



FEDERAL BENEFITS EXPERTS

Chapter 190 **NEWSLETTER**

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

Volume 2026 No. 9
September 2026

> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

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NOMINATING COMMITTEE: THE BOARD

SEPTEMBER LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

> > Use "A" Street entrance ONLY < <

Date: Thursday, September 17

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

Cost: \$17.00

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

On Thursday, **September 17**, we'll meet at 11:30, with lunch to be served at noon. The day's is to 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.

SEPTEMBER PROGRAM

This has been a dry year everywhere. We've all seen or heard Lake Mead is dangerously low. With that observation in mind, Program Chair Ed Trotter has arranged a timely presentation.

This month, our speaker will be **Steve Huber**, a Board Member of District 5 of the United Water Conservation District. Steve will speak on the Future of Water. Steve was the Commanding Officer of the Port Hueneme Division of the Naval Sea Systems Command when he was on active duty a few years ago.

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).

PLANNING TO VOTE?

It's hard to believe, but it'll soon be November, and that means another election is upon us.

There's some chaotic discussion and information about who can vote, how to vote and where to vote. If you plan to vote, you may want to check *before* election day to be sure how, where and by what mode you'll vote. If you plan to vote in person, it's always good to check on the location of *your* polling place.

FOOD SHARE DONATIONS NEEDED

Funding cuts – both federal and state – affect Food Share and their state-wide counterparts.

In September, national Hunger Action Month, Food Share of Ventura County is working to ensure all of our neighbors have access to nourishing food.

Locally, Food Share serves about 700 to 1,000 cars every week at their College Park site in Oxnard.

If you want your funds to help *locally*, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036. A \$10 donation provides about 30 meals.

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

Word from the Top

NARFE is conducting the 2026 National Election using a secure PIN-based voting system. Go to page 50 of the September 2026 NARFE Magazine, where it gives you the directions for voting. Members can vote online or by mail. Ballots must be received by September 30, 2026. If you choose to mail your ballot it's recommended you send it 10 days before the deadline. Remember, too, once your voting PIN is used it can't be used again.

Our Region has 2 members running for the Regional Vice President position.

IMPORTANT PHONE NUMBERS for members

- OPM Retirement: 1-888-767-6738 (Administrative Questions).
- OPM Toll Number: 1-724-794-5216;
- NARFE: 800-456-8410 (Membership Renewals, Updates, Answers to Problems etc.);
- SOCIAL SECURITY 800-772-1213 (Life Cycle Problems); and
- LTC (FLTCIP) 800-582-3337 (For Applications and Information Kits)

Here's how to call your Congressional Representative/Senators to provide feedback:

1. Dial: 1-866-220-0044
2. Ask the operator to transfer you to your Representative/Senator's office.
3. You will then be connected to your Representative/Senator's office.

Some Good News

NARFE Celebrates Exceeding \$17 Million Alzheimer's Fundraising Goal which started in 1983. End Alzheimer's Walk is the world's largest event to raise awareness and funds for Alzheimer's care, support, and research. Alzheimer's Research has been part of NARFE's DNA. We may hope we won't be affected by this disease, but if we live long enough the chances of getting it are high. Hopefully, new research will give us better odds in the future.

If you'd like, you may also participate in a Walk to End Alzheimer's. There's no charge. Around our area, there will be five sites to choose from next month.

There'll be a walk during October in:

- Both Ventura and Santa Clarita on the 3rd;
- Santa Barbara on the 14th;
- Westlake Village on the 17th; and
- Woodland Hills on the 25th.

For details on those or to find a Walk near you, just click [here](#) on your phone or computer.

- George

SERVICE OFFICER NOTES

Patty Morales, Service Officer

We will soon be notified of the 2027 COLA, FEHB health insurance and Medicare Part B premiums for next year. Many of us have contemplated whether to keep Medicare Part B with their FEHB Plan. Yes, you will pay more in total premiums per month, but you're adding protection in case of an unforeseen large medical expense. For a real example of what to consider, The National Library of Medicine's Health Research Service gathered data from 3.5 million BC/BS members in Michigan aged 85+ years, and found their medical costs to be *twice* as high as those between 75-84 and *three* times higher than those ages 65-74.

The advantages of enrolling and keeping Medicare Part B along with your FEHB coverage are better if you select a FEHB plan that works together with Part B to cover the additional costs when Medicare is the primary payer. Select a plan that offers incentives for having Medicare Part B, such as waiver cost sharing (deductibles, copays). Another incentive is some insurances have plans which reimburse between \$800 to \$1000 if you also have Medicare Part B. We hope they'll continue doing so in 2027.

There are two NARFE webinars scheduled for this topic. The first is "Medicare: To Part B or NOT to B" to air on October 22 at 2 pm ET. The second is "FEHB/PSHB without Medicare," scheduled for November 17 at 2 p.m. ET. It is important to know your plan's coverage without having Medicare Part B. (Some insurance companies will only pay what they'd pay if you're eligible for but don't enroll in Medicare Part B.) If you cancel Part B then change your mind, then re-enroll, you may incur a penalty. The penalty is 10% for every year you are without Part B. For example, if your Part B is canceled for 3 years your premium will be an additional 30% extra per month with the standard monthly amount. So, if it were today, you'd pay \$202.90 plus the 30% (3yr penalty). Your premium would be \$263.77 per month for Part B. It's a permanent penalty, and it goes up every year.

IDENTIFICATION BY FINGERPRINT

GSA is conducting market research toward boosting its fraud protection and bot detection as fraud attempts continue to grow in both sophistication and volume. The goal is to further combat identity fraud by adding more device fingerprinting to the government's unified account manager, **LOGIN.GOV**.

Device fingerprinting identifies visitors by browser, device and network signals rather than just traditional identifiers like IP addresses or cookies. They want to detect and classify automated traffic like bots and agentic AI, including large language model-based agents from ChatGPT, Claude and Gemini, and "future-proof" to adapt to the rapidly changing technology.

Unless we speak, Congress will assume our consent!

VACCINE SEASON AGAIN

Flu vaccinations are beginning. The FDA-approved COVID-19 vaccine update is available. And winter also brings the risk of vaccine-preventable RSV.

Vaccines don't block all infections, yet they help prevent the worst outcomes, decreasing older adults' hospitalizations significantly. Doctors and medical organizations recommend them for most of us 75 and older, but check with *your* doctor first.

SURPRISE PACKAGE?

The package you didn't order may be a "brushing scam," where someone used your name to post a fake review for something you didn't order...or maybe they have (or want to get) your personal information.

That unexpected package may look like it's from a known company like Amazon or from some person or business you've never heard of. It's addressed to you. But recent reports to the FTC say it is usually something cheap, like baby wipes, toothpaste or seeds.

Why would someone send it? It's to "validate" your address, then use your name to place fake reviews online about their business to "brush up" their sales.

Sometimes, the sender may have put a note with a QR code in the package. It might say to scan to find out who sent the package, or for some other reason. Don't! Scanning could take you to a "phishing" website designed to steal information like your credit card numbers, usernames, or passwords.

If you get a package you didn't order:

- Change passwords on all your online shopping accounts in case they were compromised. If the package came from Amazon or another online marketplace, message the platform so they can investigate removing the seller.
- Check your credit for free at [AnnualCreditReport.com](https://www.annualcreditreport.com).
- Monitor the information in your credit report and look for signs of [identity theft](#).

The law says you don't need to return things you didn't order. And you don't have to pay for them, either. But be cautious about using the product. After all, you really don't know who sent it.

If you get a brushing scam attempt, do let the FTC know about it at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

MEMBERSHIP MATTERS

Carol Anne Moore, Membership Officer

Whether you're already retired or approaching your retirement, there are always financial decisions to be made. In addition to most things the general population must consider, federal employees and retirees have one more item: What about my TSP account?

TSP decisions should rarely be made in isolation. Before making a significant change, it can be helpful to consider questions such as:

- What role will this money serve – continued growth, near-term spending, or retirement income?
- How will it work alongside my FERS/CSRS annuity and Social Security?
- What tax consequences should be considered?
- Which features, costs, protections, or withdrawal options might be gained or lost?
- Is the beneficiary designation still current?
- How might the decision affect a spouse or other family members?
- How to manage my TSP account before as well as after I retire?

Some of those questions are really important. But a NARFE membership provides additional resources to help get the answers or options. Just one facet of NARFE is that it provides online webinars as well as other resources regarding Thrift Savings Plan management tips and other anthony vega topics which deal specifically with federal employment issues. It's another benefit to being a NARFE member. (See the President's column for the toll-free number for members to call.)

CALIFORNIA FEDERATION NEWLETTER

California Federation President, Pauline Jue, just issued the inaugural issue of the quarterly California Federation News. Its intent is "to open communication from the Federation to members and from you to us." It asks members to "share your stories with us."

Like Chapter 190's newsletter, the Federation's newsletter is posted online. You can access it anytime by going to: <https://www.narfe.org/ca/resources/newsletters/federation-news/>

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	241
New Members	1
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	241

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,896.84
Receipts	461.24
Disbursements	<u>(744.00)</u>
End of month balance	\$ 1,614.08

DECREASE YOUR ALZHEIMER'S RISK

For four years, researchers in Sweden followed 500 participants who had an average age of 65 but no signs of cognitive impairment. They measured changes in the brain's white matter (the nerve fibers that are often damaged in vascular dementia) as well as levels of amyloid β and tau, two proteins associated with Alzheimer's. They wanted to determine how both modifiable and nonmodifiable risk factors related to changes in the brain over time.

Most of the modifiable factors examined, including smoking, cardiovascular disease, high blood lipids and high blood pressure, were associated with damage to blood vessels in the brain. They were also linked to a more rapid buildup of changes in white matter.

The researchers also identified possible connections between certain risk factors and the

Column continues below...



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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 Mary Temple.)

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 welcome one new member to Chapter 190: **Geoffrey Dann**.

Please be sure to welcome *all* attendees to our luncheon meetings – not just the new member and our guests!

Alzheimer's column continues

proteins involved in Alzheimer's disease.

Diabetes was associated with increased accumulation of amyloid β , while people with lower BMI had faster accumulation of tau. Further studies are needed to fully validate their findings.

They posit adopting healthier habits and addressing modifiable risks may help delay Alzheimer's symptoms. That may be especially important since many people with dementia have more than one type of disease process occurring in their brains, including both vascular damage and Alzheimer's-related changes.

Researchers also said that improving vascular and metabolic health may therefore remain valuable even for people at risk of Alzheimer's disease.

Focusing on vascular and metabolic risk factors can still help reduce the combined effects of several brain changes that occur simultaneously.

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 15. Make your reservations with Carl by noon on Monday, October 12. The entrée: Sweet & Sour Pork Chops.

SEPTEMBER LUNCHEON – FINAL REMINDER

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