues...



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

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

RETURN SERVICE REQUESTED

Alzheimer’s column continues

aging – like not remembering an acquaintance’s name when you meet on the street. The earliest stage of dementia, “mild cognitive impairment” (MCI), is just “forgetfulness beyond what is expected from aging.”

Alzheimer’s. Alzheimer’s is the most common form of dementia, afflicting an estimated 7.2 million Americans older than 65. It’s marked by progressive memory loss, personality changes and ultimately the inability to perform routine daily tasks, such as bathing, dressing and paying bills.

Alzheimer’s involves an abnormal buildup of two proteins in the brain (beta-amyloid and tau) that hinder communications between nerve cells. A cure remains elusive; previous columns reported researchers have made developed two drugs, Leqembi and Kisunla, which are able to slow Alzheimer’s progression in those experiencing the early stages of the disease.

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 Robert Park.)

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!

MEMBERSHIP CHANGES

This month, we again have **no** new or reinstated members to welcome to Chapter 190.

Nevertheless, please be sure to welcome *all* attendees, including visitors (not just members) to our luncheon meetings!

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 21. Make your reservations with Carl by noon on Monday, May 18. The day’s entrée: Lasagna.

APRIL LUNCHEON – FINAL REMINDER

We’ll meet on Thursday, April 16. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, April 13.