



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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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 grocery prices continue to rise everywhere. As a result, food pantries have become increasingly important. **Food Share** is one of them. Donations of money or food help, with donations of money being 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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MARCH LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, March 19

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

Cost: \$17.00

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

On Thursday, **March 19**, we'll meet at 11:30, and serve lunch at noon. The day's menu will be:

- Pork Loin** **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!

MARCH PROGRAM

Cristina Collazo of the U.S. Department of Health & Human Services will join us (via Microsoft Teams) to virtually discuss **Medicare coverage for federal employees and annuitants**. She says her presentation is mainly for those preparing to start their Medicare journey. Though that's probably not the case for most of us, she will take questions from us.

If anyone (even those not attending our meeting) has any questions on **MEDICARE**, please to email them to me at etrotterzzzz@verizon.net by March 10, so I can send them to Cristina so she can include answers during her presentation.

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).

IT DID HAPPEN – AGAIN!

While anticipating yet another shutdown, NARFE added the page, "NARFE's Shutdown Resources," to its website (narfe.org) with information and resources for active federal employees affected by a government shutdown. That page's information is also useful to those affected by the current partial shutdown.

NOTES FROM THE TOP

George Ramirez, President

The Trump administration continues to bypass Congressional authority on a number of areas. NARFE is supporting the passage of H.R. 5249, the Limit on Sweeping Executive Reorganization Act.

This bill would restore Congress's ability to oversee the executive branch, promote the best interests of the American public, and protect the federal workforce by closing statutory loopholes currently being taken advantage of by the Trump administration.

Specifically, H.R. 5249 would require the executive branch to secure congressional approval before any major reorganizations, establish mandatory transparent reporting processes, and enforce penalties for violations. ACTION REQUIRED: call or send a message to your Congressional representative and urge their support for H.R. 5249.

To send a precomposed letter that you can revise as you see fit, go to <https://www.narfe.org/advocacy/legislative-action-center/>. You don't need to log in, just click on "Advocacy," then scroll down to "Urge Congress to Reassert their Power, Check Major Reorganization Efforts (H.R. 5249)!" Click anywhere on that title and you will see a precomposed letter that you can revise as you see fit. Add your representative's email address, your information and make any changes to the precomposed letter you wish, then send it off.

If you want to call instead, the main Congressional switchboard phone number is **(202) 224-3121**. The answering operator can connect you to the office of any U.S. Senator or Representative.

Some Good News

South Korean scientists with the Korea Advanced Institute of Science and Technology (KAIST) have developed a spray-on powder (AGCL) that instantly seals life-threatening wounds in battle, during disasters, or emergency medical procedures. The powder rapidly forms a strong hydrogel barrier when sprayed directly onto a wound. AGCL powder is composed entirely of naturally derived materials with an antibacterial effect of 99.9%. Though AGCL powder is not available due to ongoing research, this development holds promise if it is approved for commercial use. In the U.S., it will have to undergo testing by the Food and Drug Administration and possibly other entities.

- *George*

HAVING 1099-R PROBLEMS?

A previous note advised how to get your 1099-R from OPM. Paper 1099-R forms were to be sent out in January. But many didn't get their paper copy or had difficulty to get theirs online and reported it to NARFE and their Representative. OPM believes the problems are related to having lost about 100 of their staff.

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. Maybe put in a 'good word' with regard to both current federal employees as well as annuitants.

Ken Sosne, president of the NARFE Delaware Federation, has urged 'the public' to do so also. In a newspaper article, he wrote the following:

"Challenges facing the federal community are not small. Efforts to weaken civil service protections, reduce earned benefits, including retirement and health benefits, and politicize the federal workforce continues in Congress and across the country.

"Through strategic political engagement, the National Active and Retired Federal Employees Association supports candidates and lawmakers who understand the value of a professional, nonpartisan civil service and who are willing to stand up for federal employees and retirees."

We may think of the 'employee' along the lines of our work or the agency that employs (or employed) us, but federal employees are everywhere. Ken asks, "When does weather forecasting, carrying the mail or protecting our natural resources become a political issue?" Then he notes federal employees are working in many capacities, including protecting our food, helping farmers purchase seed, delivering mail, regulating transportation safety and more. The article points out that state, local and municipal employees also provide essential services.

"Public sector employees have taken an oath to serve and help to build and maintain our quality of life through many services we enjoy. There must be a reason people, even with all the acrimony, are still willing to risk all and their lives to come to the United States.

"Please thank your federal employee when they warn of an impending adverse weather event, the postal employee that delivers your mail-order prescription, the TSA employee or the federal motor carrier inspector that takes unsafe trucks off the road.

"We are still in a partial government shutdown and many employees in one of the largest cabinet agencies are still working without pay.

"NARFE is truly nonpartisan. I have been able to meet with both sides of the political spectrum and can personally say legislators at the federal and state level care and are looking to serve.

"NARFE supports the federal workforce, and our members both active and retired continue to do service. If part of the federal community, please become a member."

That last paragraph touches upon why NARFE is important to its members and encourages others to join. We should all invite others to join NARFE, too.

Unless we speak, Congress will assume our consent!

FILE YOUR TAXES FOR FREE

This repeats last month’s column. Haven’t started yet? There are options to file your return(s) for free:

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 robert park free tax preparation services to older taxpayers.

NEED TO ADAPT FINANCIAL PLANNING?

Financial planning in retirement involves managing, protecting, and efficiently spending the assets you’ve accumulated over your career. As you approach or enter retirement, your focus should shift from growth to income, longevity, and legacy.

Planning for Retirement Key Areas

- **Distribution Focus:** Managing withdrawals to create sustainable retirement income.
- **Tax Management:** Minimizing taxes on distributions and Social Security.
- **Healthcare Strategy:** Planning for medical expenses, long-term care, and unexpected health costs.
- **Lifestyle Adjustment:** Adapting budgeting to new spending patterns without employment income.
- **Legacy/Estate Planning:** Ensuring assets can pass on to heirs efficiently if desired.
- **Trust and Will Creation and Certification:** Ensuring that your documents are complete and up to date. Trustees and beneficiaries are current.

As you consider the above, ask yourself whether your financial plan been adapted for your transition into retirement. Have you or your financial advisor changed the approach to use for your planning?

Like so many things in life, going over such a list and determining what needs to be done, you may well discover a few other things that will also need your attention. If so, Now’s the time to begin!

SERVICE OFFICER NOTES

Patty Morales, Service Officer

Once we reach a certain age, we’re eligible to enroll in Medicare. Many of us have. That being the case, both my column and this month’s speaker provide information on today’s Medicare program.

Development in Medicare

Medicare now pays for Advanced Primary Care Management services each month. Your doctor or other health care providers coordinate and personalize care to meet your needs. Providers that offer these services must give you 24/7 access to your care team or provider and much more. Refer to the link www.medicare.gov/coverage/advanced-primary-care-management-services, which provides the types of advanced care. This advanced care can provide chronic care management, a personalized care plan to treat your specific condition(s), medication management, coordination and communication between doctors and providers, comprehensive care to coordinate quickly to connect the patient with specialists and providers, and transitional care when released from a hospital or other care facility. Page 31 of the Medicare Handbook has the information.

In case you missed the 2026 Medicare News, there is now a \$2100 yearly cap for out-of-pocket costs for drug coverage for Part D enrollees. This is a big help for those who have huge drug costs. Page 81 of the Medicare Handbook has this information.

Medicare wants you to know that you can create a digital account by creating and logging into a secure Medicare.gov account. You can manage your prescriptions, get your Medicare Summary Notices (MSNs) electronically, choose to receive the electronic version of the Medicare Handbook. You can also select to receive Medicare e-mails for their latest news.

You can help Medicare save costs by helping fight fraud and cut waste. Protect yourself from fraud and medical identity theft by checking your Medicare Summary Notices (MSNs), your receipts, and statements for errors or services that you didn’t receive. If you think your account has been compromised, it’s important to report it. To do that, call 1 800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. (Refer to Medicare Handbook pages 105-106.)

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	249
New Members	3
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	249

* National NARFE database still being updated

TREASURER’S REPORT

End of the last month balance	\$ 2,046.49
Receipts	388.76
Disbursements	<u>(393.89)</u>
End of month balance	\$ 2,041.36

NEW PREDICTIVE BLOOD TEST

A previous column reported a blood test which could identify the likelihood of Alzheimer's at some point in the patient's life. But it gave no hint when it would be.

Now scientists at Washington University in St. Louis have created a blood test that can estimate when Alzheimer's symptoms are likely to begin. The predictive approach centers on measuring p-tau217, a protein found in plasma, the liquid component of blood.

Previous research found that amyloid and tau accumulate in a consistent pattern, and the age at which they become positive strongly predicts when someone is going to develop Alzheimer's symptoms. They also found it to be true of plasma p-tau217, which reflects both amyloid and tau levels.

Measuring that protein, they found, can predict the onset of Alzheimer's

Alzheimer's column continues...



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Alzheimer's column continues

symptoms to within three to four years. The protein level mirrors the buildup of amyloid and tau in the brain long before memory loss appears. Such accuracy could help researchers design faster and more targeted clinical trials for treatments aimed at preventing the disease. Over time, it may also help identify people most likely to benefit from early intervention.

The topic of affordability was also noted, that the work shows the feasibility of using blood tests, which are substantially cheaper and more accessible than brain imaging scans or spinal fluid tests, for predicting the onset of Alzheimer's symptoms.

As promising as the results may be, the article noted the tests are "not recommended for people without symptoms outside of research studies or clinical trials." But the tests do give promise for further success toward ultimately defeating Alzheimer's.

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 Lori O'Brien.)

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 three new or reinstated members to Chapter 190: **Monique Brown, Kathleen Schartz, and Holly Shiralpour.**

Please be sure to welcome *all* attendees (not just the new members) to our luncheon meetings!

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, April 16. Make your reservations with Carl by noon on Monday, April 13. The day's entrée: Meat Loaf.

MARCH LUNCHEON – FINAL REMINDER

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