NARFE					
FEDERAL BENEFITS EXPERTS					

CLAY COUNTY CHAPTER 1414

ORANGE PARK, FL



No 8-23

SECRETARY

TREASURER

EXECUTIVE BD

EXECUTIVE BD

SGT-AT-ARMS

SERVICE OFFICER

LEGISLATIVE CH

NEWSLETTER ED

ALZHEIMER'S CH

NARFE-PAC CH

RECRUITING

BIRTHDAY CH

CHAPLAIN

PAST PRES.

SUNSHINE CH

Serving Retired and Active Federal Employees Issued monthly except July and August

NARFE "NEWS UPDATE"

Columbus Day 09th Oct. 2023

DATE:	NEXT MEETINGOctober 17th, 2023 (3rd Tuesday)			
PLACE:	Orange Park Li	ibrary, Ph	onecom, or Webinar	
TIME:	12:30 PM		How to Join Call	
PROGRAM				
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Mor	nthly Mtg. 3 rd Tuesday eve KEITH BASS	ery month, exc 631-9085		
SPEAKER: Mor PRESIDENT 1ST VICE PRES.			Join the meeting using Phone:	

772-8431

772-8431

276-1067

387-6379

707-1164

228-1095

955-5599

288-1432

707-1164

282-0938

264-3486

384-6379

272-2931

272-0423

707-1164

then enter Access Code: 7255476# With any other phone type: Dial Phone Number – 1-605-313-5516# Then enter Access Code: 7255476#

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 = SALP3485. 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



Well here it is Oct, my favorite time of year. Cooling weather, changing leaf color, fall festivals, pumpkins all set the stage for a time to get out and enjoy the sites and sounds. It makes us feel robust and put the muggy,



783-0197 hot weather behind us! 264-3486 **FUTURE EVENTS**

NARFE's Mission Statement

MARILYN HOLLOWOOD

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

EILEEN WADDING

FILEEN WADDING

DEE STEPHENS

WILLIAM FLEMING

GEORGE TOWER

MARILYN HOLLOWOOD

CHERRY LIGHTNER

LOIS LAMBERT

MARY BERNING

WILLIAM FLEMING

DORIS SMALL

SUSAN PARKINS

SUZANNE TOWER

LINDA FLEMING

PUBLIC RELATIONS SCOTT STOVER

PARLIAMENTARIAN SUZANNE TOWER

Nsitr DISTRIBUTION MARILYN HOLLOWOOD

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.

Sept 28th(last Thurs mo.) NARFE Chpt. 1984 Mtg., 1:00pm Murrayhill United Methodist Church, Jacksonville, Fl October 17th (3rd Tues.) Chpt. Mtg. **Orange Park Library** Phone com or Webinar - info above **Christmas Luncheon Date TBD**

Our September meeting featured Kris Wilson, a certified occupational therapist discussed ways to make our homes safer in order to prevent falls and

to keep our health in check to help facilitate that.

He gives a free home assessment on what

modifications are needed and makes recommendations and tips on what to look for in contractors who do the installation or modifications to our living spaces to make them less subject to falls. Thank you Kris for such a great presentation!



Greg Delessio, our NFI VP and **myself** paid a visit to **Congressman Aaron Bean's** office in Fernandina Beach to discuss WEP/GPO on September 20th with the district Director. Right now he's **more committed to balancing** the budget, cutting spending, and appropriating funding. Says Congressional budget team estimates indicate to repeal the WEP would cost \$182M per year and says it's a high number.

But the good thing is the **congressman** is **committed not to make any cuts to existing retirement benefits or Social Security.** But says he will cosponsor the bill if the budget comes in line whenever that would be. So the fight still goes on for repeal.

We celebrate Columbus Day Oct 9th.

LEGISLATION - Mary Berning



WEP/GPO Repeal Hits 290 Cosponsors in House Amidst Advocacy Summit

The House bill that would repeal the windfall elimination provision (WEP) and the government pension offset (GPO), H.R. 82, the Social Security Fairness Act, gained its 290th cosponsor and **now has 292**), as NARFE and allied advocates joined together on Capitol Hill.



Representative Aaron Bean

Washington DC Office 1239 Longworth Office Building Washington, DC 20515 Phone: (202) 225-0123

Fernandina Beach District Office

501 Centre Street, Suite 107 Fernandina Beach, FL 32034 Phone: (904) 557-9550

Green Cove Springs District Office

820 N Orange Ave. Green Cove Springs, FL 32043 *By Appointment Only Please call (904) 557-9550 House Majority Leader Steve Scalise was a special guest during Representative Bean's telephone town hall on Tuesday, September 19th at 6:30pm EST.

SERVICE - Mary Berning

FLTCIP Enrollee Decision Period: What to Consider

Enrollees in the Federal Long Term Care Insurance Program (FLTCIP) are facing another round of premium increases starting in January 2024. They have until **November 9, 2023,** to accept the full increase, reduce their coverage to keep premiums stable, **settle on a paid-up limited benefit or choose something in between.**

Enrollees in the Federal Long Term Care Insurance Program (FLTCIP) were mailed letters the week of September 11 indicating the amount their FLTCIP premiums will increase, starting in January 2024.

NARFE federal benefits experts Tammy Flanagan and Mark Keen, CFP, will help guide you through the decision-making process in this Zoom webinar and live question-and-answer session moderated by NARFE Staff Vice President, Policy and Programs, John Hatton. This is a onehour webinar plus one-hour Question and Answer Federal Benefits Institute Webinar held Tuesday, September 26, 2023, from 10 a.m. to noon ET. *This and other valuable NARFE webinars can be viewed on-demand.*



Susan Parkins, NARFE 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 forms, and mostly ZOOM training at your finger-tip, from where ever you are!

Something new too! New members Orientation!

Improve NARFE Members services and communication by taking a few minutes to add or update your Email address and phone# on NARFE Data profile. It is a critical need that can help us help you BETTER.

Ways to update your data Profile Change:
(A) Call 1-800-456-8410 Opt-1
(B) Email to: <u>Memberrecords@NARFE.ORG</u>
(C) Use our new members website to submit the update. <u>https://www.FLNARFE.COM</u> - On the 211111site select the FL members upper menu -

Then, select drop down menu - member marketing input form - under purpose drop-down, select Email update.

As of 9-19-2023

Total Current Chapter Members	152
Total National Members in Chapter Area	78
Total Chapter plus National Members	230

SUNSHINE - Lois Lambert



Get Well cards were sent to Lois Lambert recovering from broken bone in arm, doing OK and Doris Small with health issues, in Kingsley Life Care Center for Rehab.

If you know anyone we need to acknowledge for any reason,

Call LOIS 904-288-1432.



THE POLITICAL "ARM" OF NARFE <u>Mary Berning</u>

NARFE's national legislative program is advanced

in Congress by a team of registered lobbyists backed by an informed network of grassroots activists in every state and congressional district,



as

as well as a member-supported Political Action Committee (PAC).

NARFE sends letters to the Administration on issues affecting the pay and benefits of the federal



community, as well testifying before Congress.

NARFE advocacy primarily

focuses on the following priorities:

- Defend and advance the earned pay and benefits of America's current and retired civil servants.
- Protect the viability, stability and standards of service of established federal government functions.
- Promote understanding of, and trust in, the government.

ALZHEIMER'S UPDATE - Bill Fleming

The Annual Walk To End Alzheimer's is scheduled for Saturday Nov 4. I will be representing NARFE clay county chapter. So far our chapter has raised \$105 our goal is \$2000. If you want to participate or donate you can go to alz.org/walk and search for NARFE Clay County Chapter under

organization or William Fleming under person.

Will a multivitamin help my brain?

On April 10, 2023, the results of a 3 year trial of over 2,200 people (average age 71) was published on line by the journal *Alzheimer's and Dementia*. One group was assigned a multivitamin and the

other was given a placebo. After 3 years those who had taken the multivitamin performed better on cognitive testing.

On May 24, 2023, the results of a second 3 year trial of over



3,500 people (average age 73) was published online by the *The American Journal of Clinical Nutrition*. Like the preceding test on group was given a multivitamin the other a placebo. Again, the group taking the multivitamin performed better on memory tests.

These two tests indicate that people over 60 who take a multivitamin are less likely to experience cognitive decline over the next 3 years. This benefit appeared to be true for those who have cardiovascular disease.

It is **not clear which vitamins and minerals in the multivitamins caused the benefits.** Possible suspects are B vitamins, vitamin D, lutein, zinc and magnesium. Other questions such as will the benefits of multivitamins go beyond 3 years, will they protect against dementia and age-related cognitive decline. Only more research will tell.

Source: Anthony L. Komaroff, MD, Will a multivitamin help my brain?, *Harvard Health Letter*, September 2023

OPEN SEASON AROUND THE CORNER WORTH GETTING READY Mary Berning



Type of Plan: Regional HMO or National Fee-for-Service Coverage Options: Self or Self + One or Self + Family Level of Coverage: Basic or Standard or High

Evaluate:

Deductible or Premium or Copay Do you need a: Health Savings Plan or Flex Spending

Plan Plan Plan

Other Things to Consider:

Coordinating FEHB and Medicare or Vision or Dental ON BEHALF OF CHAPTER 1414 WE WISH A MOST ENJOYABLE BIRTHDAY to the following members celebrating **October** birthdays.

05 James E. Britts 05 Ronald Kaltofen 07 Linda Anderson,



08 Robert (Keith) Bass 09 Bettie Griffith 09Kathleen Beland



19 George Tower 21 John J. Thielen 24 Lois Lambert.

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 Suzanne Tower 707-1164 to correct information.

We have established the 15^{th} of the month as the cut-off date to furnish the donor's names to our Newsletter editor. All donations received after the 15^{th} 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: Marilyn Hollowood, Dolores Cruse, and Wayne Moldenauer.

TOTAL \$55.00



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



Clay County Chapter 1414 2748 Birchwood Dr. Orange Park, FL 32073