



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2025 No. 5  
May 2025

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

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**NOMINATING COMMITTEE: THE BOARD**

**MAY LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

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

**Date: Thursday, May 15**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, May 12. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **May 15**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

**Lasagna**

**Green Salad    Garlic Bread**

**Ice Cream    Water & Coffee**

*Note: If you've ordered a take-home meal, please let Carl know when you check in. Also, please pay with smaller bills.*

**MAY PROGRAM**

**Ms. Joy Todd** will be our speaker this month. She's a representative of the Ventura Historical Society and will tell about the History of Ventura County. Since many of us aren't originally from the county, this will be an opportunity to learn a bit of the county's history (and maybe even some of its mostly *forgotten* history).

For future programs, is there a topic you'd like 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).

**NARFE SPEAKS OUT**

The House Oversight and Government Reform Committee was to consider language to cut our earned retirement and health benefits and to disincentivize the accrual and assertion of merit-based civil service protection on April 30, a step needed to meet its target to cut \$50 billion in spending over 10 years.

NARFE President William Shackelford sent an email to the committee to oppose the actions proposed in the sweeping changes being considered.

**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**

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## IN MEMORIAM - PASSING OF AN ERA

by George Ramirez, President

It is with great sadness to report that our Chapter's President Tony Pizza passed away April 17 after a brief illness. Tony had willingly and unfailingly served as our President for Chapter 190 for 25 years.

For more than two decades Tony encouraged members to attend our monthly Chapter meetings in his President's Message column with his comments, observations and always ended the column with an entertaining and humorous story.

Among his many accomplishments, for a number of years he was invited to participate in annual health benefits Open Season events at Naval Base Ventura County where he was allotted time to educate federal employees about NARFE, its mission, and the benefits of membership.

For the past several years sitting at the head table with him during our monthly Chapter meetings, Tony attempted to recruit me to move up and replace him as Chapter President. I always politely declined what I described to him as "a life sentence," knowing that volunteer positions have a way of having indeterminate endings.

Well Tony, now you've gone and done it. This is one heck of a way to get me to step up. After our April meeting, the Board members unanimously agreed to nominate me as Chapter President. I accepted their nomination with mixed emotions and will strive to measure up to the standard that you set.

Fair winds and following seas, my friend.

- *George*

## LEGISLATION CORNER

George Ramirez, Legislative Officer

The Trump Administration is considering increasing our share of the cost for health insurance and changing the formula to determine retirement benefits call your Congressional Representative's local office and voice your opposition to these proposals.

You may call, but better still is to write an email or send a card or letter to express your thoughts. They (or more likely, their staff) will read what you've written and pass it to your Representative. Their contact info:

- For **JULIA BROWNLEY**: Phone (805) 379-1779  
223 E. Thousand Oaks Blvd., Suite 220 in T.O.  
201 East Fourth Street, Suite 209B in Ventura
- For **SALUD CARBAJAL**: Phone (805) 730-1710  
125 E. De La Guerra St., Suite 203B, Santa Barbara  
505 Poli St., Suite 201 Ventura  
1411 Marsh St., Suite 205, San Luis Obispo

While NARFE isn't a political party or anything like one, it doesn't mean we can't express our desires. It's our country, too. Therefore, we need to make sure our Representatives know we do NOT support this change.

## SERVICE OFFICER NOTES

Patty Morales, Service Officer

Though not all federal retirees receive monthly Social Security payments, there are enough to give some thought to what privatizing the Social Security program could mean. Here's a brief look at just that.

### **Privatizing Social Security: PROS & CONS**

Politicians have repeatedly tried to reform the Social Security program that's funded by our FICA (Federal Insurance Contribution Act) payroll tax withholdings by privatizing it. Those withholdings can also be called OASDI (Old Age Survivors Disability Insurance). The need for reform is due to warnings that the Social Security Trust Fund will be depleted within 9 years.

Privatization would replace the tax-funded Social Security system with self-directed investment accounts. Reform advocates think better investments can be made instead of having the government make them.

Obviously, investment companies, such as Charles Schwab, Morgan Stanley, etc. want to handle your payroll tax money and promise you'll receive higher returns. However, while such a reform could work, it certainly won't be a sure thing, considering financial market volatilities. It's not clear how a revised system would work for both those who are now receiving benefits and those who are currently working. On privatization's 'plus side,' one could manage their own account, according to the reformers.

Currently, a worker who becomes disabled at a very young age will receive a lifetime benefit under the Social Security program, regardless of how long he's been working. If Social Security is privatized, what if he hasn't worked long enough to have contributed enough into his investment account to be sure he'll receive a similar lifetime benefit? Clearly, the privatization reform won't work for him.

A current worker will get Social Security upon retirement. Will the private investment amount have grown enough to pay a similar monthly sum and also provide a benefit for a spouse, or possibly an adult disabled child if needed? A worker's current Social Security account can pay a spouse, a widow, an independent divorced spouse, or a divorced widow, as well as minor children if the worker is disabled or retired upon meeting various requirements without reducing the recipient's benefit. The point is, is a worker able to invest enough to pay *all* these benefits? What if someone doesn't have high income and also have enough money to invest? Some people simply are not savers. Still others may have already invested in their own private retirement accounts to supplement their Social Security. Social Security is more predictable and pays for a lifetime of benefits.

Everyone agrees that solvency is needed, but do we turn the Trust Fund over to Wall Street? Perhaps we should let our legislators know how we feel about that.

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

**SUPPORT OUR ACTIONS THRU NARFE-PAC**

In addition to calling or writing to your legislators, remember that “NARFE National” is in Washington and its personnel *do* visit the halls of Congress. Such visits take time and effort. Those visits help to influence legislation on our behalf, but they also need our support.

We can help ensure the NARFE personnel will be successful in their quest on our behalf by providing them with some financial support.

If you haven’t ever sent them some funds, now’s the time to do so. And if you have sent some money their way, you’re welcome to send a little more at any time.

You may donate from the NARFE website. It can be one time, monthly as a Sustaining Member, either with credit card or by having a regular donation automatically made from your annuity. The link to donate is:

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

Those NARFE folks visiting the halls of Caongress? Well, they’re helping to make our collective voice be heard. That’s important, because:

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

**THE NEW “SCHEDULE F”**

On April 28, OPM proposed a rule intended to “increase career employee accountability.”

The proposed rule was published in the [Federal Register](#) and is open for public comment until May 23. It would essentially reestablish what we’ve known as “Schedule F” (and since renamed “Schedule Policy/Career”) as a new job category within the excepted service for jobs the administration deems to be “policy-related.” It outlines the process that agencies should use to reclassify jobs from within the federal government’s competitive service into the new category. Employees converted to that classification would effectively become at-will employees.

Representative Gerry Connolly (ranking member of the House Oversight and Government Reform Committee), sent a letter to acting OPM Director Charles Ezell which decried the proposal as an effort to “purge and politicize” the federal workforce and called for its rescission. You just might want to let your Representative know how you feel about that change!

**WHY JOIN NARFE?**

Carol Anne Moore, Membership Officer

The other day, I was asked, “Is NARFE worthwhile joining?” Here’s the answer I gave. You may want to use it whenever you might be asked the same question.

Many who have joined NARFE have found it to be worthwhile investment, especially for those navigating federal benefits and retirement planning. NARFE provides resources, advocacy, and a community for federal employees and retirees.

NARFE is valuable in several areas:

- **Expert Guidance:** NARFE has a team of federal benefits specialists who can answer complex questions and provide guidance on navigating benefits, retirement planning, and more.
- **Legislative Advocacy:** NARFE actively works to protect and preserve the pay and benefits of federal employees and retirees, advocating for their interests in Washington.
- **Information and Resources:** NARFE provides access to valuable information and resources, including NARFE Magazine, online webinars, and the NARFE Federal Benefits Institute.
- **Community:** NARFE offers opportunities to connect with other federal employees and retirees through local chapters and online platforms, fostering a sense of community and shared support.
- **Member Benefits:** NARFE offers members-only discounts and other perks, such as savings on travel, health services, and insurance.

**HOW ARE TSP FUNDS DOING?**

Lately, many 401(k)s have lost value. But what’s happening with regard to our TSP accounts? Well, the TSP program generally followed a similar downward trend last month, with domestic investment funds underperforming their overseas counterparts. Here’s the latest information:

TSP Fund	April	Year to Date
C fund	-0.68%	-4.93%
S fund	-0.78%	-9.65%
I fund	+4.16%	+9.00%
F fund	+0.39%	+3.18%
G fund	+0.35%	+1.48%
L funds “kept their head above water” in April		

**MEMBERSHIP REPORT**

	Members*
End of last month	258
New Members	2
Dropped or Transferred	- 5
<b>GRAND TOTAL</b>	<b>255</b>

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$ 1,992.34
Receipts	472.66
Disbursements	(494.17)
<b>End of month balance</b>	<b>\$ 1,970.93</b>

## OVERLOOKED ALZHEIMER'S SIGNS

Recent studies have found that Alzheimer's markers can be detected in our blood. But having a blood test shouldn't be a first diagnostic step. Here are four possible 'Alzheimer's early warning signs,' sometimes seen years before definite memory problems surface.

The **first** warning sign is can be occasional confusion when driving routes routinely traveled hundreds of times before. It might be having to make a conscious decision of which way or when to turn on the way home from the store or missing a familiar exit on the highway. Such things are often brushed off as simple distraction or fatigue.

The **second** early warning sign can involve subtle changes in language abilities, such as difficulties with word retrieval and vocabulary precision. Such changes differ qualitatively from the

Alzheimer's column continues ...



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Oxnard CA 93033-4533**

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## 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 Rose Castanon.)

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 **Donna Darm** and **Gregory Speth**. 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

occasional tip-of-the-tongue experiences everyone has.

Having subtle difficulties with financial management and numerical processing is the **third** warning sign. Such changes often emerge years before broader cognitive decline becomes obvious and may be misinterpreted as carelessness or disinterest.

The **fourth** warning sign involves changes in emotional regulation that often happen years before cognitive symptoms are apparent. While mood changes in older adults are frequently attributed to retirement adjustment, health concerns, or social losses, specific patterns may foretell developing neurological changes.

If several of these warning signs are consistently present, it may be appropriate to have a doctor arrange specific diagnostic procedures, including a blood test.

Although there's no cure for Alzheimer's now, new treatments are possible to deal with it.

## 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, June 19. Make your reservations with Carl by noon Monday, June 16. The entrée: Chicken Fried Steak.

## MAY LUNCHEON – FINAL REMINDER

We'll meet on Thursday, May 15. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, May 12.