



**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**

**FOOD SHARE DONATIONS NEEDED**

The number of people who rely on Food Share is increasing. Food Share's work is needed, too, even after the holidays, as it seems grocery prices are rising everywhere. As a result, food pantries have become increasingly important. Food Share is one of them. Donations of money or food help, but donations of money are most useful, giving the organization more flexibility in obtaining the food for distribution.

If you want to help *locally* with funds, just 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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**FEBRUARY LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

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

**Date: Thursday, February 19**

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

**Cost: \$17.00** ▶▶ *Note New Cost* ◀◀

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

On Thursday, **February 19**, 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!*

**FEBRUARY PROGRAM**

This month we'll have Vance Brahosky, who was at PHD NSWC (aka "NEMESIS") initially from August 1995 to February 1997. He was a Navy Lieutenant then and served as an Aegis Combat Systems' Combat Systems Test and Evaluation Qualification Officer.

He returned and served from October 2016 to March 2022 as the Deputy Technical Director.

Vance will speak on Why We Have A Navy (in honor of both the Navy's 250<sup>th</sup> birthday which was actually on October 13, 2025 as well as the Battle for Iwo Jima which honored its 80<sup>th</sup> anniversary a year ago, on February 19, 2025.

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).

**MIGHT IT HAPPEN – AGAIN??**

Anticipating yet another shutdown, NARFE added a new page, "NARFE's Shutdown Resources," to its website ([narfe.org](http://narfe.org)) with information and resources for active federal employees affected by a government shutdown. The page also informs the media and public of a shutdown's negative effects on civil servants.

## NOTES FROM THE TOP

George Ramirez, President

While headlines have focused on immigration matters (among other things), threats to our federal community persist. Too often, federal employees' and retirees' needs and general welfare are overlooked. Without a collective voice, we'd likely be overlooked.

Here's where having a NARFE membership makes ours a collective voice to be heard.

When federal employees – and American at large – are faced with another government shutdown and it happens, many federal employees will be required to work without pay until a semblance of consensus is reached in our nation's capitol.

But right now, health care remains an issue with a looming threat that your health care costs will rise if the government cost portion is reduced. I urge you to use the NARFE Legislative Action Center (<https://www.votervoice.net/mobile/NARFE/Home>) to let your voice be heard. (As I write, there are actually 18 topics which NARFE supports and invites you to add your support as well.) There's already a 'sea' of voices to protect your earned benefits. Add your 'drop' (voice) to that sea today. Be the change you want to see.

The above website makes it easy to locate your Senators and Representative. Not only that, but it provides a draft letter (which you may modify) for each topic you choose to support. Check it out!

### **Some Good News**

**Pancreatic Cancer Research:** Researchers at the **Baylor College of Medicine** in Houston are seeing promising results from a new targeted immunotherapy clinical trial, offering hope for one of the most difficult -to-treat forms of the disease.

**Medicare Progress:** The administration recently announced **15 additional drugs** added to the Medicare price negotiation program for 2026, which is expected to lower out-of-pocket costs for millions of seniors who must rely on critical medications.

Details are at the website: <https://www.cms.gov/priorities/medicare-prescription-drug-affordability/overview/medicare-drug-price-negotiation-program/selected-drugs-negotiated-prices> include a listing of the drugs' 2026 comparative pricing, as well as more information about the program itself plus the outlook for 2027 and 2028.

- George

### **1099Rs AVAILABLE ONLINE AT OPM**

If you have an online account with OPM, you can get your 1099R for 2025. Just go to [opm.gov/support/retirement/how-to/get-your-1099-r-tax-form/](https://opm.gov/support/retirement/how-to/get-your-1099-r-tax-form/) and choose how to get yours (including having a paper copy mailed to you).

If need be, you can also call OPM. Their number is 888-767-6738 (TTY 711).

## MEMBERSHIP MATTERS

by Carol Anne Moore

There are myriad advantages of your NARFE membership. One of them is that we look out for one another. I'm using my column this month to do that by providing a means to help with your online security.

It used to be we'd be warned to keep our personal information to ourselves, that you should only give it out when required. Times have changed but caution is still advised. Whether you use a smartphone or a computer online, you we can help avoid problems:

- **Think twice about sharing your information online.** Help protect yourself and don't list or share your street address online. Limit what you do share online, like your phone, name, or address. Don't share passwords or PINs over the phone or online with someone you don't know. Such info, paired with what's publicly available about you, might let them hack your accounts or impersonate you.
- **Watch out for change-of-address fraud.** With your name and address, they could request a change of address at the Post Office to get your mail. If you stop getting mail, receive a confirmation of a change of address, or get notification of a change of address for your credit cards or bank, contact your local post office to check if your address has been changed.
- **Add your info to the Do Not Call registry.** After you register, you should receive fewer direct mail and/or telemarketing calls.
- **Use strong, unique passwords.** Use a password manager to generate strong, unique passwords using a combination of words, numbers, symbols, and case-sensitive letters (but NOT your name or birthdate).
- **Steer clear of quizzes.** Avoid taking part in online quizzes, polls, or sweepstakes. These sites often take your personal info and sell it to data brokers.
- **Don't reply to spam.** Never respond to an email you suspect might be spam. Also, do NOT click on the option to unsubscribe lori o'brien (which is actually a response). If you do, you're confirming that your email exists. Instead, it's better to just ignore, block, mark as junk, or delete the email.
- **Watch out for sim swapping.** Help protect yourself from someone taking over your phone number (an attack called SIM-swapping) by watching for suspicious activity, such as email notifications you've signed in on a new device or from an unfamiliar location. If you notice anything suspicious, contact your phone provider right away.
- **Report spam messages.** If you suspect a phone call or text is spam, don't reply or click on any links. Instead, set your phone to block future messages or calls from that sender. If you need to, check with your cell phone provider to find out how to report it.

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

**FILE YOUR TAXES FOR FREE**

Last year’s “IRS Direct File” has ended, but there are still other free ways to file tax returns this year:

1. If your adjusted gross income (AGI) was less than \$84,000 in 2025, you can use [IRS Free File](#).
2. There are Free or trial versions of tax software, including [H&R Block](#), [TurboTax](#), [TaxSlayer](#), and [TaxAct Free](#).
3. [Volunteer Income Tax Assistance \(VITA\)](#) provides free federal and state tax preparation to low- and moderate-income taxpayers.(< \$67K)
4. [Tax Counseling for the Elderly \(TCE\)](#), a sister program to VITA, provides free tax preparation services to older taxpayers.

**NEED TO FIX YOUR CREDIT INFO?**

Did you go to [AnnualCreditReport.com](#) and got your free credit report but found something is wrong? An error on your credit report can make it harder to get credit with good terms. You can do some things yourself for free to help fix your credit. (The FTC says credit repair companies charge to do those things.)

Before you pay for their services, know those companies must follow the rules – the rules dishonest ones and scammers often break. Before they do any work for you, they must write a detailed contract that explains your legal rights (like your three-day right to cancel without charge) and their services total cost. It’s illegal for them to lie about what they can do, charge you before they help, or ask you to lie on credit applications. And they can’t legally remove negative information from a correct and up-to-date credit report.

What can you do yourself?

- **Fix mistakes in your credit reports.** If you find a mistake, [write to the credit bureau](#) and [the business that reported the information](#). For more information, read [Disputing Errors on Your Credit Reports](#).
- **Pay your bills on time, pay off debt, and don’t take on new debt.** It takes time to improve your credit. If there’s accurate negative information in your credit report, credit repair companies can’t remove it for you legally. It’ll go away with time.
- **Find real help.** Your local credit union, university, or financial manager might be able to recommend a non-profit credit counseling program that can help.

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

The IRS says we can begin filing our 2025 Income Tax returns. The Standard Deduction has changed, so:

**Get Ready for Tax Return Preparation**

- Prepare for tax season by gathering documents and any necessary info to file your return.
- If you’re due a refund, provide direct deposit information when you file. (The IRS is phasing out paper refund checks.)
- Check with a ‘tax pro’ if your tax situation has changed or you need help completing your return.

**The Standard Deduction for 2025**

The 2025 Standard Deduction for a single filer is \$15,750 and \$31,500 for a couple filing jointly. Taxpayers 65 years and over are also allowed an extra deduction of \$2000 (single) and \$3200 (joint return). There are other Standard Deduction amounts for other filing statuses, such as Head of Household, Married filing separately, etc. You can go online to [irs.gov](#) for the Deduction Table for your filing status. Deductions reduce your taxable income (and the resulting tax).

Seniors (65 and over) will benefit from a higher standard deduction, with the extra amount above and more due to the “Big Beautiful Bill” which approved a bonus \$6000 deduction per person. The income limit is \$75,000 with a cap of \$150,000.00 for single filers. The bonus deduction phases out at \$250,000 for a couple filing jointly. A single filer whose MAGI (Modified Adjusted Gross Income) is under \$75,000 qualifies for the entire \$6000. If the MAGI is over the \$75K for a single, the bonus applies, but it’s reduced by 6 cents on the dollar. For example, if an individual’s Gross Income is \$100K, subtracting the limit of \$75K, leaves a \$25K. Calculate 6% of that is \$1500; subtract that from \$6,000 to result in a deduction of \$4500 for that single filer. A couple’s deduction uses the same formula, applying the couple’s amounts. If you want to figure your deduction, refer to Schedule 1A Part V.

The standard deductions can total up to \$23,750 for a single filer and \$46,700 for a couple who file jointly. Of course, if your deductions exceed those amounts, you will have to itemize your deductions.

The bonus remains in effect until tax year 2028.

**MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	252
New Members	0
Dropped or Transferred	<u>- 1</u>
<b>GRAND TOTAL</b>	<b>251</b>

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$ 2,028.18
Receipts	598.68
Disbursements	<u>(580.37)</u>
<b>End of month balance</b>	<b>\$ 2,046.49</b>

## IS IT DEMENTIA OR ALZHEIMER'S?

This month, we'll offer information to distinguish between dementia and Alzheimer's. Dementia is a disease that damages brain cells, leading to progressive deterioration in memory, thinking and communication, as well as personality changes. About two-thirds of dementia cases are Alzheimer's, but there are over 200 other types of dementia. Even within these categories, patients may present symptoms or behaviors in different ways.

- 1. Dementia is different from normal ageing:** We may all have the odd memory lapse as we get older, such as occasionally losing our car keys, but this is not the same as dementia.
- 2. Diagnoses can take a while:** The time it takes to get a dementia diagnosis doubles when the patient is under 65.

. Alzheimer's column continues...



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**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 Richard Myatt.)

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!

## NO NEW MEMBERS

This month, we have no new or even reinstated members to welcome to Chapter 190. Why not invite a potential member you know to our luncheon?

Regardless, please be sure to welcome all attendees (especially guests) to our luncheon meetings!

Alzheimer's column continues

- 3. It's genetic:** The APOE4 gene variant carries a three-fold greater risk of Alzheimer's disease if you have a copy from just one parent, and an eight-fold greater risk if you have copies from both. One in four of us has one copy, and one in 50 has two.
- 4. There are different types:** One example is an unusual form of dementia called posterior cortical atrophy and it affects the outer parts of the back of the brain. It may be a sub-category of Alzheimer's or a separate form altogether.
- 5. It can be caused by certain medications:** Occasionally, dementia can be a side effect of a drug that affects neurotransmitters in the brain – as is the case with certain drugs used to treat insomnia and IBS. Surprisingly perhaps, once the medication is stopped, the dementia goes away!

## 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, March 19. Make your reservations with Carl by noon on Monday, March 16. The day's entrée: Pork Loin.

## FEBRUARY LUNCHEON – FINAL REMINDER

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