



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter

<https://www.narfe190.org>

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> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

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NOMINATING COMMITTEE: THE BOARD

AUGUST LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

> > Use "A" Street entrance ONLY < <

Date: Thursday, August 20

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

Cost: \$17.00

Please make your reservations by **NOON**, Monday, August 17. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **August 20**, 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 Coffee & Water

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

AUGUST PROGRAM

This month, Vance Brahosky will speak on "Why We Have A Navy" (in honor of our 250th birthday which was actually October 13, 2025) and on the Battle for Iwo Jima (to honor its 80th anniversary this August 20, 2026).

Vance was at NEMESIS initially from August 1995 to February 1997 as a Navy Lieutenant Aegis Combat Systems Combat Systems Test and Evaluation Qualification Officer. He returned and served as NEMESIS' Deputy Technical Director from October 2016 to March 2022.

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).

NEED TO GET YOUR PERSONNEL RECORDS?

Instead of having request paper copies of personnel records from years ago, you may be able to do it online. The electronic Official Personnel Folder, or eOPF, has SF-50s and many other documents you may need long after you've left government service.

Get to the Documents Request Service online. Go to myopf.opm.gov/login/. If your record isn't in there yet, you'll have to request it like you always have.

FOOD SHARE DONATIONS NEEDED

Funding cuts – federal and state – may be on the way to Food Share and their state-wide counterparts.

Yet an increased demand on top of a surge of more than 170% since 2019 (and COVID) is continuing.

Last year, around a quarter million Californians got food from the food sharing network of 200 activities.

Locally, Food Share now 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.

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

August is NARFE's Grassroots Advocacy Month. It's when we should make our voices heard, collectively and individually. There are *always* things needing our attention which are listed in your monthly NARFE magazine or the Take Action section of NARFE's website (www.narfe.org). The website listed *over a dozen* on August 1! Here's one such topic which definitely needs our attention:

Your financial income may be reduced! It's a call to action for annuitants as well as current employees.

Contact your Representatives to *oppose* the following legislation currently being considered:

- (1) Current employees: Changes to the FERS annuity calculation from a high-3 to a high-5 salary calculation;
- (2) Both current employees *and* retired annuitants: Higher FEHB premiums, which could permanently increase out-of-pocket healthcare costs;
- (3) Changes to retirement eligibility or supplements for employees who are planning to retire before reaching the age of 62.

Now for Some Good News

There's a **new medication** to lower cholesterol.

According to the Centers for Disease Control, heart disease is the leading cause of death, claiming over 680,000 lives each year.

A contributing factor in many cases is elevated cholesterol levels. A new oral medication, Lipfendra (from Merck Pharmaceuticals), has received FDA approval for use to reduce low-density lipoprotein cholesterol (LDL-C), also known as bad cholesterol.

It's an oral medication that has been shown to lower high cholesterol by up to 60%. That performance is comparable to the best statins.

- George

IS IT THE BANK WANTING YOUR INFO?

Just because it looks like an email came from your bank or credit union to ask for or to confirm your personal information, you might just want to check *by phone or in person* before responding.

They will NEVER ask for information such as your full account number, your debit or credit card number, the PIN for your card, your full Social Security number or your online banking password. Likewise, they'll never send you a One-Time Passcode (OTP) or verification code via text, email, or authenticator app without you having asked for it. It's a scam attempt!

If you get what's likely to be a scam, be sure to tell your financial institution and report it to the FTC at ReportFraud.ftc.gov.

MEMBERSHIP MATTERS

You've probably read (more than once) on why you ought to be in an organization. It's true, too, regarding NARFE – especially if you were or are a federal employee. Perhaps it's even more important these days, what with various changes being brought by this administration.

These days, just staying abreast of what's happening is a challenge for most individuals. And as one lonely voice, what does one do to make that single voice heard? It's only one voice, so maybe it won't even be heard. What's a person to do?

Amidst all the shouting and outright noise, it's hard to hear that single voice. But if that one voice can be joined by others, it's more likely the message will be heard. That's where an organization like NARFE comes in. Better still, NARFE's works exclusively to protect your pay, rights, and benefits, and advance positive civil service legislation on the Hill.

But NARFE also provides information for its members, from answering questions about some aspect of federal employment or retirement to providing guidance a member may need from time to time.

In these turbulent times of change in Government issues and policies, having an access to timely and accurate information NARFE can provide is important.

ABOUT TO RETIRE?

The time to process retirement paperwork has again grown, even though OPM has pushed to move the retirement application process fully online. Readers, however, continue to report frustrating delays.

In June, the average time for processing retirement applications pending at OPM jumped to 96 days even as the shift from paper-based to [online applications](#) is underway.

The latest processing figures from OPM (as required monthly by Congress) further show an increase to 120 days on average for paper-based applications. During May, digital application processing took an average of 66 days; paper applications averaged 105 days.

SUPPORT ALZHEIMER'S & GET EXERCISE

It's coming! The Alzheimer's Association Walk to End Alzheimer's® for 2026 is drawing near. There's no charge to participate, though the event is a fundraiser for the Association.

There will be five sites in the area around NARFE 190, on four dates in October: Ventura and Santa Clarita on the 3rd; Santa Barbara on the 14th; Westlake Village on the 17th; and Woodland Hills on the 25th.

It's easy to find specific information on those sites (times and locations) or to find a site anywhere else nationwide. You can go online to act.alz.org/site/SPageServer?pagename=walk_homepage&zip= and enter your ZIP code.

Unless we speak, Congress will assume our consent!

HEALTH INSURANCE AFFORDABILITY

It's not too early to begin thinking about your FEHB insurance before the next Open Season begins in November. You might save a little.

As healthcare costs continue to climb, federal employees and retirees (like everyone else) can't afford to leave savings on the table. For couples where both spouses are federal employees, enrolling as self-only in the same plan rather than self-plus-one or self-and-family might lower your combined premiums without decreasing your health benefits.

Take a close look at your options this Open Season; the right enrollment strategy could save your household real money. That may not be true for every FEBH plan, but it's worth checking.

For further information on the topic, click [here](#) to go to the Federal News Network website.

IT'S GRASSROOTS ADVOCACY MONTH!

NARFE's strength has always been its people – current federal employees, retirees, survivors, and those who support public service are all family. We're committed to serve our country and to stand up for one another when it matters most.

This year, it matters more than ever, when the federal community is facing unprecedented challenges.

Efforts to weaken the nonpartisan, merit-based civil service threaten the professional workforce Americans depend on. Large reductions in force are disrupting government operations and affecting dedicated public servants nationwide. While we successfully defended *earned* federal retirement benefits from congressional attacks, FERS retirees continue to feel inflation's effects because of unequal cost-of-living adjustments.

That's why year's Grassroots Advocacy Month 2026 is focused on advancing legislative solutions that protect our federal family. Together, we'll advocate for the Saving the Civil Service Act (H.R.492/S.134) to preserve a professional, merit-based workforce; the Equal COLA Act to provide fair COLAs for FERS retirees (H.R.491/S.624); legislation to protect the integrity of government operations during workforce reductions (H.R.5249); and to foster greater congressional support for the federal community through membership in the Federal Workforce Caucus.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

Prop 13 Basics

While NARFE is a *national* organization, it's still important to occasionally focus on *state* initiatives, too. That's true when such initiatives may have undesired outcomes for everyone, including NARFE members.

The California constitution was amended by Proposition 13 almost fifty years ago (June 1978). It's usually referred to as "Prop 13." But 1978 was so long ago, it may be worthwhile to revisit what it does.

Many of us are property owners with the benefit of Prop 13 which caps the basic many temple property tax rate at 1% of the assessed value and limits annual assessed value increases to 2%. The property value is reassessed when it is sold, rebuilt or remodeling has occurred. The property tax bill also includes amounts for voter approved bonds.

If a deceased owner's principal place of residence has Prop13, the qualifying heirs can keep the home with the Prop 13 tax rate if the home will not be sold. Qualifying heirs include a surviving spouse, children and grandchildren. Heirs can keep all or part of the low Prop 13 tax base with strict requirements that are subject to Proposition 19 which affects property transfers made after February 2021. If there are multiple heirs, only one of the qualifying heirs must reside in the inherited home within one year from the date of the prior owner's death. The inherited home is subject to a cap if it exceeds the old taxable assessed value by more than 1 million, the difference is added to the tax base. Inherited rentals and vacation properties are *not* primary residences, so they would lose their Prop 13 protection and would be reassessed at the current market value. The heir must file The Intergenerational Transfer Exclusion Form with the county assessor's office within the year.

There are seven versions of that form, each to cover a specific intergenerational transfer; the form numbers begin with "BOE-19" followed by a letter. They are identified on the Board of Equalization's website at: www.boe.ca.gov/proptaxes/pdf/lta22025.pdf

Since 1978, various efforts have sought to modify Prop 13's effects. There was a proposal to include a ballot measure in the upcoming election, but it has been withdrawn and will *not* appear on the ballot.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	247
New Members	0
Dropped or Transferred	<u>- 5</u>
GRAND TOTAL	242

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,918.65
Receipts	347.52
Disbursements	<u>(369.33)</u>
End of month balance	\$ 1,896.84

INTERNATIONAL ALZHEIMER'S RESEARCH

Alzheimer's affects people worldwide. It's usually associated with a buildup of amyloid- β plaques and tau tangles in the brain. But those biological signs don't always match a person's mental condition. Some people accumulate substantial amounts of plaques and tangles, yet remain cognitively healthy.

Researchers in Belgium identified a major biological shift that may help find whether Alzheimer's changes in the brain eventually lead to dementia. Their findings point to changes in microglia, the brain's resident immune cells, as a potentially important focus for developing future Alzheimer's treatments. Those immune cells help monitor and protect the brain, but their behavior can change dramatically as Alzheimer's advances. Understanding that behavior may explain why some people remain resilient

Column continues below...



**National Active and Retired
Federal Employees Association
235 East Olive Street
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 George Trask.)

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 gained no new members but *lost* 5 members for non-payment of dues. The best way you can avoid such a situation is to have your dues withheld each month. (It'll also save you money.)

To do so, see or call Carl. He can set it up for you.

Alzheimer's column continues

and help identify new ways to avoid cognitive decline.

Study of brain tissue from people with dementia, without dementia, and cognitively healthy centenarians identified differing microglial responses associated with protection from the disease's effects. The team used advanced methods (spatial transcriptomics and single-cell sequencing) to investigate how resilience develops at the level of individual cells.

Researchers identified six distinct tissue domains to represent different stages of Alzheimer's progression. One especially important transition separated regions dominated by amyloid- β plaques from those associated with tau pathology and neurodegeneration.

Understanding how the brain's immune cells respond to plaques and tau may offer new paths toward developing treatments to extend cognitive resilience.

It's yet another area with great potential.

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, September 17. Make your reservations with Carl by noon on Monday, September 14. The entrée will be: Lasagna.

AUGUST LUNCHEON – FINAL REMINDER

We'll meet on Thursday, August 20. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, August 17.