



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2025 No. 6
June 2025

>> **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
cmoorecas1@gmail.com
1-805-922-4864

RECORDING SECRETARY

CAROL ANNE MOORE
cmoorecas1@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

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

PROGRAMS

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

CHAPLAIN

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

PUBLICITY

JESS 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

JUNE LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, June 19

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

Cost: \$16.00

Please make your reservations by **NOON**, Monday, June 16. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **June 19**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

Chicken Fried Steak

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!

JUNE PROGRAM

We will not have a program or speaker this month. Last month's speaker was well-received and we had a slight increase in attendance. This month, though, our meeting will be a purely social gathering.

What about it? Is there a topic *you* want to have presented? If so, tell George Ramirez, our Program Chair and who to contact (if you know someone). Tell him at the meeting or call him at 805-340-4996.

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).

HELP YOUR VOICE TO BE HEARD

The chaos may seem to dash any hope of being heard, or be sure anyone knows your preferences. But 'NARFE National' has ways to get through. You can help them to do that. How? Donate to NARFE-PAC.

You can do that either by credit card or have a regular donation automatically made directly from your annuity. Interested? The link to donate is:

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

Now more than ever, Congress must hear from us, Why?

Unless we speak, Congress will assume we agree!

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.

IN MEMORIAM - PASSING OF AN ERA

by George Ramirez, President

For any members who don't know me, I'll introduce myself. I am your new Chapter President and have been a NARFE member since retiring from Naval Base Ventura County in July 2004. For the past 21 years I have held numerous NARFE chapter positions including Vice President, Congressional District Leader, and have chaired committee positions for Programs, Publicity, NARFE-PAC, and now, as your chapter President. Additionally, I have held positions with our NARFE California Federation, including National Legislation Director and Executive Vice President.

While NARFE has delivered legislative wins over the years to protect our earned federal benefits, the most notably the passage of law repealing the GPO/WEP (Government Pension Offset/Windfall Elimination Provision), much remains to fight for through legislative advocacy with our members of Congress. To that end, I urge you to reach out to our elected representatives via the Legislative Action Center on NARFE website <https://www.narfe.org/advocacy/legislative-action-center/>.

If you prefer, you can call the toll-free number to connect to the Congressional operator at (202) 224-3121. The operator can connect you to specific offices of Representatives and Senators. For most members, our Representatives are Julia Brownley or Salud Carbajal. For everyone, our Senators are Alex Padilla and Adam Schiff.

- George

LEGISLATION CORNER

George Ramirez, Legislative Officer

Legislation proposed by the current administration in Washington poses substantial threats to our Federal benefits. Of major concern are proposals that include *increasing your cost for health insurance*, changing the retirement formula by increasing the "High 3" years to "High 5" and potentially *lower annuitants' incomes*.

I feel that's it is fitting to reiterate a few of the reasons that NARFE exists. Succinctly, our Mission Statement states that NARFE exists to protect the earned benefits of federal employees and retirees, provide karen evans advice regarding benefits, and to advocate for those interests to members of Congress.

Current Threats. executive actions or legislation, from large-scale reductions in the federal workforce, to the elimination of merit-based civil service rules

NARFE Legislative Action Center. Its website, www.narfe.org/advocacy/legislative-action-center/ allows members to find their legislators, sign up for alerts, and find specific legislation. You will also find professionally composed letters which you may submit as-is or revise to use your own words before submitting to the legislators.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

With summer approaching, it seems it's a good time for traveling a "road not taken." For just this month's column, I'll suggest it'll be good for our mental health to "get away" from all the usual coverage. Let's go somewhere else which I hope will be interesting and informative. Let's go on a mental road trip instead of just following distressing developments in the news. We all need some positivity these days. Here we go:

Drive north about 2 hours to the Central Coast, to Santa Barbara County, 109 miles from Oxnard. You'll come to the town of Guadalupe CA, about 9 miles from Santa Maria. It has a population a little over 8600.

You will arrive at a very large intact coastal dune ecosystem known as the Guadalupe-Nipomo Dunes. These Dunes have a very interesting and amazing history. The Dunes encompass an 18 mile stretch of coastline extending from southern San Luis Obispo County to northern Santa Barbara County. The dunes soar to be an amazing 500 feet high in places, making them the highest sand dunes along the coast.

For years, the Dunes later concealed a fascinating piece of Hollywood History. Cecil B. DeMille, a pioneer filmmaker, built the largest set in movie history in the dunes near Guadalupe in 1923. He filmed the silent epic film "The Ten Commandments" there. After filming was complete, DeMille found it would have been too costly to move all those gargantuan props made of plaster back to Hollywood, so instead he ordered that the entire set be dismantled, and it was secretly buried in the Dunes. It remained there, buried in the sand for 60 years and forgotten.

In 1982 a couple of determined movie buffs read the autobiography of Cecil B. DeMille's which was published posthumously. That publication contained a cryptic clue about the location of the burial site of the remains of the movie set. Peter Brosnan, a filmmaker and freelance writer, along with John Parker, an archeologist, set out to find the buried movie props.

Once they had obtained permits, volunteers and determined sources to fund the effort, they began digging in order to find "The Lost City of Cecil B, Demille." It was so exciting when they began finding the actual props. The best find was in November 2017, when they dug up an intact 300-pound sphinx.

There are many more that remain buried. If you're interested, you can visit the visitor's center/museum at

The Dunes Center
1065 Guadalupe St.
Guadalupe CA. 93434.

They feature a short film with actual footage of the Hollywood crew and display many artifacts and props that have been found in the 'digs.'

This is truly a hidden gem on the Central Coast, a nice way to spend day and learn a bit of movie history.

Unless we speak, Congress will assume our consent!

FIRST, DON'T PANIC

OMG! You got a letter that seems to come from a bank. It says something about a "FINAL NOTICE" with regard to your property. It may have what looks like a refund check attached. Perhaps you've been sent money? Then you notice there's no signature, and the small print says it isn't a check. The mailer says to "Call IMMEDIATELY." So what happens if you do?

People who called the number on such a mailer say you'd get connected with someone who tries to sell you an extended warranty or service contract for your home or appliances – something totally unrelated to the final notice warning or the check. The official-looking mailer may be an attention-getting scare tactic to convince you to call, so they can sell you something.

If you get such a notice, before you call that number:

Do some research. Look up the phone number and bank's name online plus words like "review," "complaint" or "scam." See what other people have said. Did they call, only to be connected to someone selling an extended warranty or service contract? If so, that's probably a scam.

Check it out. Check directly with the bank the mailer seems to come from – via a phone number, email, or website that you *know* is real.

Take your time. If, after all, you *are* interested in an extended warranty or service contract, don't sign up to something just because it's a "today only" offer. Instead, do some research yourself. Ask friends and family for referrals, get any offer in writing and then review it carefully, to make sure you understand what you're getting.

Finally, if you or someone you know get a similar mailer or suspect a scam, *do* report it. Tell the FTC at ReportFraud.ftc.gov.

NEED TO UPDATE YOUR BASE PASS?

If you'll have to update your pass for Naval Base Ventura County, you may be pleased to hear the passes are now being issued for 3-year periods.

Word has it that it is straightforward. Of course, you'll still have to fill out a form so they can check for any criminal behavior in the past year.

We've heard the process takes about a half hour.

WHY JOIN NARFE?

Carol Anne Moore, Membership Officer

There are many reasons for federal employees and retirees to join NARFE. While most may be apparent, there is another which isn't so obvious: NARFE provides webinars for its members which cover topics important and applicable to those of the "federal community." If someone isn't a member, they can join as a federal employee or retiree as well as the spouse of one. You are most welcome to join now or at any time. There is strength in numbers!

The national website, NARFE.org, may announce new webinars either too late to be included in our newsletter or scheduled to be during our luncheons. While being presented live, they're also recorded and archived; then they're called "On-Demand Webinars."

To access them, go on your web browser (Microsoft Edge, Google Chrome, Firefox, Apple Safari, etc.) and enter NARFE.org in the address bar on your PC or Smartphone if you have one. The member portal will appear where federal employees will sign in as NARFE members or join NARFE. Members enter your email and password. If you need assistance logging in, please phone our Service Officer Patty Morales at 1-805-801-1131 or you may email her at moroless14@gmail.com. Alternatively, you can also email memberrecords@narfe.org for help.

Remember, webinars are free to NARFE members, as are the recordings of previous offerings, usually called the "On Demand" webinars. You must log in to get membership pricing for nonmembers.

So what are some of the webinar topics? As this column was being prepared, NARFE announced a new live webinar, "**Retirement Processing Prep**," to be presented Wednesday, June 18, 2025, at 2:00 pm (ET).

Well over a dozen topics are archived, including:

- **Estate Planning for Feds**
- **Tax Planning for Retired Feds**
- **Family Benefits: Spouse, Children, Former Spouse Benefits & Survivor Benefits**
- **How FEHB & Medicare Work Together**

One of them, "**New NARFE Member Welcome**," is specifically to acquaint new members with the benefits of membership and learn about NARFE's 3 pillars: advocacy, education and community.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	256
New Members	3
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	254

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,970.93
Receipts	697.32
Disbursements	<u>(769.36)</u>
End of month balance	\$ 1,898.89

MILESTONE REACHED!

Another milestone in the battle against Alzheimer's was reached, noted by the FDA's approval of the first blood test to diagnose the disease. You've most likely seen or heard the news. Previously, more extensive tests (PET scans) were used to find existing amyloid plaques in the brain. But PET scans are a costly and time-consuming option and also expose patients to radiation.

The test is called the "Lumipulse G pTau217/ β -Amyloid 1-42 Plasma Ratio." I'll shorten it to just "Lumipulse" here. The test measures two proteins, pTau217 and β -amyloid 1-42, found in human blood plasma and calculates the ratio of their levels. That ratio correlates to the presence or absence of amyloid brain plaques in the patient, reducing a need for a PET scan.

The Lumipulse test represents another small victory in the war against Alzheimer's. 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

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 James Dills.)

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 **Patricia Leadbetter**, **Kathleen Diermier**, and **Kathleen Schartz**. Please be sure to welcome them when you see them. And please be sure to welcome all attendees to our luncheon meetings as well!

Alzheimer's column continues

It only requires a simple blood draw, making it less invasive and much easier for patients to get.

The announcement of the Lumipulse test doesn't highlight that the efforts to conquer Alzheimer's are multi-faceted and unceasing. While the new test certainly isn't a cure for the disease, it does represent progress on one front. Often, success in finding a cure for a disease is more likely when its presence can be detected before any symptoms are seen. In this case, the ratio of the levels of the two proteins may provide more productive avenues toward reaching the long-sought cure...and perhaps ways to avoid the disease itself.

Since 1983, NARFE contributions have helped fuel Alzheimer's Association care, support and research programs. Having provided support to the Alzheimer's Association for over 40 years, NARFE members can rightfully feel a sense of pride for having done so.

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, July 17. Make your reservations with Carl by noon Monday, July 14. The entrée: Sweet & Sour Pork Chops.

JUNE LUNCHEON – FINAL REMINDER

We'll meet on Thursday, June 19. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, June 16.