



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2025 No. 9
September 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
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

GEORGE RAMIREZ
george.ramirez@gmail.com
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

SEPTEMBER LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, September 18

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

Cost: \$16.00

Please make your reservations by **NOON**, Monday, September 15. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **September 18**, we'll meet at 11:30, and serve lunch at noon. The day's menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy Vegetables

Green Salad Rolls & Butter

Ice Cream Coffee & Water

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

SEPTEMBER PROGRAM

There will be no speaker or program this month.

The video shown at our August meeting was informative and well-received. Finding a suitable video of an appropriate length was a challenge. Would having a video every month be a good idea? What do you think? Let's take a few minutes to discuss the pros and cons at this month's meeting.

Speakers and topics are always welcome. If there's a topic *you* want to have presented, tell George Ramirez, our Program Chair. And if you know who to contact, be sure to let Geroge know that, too. 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 NARFE's VOICE TO BE HEARD

Discussions in Washington on possible changes to merit-based civil service, cost-of-living adjustments for federal retirees, and the integrity of government operations after large-scale workforce reductions. You can help NARFE's voice to be heard by sharing your concerns on those topics with your elected legislators!

FOOD SHARE DONATIONS NEEDED

Many locals rely on donations made to Food Share as a necessity. The new federal budget includes sweeping changes (cuts) to safety net programs, including SNAP (CalFresh in California). In addition, shipments to food banks via the government have been delayed or stopped. We can help our local food bank (Food Share) 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 THE TOP

George Ramirez, President

The importance of legislative threats to our benefits merits ongoing discussion of significant topics including: Proposed budget and legislative changes continue to pose a risk to the financial security of federal workers and retirees. Some proposals have included:

- Increasing FERS contributions: Forcing all employees to contribute a higher percentage of their salary to the Federal Employees Retirement System (FERS) regardless of when they were hired.
- Changing retirement calculations: Shifting the annuity calculation from an employee's "High-3" (average of the three highest-paid years) to their "High-5," which would permanently reduce retirement benefits for most.
- Eliminating the FERS supplement: Cutting the critical "bridge" benefit for those who retire early before they are eligible for Social Security.

These proposed changes, if enacted, could have a significant impact on our take home pay and retirement income. NARFE lobbyists and grassroots advocates continue to work with members of Congress to protect our earned benefits. The lobbyists' and advocates' effectiveness can be enhanced by each of us.

Take a few minutes to call your Representative and Senators today to voice your opinion. Your silence implies your consent with proposed legislation detrimental to your benefits.

- George

WALK TO END ALZHEIMER'S

The 2025 Walk to End Alzheimer's fundraiser in Ventura will be held on Saturday, October 4. This year's 2-mile walk will start at Ventura Harbor Village Main Lawn, 1591 Spinnaker Drive in Ventura.

Registration is at 9am, the Opening Ceremony is at 10 and the walk itself starts at 10:30.

For more information, email or call John Routh at jdrouth@alz.org or call him at (805) 261-2187.

INTERESTED IN AN ELECTRIC VEHICLE?

If you're interested and want to check out an electric vehicle (EV), you're in luck! There will be three EV "showcases" in our area.

The first is in Santa Maria on Friday September 26 from 5:30-8:30pm at 345 Towne Center East

Then on September 27, an EV showcase will be at 105 East Port Hueneme Road from 10am to 5pm.

The showcase on Sunday afternoon October 5 will be held from 12:01 - 4:30pm at the Main Lawn of Ventura Harbor Village, 1591 Spinnaker Drive. Learn about electric vehicles, charging options, rebates and so forth. There will be booths, too. Service providers and community organizations will answer questions.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

As this is written, Congress has returned from its August recess. Urgent among their tasks is the federal budget for FY2026. That is no small matter, as FY2025 will close in just a few weeks, on September 30.

The FY2026 budget must cover future actions as well as deal with previous commitments. Specifically, there's the National Debt as well as the Debt Ceiling, the maximum amount that the Treasury can borrow to meet legal obligations, such as interest on the national debt, tax refunds, Social Security, Medicare, military salaries, and other payments approved by Congress and Presidents, current and past. Though the Debt Ceiling does not approve new spending commitments, failure to increase it could cause william heard a financial crisis if the government defaults on its legal obligations, threatening the jobs, and affecting the savings of every American.

Congress has always acted when called upon to raise the debt limit. Since 1960, Congress has acted 78 separate times to permanently raise, temporarily extend, or revise the definition of the debt limit – 49 times under Republican presidents and 29 times under Democratic presidents. If you'd like to follow developments regarding the Debt Ceiling, go to the Treasury website (home.treasury.gov) and enter the words "debt ceiling" on the search icon. The Debt Ceiling is currently \$36.1 trillion. However, the National Debt is actually \$36.2 trillion and appears to be increasing.

The way to reduce the debt, of course, is to increase revenue and decrease spending. So far, all the reductions in federal workforce, abolishing agencies, departments, and cutting funding for various programs has not made a significant difference in the National Debt. Some cuts, such as those to the National Parks, actually cut revenue generators. More cuts will certainly be coming.

We need to pay more attention to the cuts that do not reduced the National Debt. My utmost concern is that I do not want us to lose any of our benefits, which is also NARFE's goal. Social Security may have to deal with shutdown procedures if Congress doesn't pass the budget. During a shutdown we could only work on certain tasks that were deemed essential, and all other workloads would back up.

We are limited in what we can do, but it you might want to contact the offices of your Representative and Senators. Let them know your concerns. Of course, our NARFE organization is doing that already, but more voices expressing concern are sure to have a positive effect.

As the new budget is prepared and even after it is adopted, we still need to remain proactive in protecting our earned benefits and those of all Americans.

Unless we speak, Congress will assume our consent!

MEMBERSHIP CONNECTION

by Carol Anne Moore

Last month’s column noted NARFE’s ‘keeping with the times’ in its use of webinars as a reason of having a NARFE membership. This month, I’ll offer another illustration to show the advantage of such membership.

You know that August was NARFE’s “Grassroots Advocacy Month 2025.” Nationwide, many members participated. How one participated was left to the individual to determine. Yet in keeping with technology usage, NARFE provided its members with options to use Social Media. But NARFE didn’t name just one kind of media.

NARFE issued assistance to its members to use Social Media to reach out to their Congressional Representatives on behalf of NARFE. In fact, the information provided offered that, to assist you in that endeavor, they had created template social media posts for you, for your friends and family, and for you to share with anyone who wants to join our cause!

To help us spread the word about the federal community, NARFE provided templates and guides to use on various social media platforms to be an effective advocate for the federal community and recruit others in NARFE’s mission to protect public servants. The posts are just a guides, so everyone was encouraged to add their own story to make it personal.

The guides were offered for numerous Social Media platforms. There was one for Facebook/LinkedIn, another for posting to Twitter/X and also another for posting to Instagram. Those guides were further refined, with one set for use by federal annuitants and a second set for use by a “Fed Ally.”

NOVEMBER IS SNEAKING UP ON US

Just like that, summer has gone, school has begun and the days are shorter. Soon come all the holidays. But also coming soon is Open Season for our FEHBP.

For our November meeting, **Debbie Miller**, Senior Account Manager, Blue Cross/Blue Shield, will join us for our November luncheon with information regarding the 2026 insurance programs available through the Federal Employees Health Benefits Program. Debbie is a popular and informative speaker. You won’t want to miss her important presentation, so plan ahead!

CONTACT YOUR LEGISLATORS

Here are the phone numbers and addresses for your legislators’ local offices:

Representative Julia Brownley, 26th District
Oxnard - 201 East Fourth Street, Suite 209B
Thousand - 223 E. Thousand Oaks Blvd., Ste 220
Reach *either office* by calling (805) 379-1779

Representative Salud Carbajal, 24th District
Santa Barbara - 125 E. De La Guerra St, Ste 203B
Phone (805) 730-1710
San Luis Obispo - 1411 Marsh St., Suite 205
Phone (805) 546-8348
Ventura - 505 Poli St., Suite 201
Phone (805) 730-1710

To check on other Representatives from other states or congressional districts, go to:

<https://www.house.gov/representatives>

Senator Alex Padilla

Los Angeles - 255 E. Temple St., Suite 1860
Phone (310) 231-4494

Senator Adam Schiff

Los Angeles - 7055 E. Hollywood Blvd, Suite 307,
Phone (818) 303-3841

To check on other Senators from other states, go to:

<https://www.senate.gov/states/statesmap.htm>

It’s important that *always* let our senators and representatives know what we want, because:

Unless we speak, Congress will assume we agree!

ANNUITIES IF THERE’S A SHUTDOWN?

Concerned about your retirement annuity if a new FY budget isn’t adopted? You needn’t be.

Federal retirees under both CSRS and FERS will continue to receive their scheduled monthly annuity payments – even if there’s a lapse in appropriations. Federal annuities are paid from the Civil Service Retirement and Disability Trust Fund (CSRDF) and don’t depend on annual the appropriations process.

Also, any staff needed from the Office of Personnel Management (OPM) will continue to work to ensure annuity payments during a shutdown as well.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	258
New Members	1
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	255

* National NARFE database still being updated

TREASURER’S REPORT

End of the last month balance	\$ 1,950.59
Receipts	488.12
Disbursements	<u>(445.47)</u>
End of month balance	\$ 1,993.24

A PROTEIN AGAINST ALZHEIMER'S?

Scientists at St. Jude Children's Research Hospital have shown the protein midkine plays a preventative role against Alzheimer's. Midkine is known to accumulate in patients with Alzheimer's. Researchers have now connected it with amyloid beta, a protein that accumulates in the brain, causing assemblies (or structures) that are hallmarks of Alzheimer's.

Midkine prevents amyloid beta from sticking together; consequently, Alzheimer's disease models which lack midkine show more amyloid beta accumulation. The findings lay the groundwork to better understand the disease-preventing mechanism of midkine and subsequent drug discovery pathways.

Midkine is a small, multifunctional growth factor protein that's abundant during embryonic development but also involved in normal

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, Barbara Gardner found her name.)

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!

ONE NEW MEMBER

This month, it's a pleasure to welcome new member **Mary Gutierrez** to Chapter 190. (Any member can invite a potential new member to attend our lunches.)

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

Alzheimer's column continues

cell growth. Its role in cell growth means the protein is often overexpressed in cancer, so it's also a valuable biomarker. However, beyond some preliminary studies showing its increase in Alzheimer's, its link to the disease has been poorly understood.

Researchers used a fluorescent sensor for amyloid beta structures to show they were broken up in the presence of midkine. Modeling of the data revealed midkine inhibits amyloid beta elongation and secondary nucleation, two specific phases of structure formation. Nuclear magnetic resonance confirmed that finding.

The researchers have opened a potential avenue for drug discovery by identifying the apparent protective role of midkine. A better understanding of how the protein binds to amyloid beta will allow design of small molecules to do the same thing, leading to future treatments.

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, October 16. Make your reservations with Carl by noon Monday, October 13. The entrée: Sweet & Sour Pork Chops.

SEPTEMBER LUNCHEON – FINAL REMINDER

We'll meet on Thursday, September 18. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, September 15.