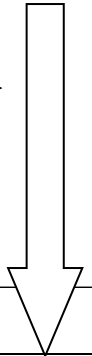


NEXT MEETING

DATE: November 15th, 2022
PLACE: *Orange Park Library, Phonecom, or Webinar*
TIME: 12:30 PM
PROGRAM: Legal Documents Required For Peace Of Mind
SPEAKER: Attorney Mike Jorgensen



Monthly Mtg. 3rd Tuesday every month, except July and August, 12:30 PM, OP Library)



PRESIDENT	KEITH BASS	708-2335
1ST VICE PRES.	SUSAN PARKINS	272-0423
2ND VICE PRES.	MARILYN HOLLOWOOD	264-3486
SECRETARY	EILEEN WADDING	772-8431
TREASURER	EILEEN WADDING	772-8431
EXECUTIVE BD.	DEE STEPHENS	276-1067
EXECUTIVE BD.	WILLIAM FLEMING	387-6379
SGT-AT-ARMS	GEORGE TOWER	707-1164
PUBLIC RELATIONS	SUZANNE TOWER	707-1164
SERVICE OFFICER	MARILYN HOLLOWOOD	264-3486
LEGISLATIVE CH		
SUNSHINE CH	LOIS LAMBERT	288-1432
PARLIAMENTARIAN	SUZANNE TOWER	707-1164
NEWSLETTER ED	MARY BERNING	282-0938
Nsltr DISTRIBUTION	MARILYN HOLLOWOOD	264-3486
ALZHEIMER'S CH	WILLIAM FLEMING	384-6379
NARFE-PAC CH	DORIS SMALL	272-2931
RECRUITING	SUSAN PARKINS	272-0423
BIRTHDAY CH	MARY ANN BAUGH	349-7024
CHAPLAIN	LINDA FLEMING	783-0197
PAST PRES.	MARILYN HOLLOWOOD	264-3486

Join the meeting using Phone:
If using **T-Mobile or Metro-PCS Cell**, Dial this number first: **1-206-451-6118** then dial **605-475-4872#**, then enter Access Code: **238020#**

With **any other phone type:**
Dial Phone Number – **1-605-475-4872**
Then enter Access Code: **238020#**

Join the meeting using Webinar:
1. Select URL Freeconferencecall.com
2. Download app to your computer, if not loaded
3. Select Join with Audio
4. Enter your name, and Email
Meeting ID = SALP348
5. Select Join meeting

Special Note: for both media
Mute to listen – UNMUTE to Speak

PRESIDENT'S MESSAGE

Keith Bass
President, Chapter 1414
NARFE Clay County



Thanksgiving is one of my favorite times of year. We have many things to be thankful for; family, good health, a free country not held by war or strife, and a place to become the best person whom we are. Never take that for granted and thanks to the One above who gave it all.

FUTURE EVENTS

November 15^h (3rd Tues.) - Chapter Mtg.
12:30 at OP Library, Mtg.Rm."A" and Phone com or Webinar

See above info @ beginning of newsletter

CHRISTMAS LUNCHEON
HILL TOP RESTAURANT \$29 each
DEC. 13th, Tues., 11:30 am (see pg. 3&4 of nsltr)

The **Florida Conference at the Embassy Suites** was a success. Speakers spoke on issues like grassroots advocacy, what to do after retirement, legislative issues, healthcare, and protecting your benefits.

NARFE's Mission Statement

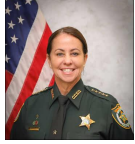
To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.

To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.

To cooperate with other organizations and associations in furtherance of these general objectives.

Ken Thomas our **National President** was there along w our **new President elect Bill Shakleford**. **Evelyn Seabrook**, our **NARFE FI President** gave the many introductions and kept the conference running smoothly. The Conference ended with a banquet and music entertainment on Saturday night. Thanks to the Federation committee for such a great event!

Many thanks to our guest speaker this past month, our **Clay County Sheriff, Michelle Cook**, for **presenting the status on Clay County** as a safe place to live and a great job her staff is doing for all its citizens in keeping Clay great, even with limited resources and challenges. Thanks Sheriff!



Our next **chapter meeting is Nov.15th at 12:30**. Suzanne will line up our guest speaker, probably one of the Federal health insurance representatives to come speak about benefits as **Open Season is from Nov. 14 - Dec. 12**.

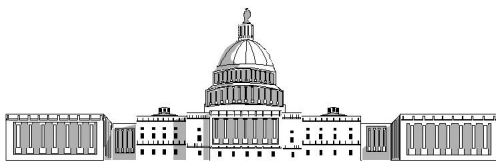
Don't forget to **exercise your right to vote November 8th** as this is being called the epic midterm election where the direction of the country will decide how they vote determines NARFE's future benefits.



Our annual **Christmas party** will be **December 13th, 11 :30 am at the Hilltop**. **Cost** will be **\$29**. Marilyn will have all the other details. Come enjoy our favorite gathering at the end of the year.

Stay healthy and safe. See you in November.

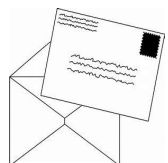
LEGISLATION



Advocacy Positions Action

So we're making a final push for action this year, as we fight attempts to place the bill on the back burner once more. NARFE lobbyists are hard at work meeting with offices of Ways and Means members urging them to push their leadership and Chairman to advance legislation.

As a potential House floor vote begins to close in, please take some time to **advocate for H.R. 82 the Social Security Fairness Act**. NARFE



encourages its member to **submit letters to congress** via NARFE's **Legislative Action Center**, as well as **call their lawmakers** using NARFE's toll-free advocacy line:

1-800-456-8410, option 5. We must continue to keep the pressure on House leadership to bring the bill to the floor for a vote.

SERVICE - Marilyn Hollowood

Lots of good news was presented at recent Florida Federation Conference on the 13/14th of October at the Embassy Suites here in Jacksonville. Sorry there was next to no representation from our own Chapter, but too late now! One of the high lights



was the **up-coming COLA for both CSRS-8.7% and FERS-7.7%** **Social Security** recipients also **scheduled** for a nice **COLA increase**. Watch your

NARFE magazine for additional details or if you fall into a unique category. NARFE has also proven successful in the **Health Care** coverage, and we all know that increases annually. All **carriers presented** their upcoming **programs** and options. **BC/BS** will be **hosting** a full **presentation** at our back door on **November 11th at Holiday Inn, Orange Park**, for interested parties. There will also be another **health fair** at **University of North Florida** on **November 10th**.

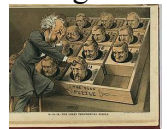


TAKE ADVANTAGE OF THESE OPPORTUNITIES



THE POLITICAL "ARM" OF NARFE
Doris Small

NARFE's Political Action Committee **protects members' pay and benefits** by raising and **allocating funds to help elect members of Congress who support the federal community**. Make an investment in protecting your earned benefits by supporting NARFE-PAC today!



The following 2021- 2022 quarterly reports detail the number of contributors to NARFE-PAC- and the amount from the state of Florida and how many are sustaining members.

FL 2021-2022 Quarter 6 NARFE-PAC Contributions by State FL 561 contributors, \$42,635.20 amount, 32 sustainers.

FL 2021-2022 Quarter 5 NARFE-PAC Contributions by State FL 525 contributors, \$37,301.20 amount, 35 sustainers

FL 2021-2022 Quarter 4 NARFE-PAC Contributions by State FL 480 contributors, \$29,402.20 amount, 32 sustainers

Florida is the 4th highest state in contributions, following National only members, CA, MD, VA. (Excerpts from NARFE website)

SUNSHINE - Lois Lambert

Please keep us posted on events that warrant an acknowledgement. We depend on you for this info.



Contact Lois, at **288-1432** Sunshine Chairman. (answering machine out of order).



Susan Parkins, NARFE FL Federation Membership Chair

Attention Please:

Welcome to our new FL NARFE Members Website. Visit often at:

<https://www.FLNARFE.com>

Here you will find many easy real time benefit connections, notifications, campaigns, blog tips, marketing ideas or help input form, and mostly ZOOM training at your finger-tip, from where ever you are! Something new too:

New members Orientation.

As of 10/19/2022

Total Members Chapter & National = 230

Welcome! Two New Members	
Marrer Mayshack	Cherry Lightner

ALZHEIMER'S UPDATE – Bill Fleming

Study finds potential link between daily multivitamin and improved cognition in older adults

The Wake Forest University School of Medicine, in collaboration with Brigham and Women's Hospital in Boston -- analyzed cognitive function in older adults who were assigned to take either a cocoa extract supplement containing flavonoids, a multivitamin or a placebo every day for three years. No one, not even the researchers, knew who was assigned to which daily routine until the results were revealed.

Laura Baker, an author of the study and **professor of gerontology and geriatric medicine at Wake Forest University** in North Carolina said "We are

excited because our findings have uncovered a new avenue for investigation -- for a simple, accessible, safe, inexpensive intervention that could have the potential to provide a layer of protection against cognitive decline."

But she added that she and her team are not ready to recommend that older adults immediately add a daily multivitamin to their routine based on these results alone.

The researchers found that three years of taking the multivitamin appeared to have slowed cognitive aging by 1.8 years, or 60%, compared with the placebo.

The study -- supported by the National Institute on Aging of the National Institutes of Health -- also found that multivitamins were most beneficial for older adults who had a history of cardiovascular disease.

"If we can really eliminate or really prevent chronic diseases, we could prevent dementias," said Dr. Keith Vossel, a professor of neurology and **director of the Mary S. Easton Center for Alzheimer's Research and Care** at the

University of California, Los Angeles. "Roughly **up to 40% of dementia could be prevented** with just better preventative measures throughout life's span."

The specific factors driving this link between a multivitamin and cognitive function are unclear and require more research, but Baker and her team think the findings might be connected to the way multivitamins can benefit people who might be lacking in **micronutrients** such as vitamin C, vitamin E, magnesium or zinc.

Older adults should talk to their primary care physician before starting a vitamin or supplement routine, he added.

"Supplementing is usually safe, but it needs to be monitored carefully, especially for those who have memory loss, because overdosing with vitamins can be very dangerous," Vossel said. "Even with vitamin E overdosing or taking high levels of vitamin E can increase the risk of bleeding. So these are just some considerations."

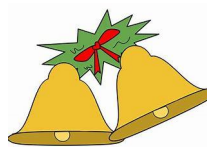
The findings, published Wednesday in **Alzheimer's & Dementia: The Journal of the Alzheimer's Association**, are not definitive and cannot be generalized to the public. More research is needed to confirm them.

(The above article is composed of excerpts taken from the following link: <https://www.cnn.com/2022/09/14/health/daily-multivitamin-cognitive-function-study-wellness>)

I will be participating in the **Annual Walk To End Alzheimer's** on **Saturday, Nov 5, 2022**, at **UNF J. B. Coxwell Amphitheater, 1 UNF Drive**. I have **raised \$90 so far**. **Registration is at 8 AM**, **Ceremony is at 9 AM** with the **walk to immediately follow**. For further info contact **Michelle Jarjoura (904) 326-3114 ext 1404**, mhjarjoura@alz.org. Link and info for the walk is https://act.alz.org/site/TR/Walk2022/FL-CentralandNorthFlorida?fr_id=15469&pg=entry



JINGLE CHRISTMAS BELLS LUNCHEON



December is our major social NARFE month. Plans for the annual Holiday luncheon have been set:

DATE: TUESDAY, DECEMBER 13, 2022

TIME: 11:30 Social Hour

Noon - Luncheon

PLACE: HILL TOP RESTAURANT

2030 Wells Road, OP

POC: Marilyn Hollowood

264-3486 or 228-1095

GUESTS WELCOME

IF ANOTHER CHAPTER, PLEASE INDICATE (Max attendance 45)

RESERVATION DEADLINE: 6 DECEMBER

\$29 each-----All Inclusive

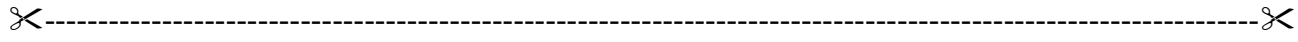
MANDATORY PREPAYMENT PAYABLE TO

"Marilyn Hollowood" Mail to:

M.Hollowood, 2748 Birchwood Dr., OP 32073

Option of **menu choice**: all sides will be identical
 (1) **Chicken Brusahetta** _____ OR
 (2) **Salmon w/Dill Sauce** _____
 NAME and _____
 CHOICE: _____

GUEST(S) and _____
 CHOICE: _____
 CHECK# _____
 Amount: _____



ON BEHALF OF CHAPTER 1414 WE WISH A MOST ENJOYABLE BIRTHDAY to the following members celebrating **November** birthdays.

- 4 Lamar Britt
- 6 Judith Diane
- 7 Sheila Pearson
- 9 William Fleming
- 11 Eugene H. Albrecht



- 13 Mary Ann Baugh
- 16 Myra L. Evans
- 16 James J. Bloedow
- 17 Larry J. Sands
- 21 Daniel L. Robinson
- 27 Dorothy Lewis

We greatly appreciate the generosity of our members who contribute to the Birthday Fund. Your contributions make the publication of this newsletter possible and help keep our chapter dues low. There are many members who celebrate their birthdays each month and whose names are never published in the newsletter. We want to recognize **all members** who celebrate their birthday. Unfortunately, National does not send member's date of birth so **we have to rely on members to furnish this information**. If you have not seen your name published, or if your birthday has been entered incorrectly, please call **Mary Ann Baugh** 349-7024 to correct information.

We have established the **15th of the month as the cut-off date** to furnish the donor's names to our Newsletter editor. All donations received after the 15th will be acknowledged in the next month's newsletter. If YOU would like to be a contributor to our "birthday" recognition fund, send check payable to

"NARFE CHAPTER 1414" AND MAIL TO:

**Eileen Wadding, Treasurer,
 7548 Legrande St. S.
 Jacksonville, FL 32244-1632.**

The following members donated to the Birthday Fund: **Bettie Griffith, Marilyn Hollowood, James Britts, Linda Anderson, Keith Bass, Suzanne Tower, George Tower, Martha Reed, Wayne Moldenauer, and Mary Jo Bade.** **TOTAL \$291.00**



During **Open Season**, **November 14 to December 12**, every Tuesday and Thursday, from 12-2pm EST, a Health Plan staff employee will be online to answer questions and discuss plan features. Register Now! for any of our Virtual Health Fairs. [APWU Health Plan – Attend a Virtual Open Season Health Fair \(apwuhealthplan.com\)](http://apwuhealthplan.com)
Suzanne Tower



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**Clay County Chapter 1414
 2748 Birchwood Dr.
 Orange Park, FL 32073
 GUARDIAN OF INDEPENDENT
 FEDERAL RETIREMENT**

DISCLAIMER REQUIRED BY THE IRS
 Dues payment and gifts or contributions to NARFE are not deductible as charitable contributions for Federal Income Tax purposes.