



MEMORIAL DAY

REMEMBERING & HONORING ALL WHO SERVED



PRESIDENT'S MESSAGE **Blake Crawford**

Lifelong Learning Opportunities at CCU

At our May 20 executive committee plus chapter meeting, we'll have Part 2 of what has become our series on lifelong learning opportunities.

Come and meet Dr. Tom McCullough, the new director of the Osher Lifelong Learning Institute (OLLI) at Coastal Carolina University.

Tom will join us to share what Coastal is doing ... and planning ... as it reopens the OLLI for the summer and fall. They're not only utilizing the expertise of their colleagues on the CCU faculty, but are tapping into great classes presented by other OLLIs around the country.

Continued: President's Message

Tom is also the Nelson and Mary McDowell Rodes Professor of Religion Emeritus at Centre College in Kentucky, and directs archeological excavations in Israel. It's safe to say he's busy.

So join us via Zoom on Thursday, May 20 at 11:30 am (note the time change) for Dr. Tom McCullough and the new OLLI. You might find something you like.

More lifelong learning...

Kelly Barker and Carol Osborne, who spoke at our meeting in March, have announced that summer registration has opened for What's New: Senior Adventures in Learning and Travel (SALT).

Their menu includes classes, clubs, excursions and national and international tours. For more on SALT, see <https://wnsalt.com> .



Newsletter Editor

Billie Nichols

**Chapter 1015 membership as of
May 5, 2021=145**

**Prospective New Members based on
AMS M-112 Report as of
May 5, 2021
Sharon Taylor**

Vice-President

Marci Vogel

May is a beautiful, exciting month. Most of the flowers are in bloom and we look forward to the Kentucky Derby, Mother's Day, Cinco de Mayo, and last but certainly not least, Memorial Day. This year, May is especially noteworthy and memorable in that we are finally seeing a light at the end of an exhausting tunnel - the COVID19 threat - and getting back to business as usual. I, therefore, leave you with this wish:

**MAY YOU BE HAPPY
MAY YOU STAY HEALTHY
MAY YOU FEEL SAFE
MAY YOU FIND COMFORT
MAY YOU SENSE PEACE
MAY YOU GIVE LOVE
MAY YOU POSSESS COURAGE
MAY YOU HAVE FAITH
MAY YOU SPREAD JOY
MAY YOU BE KIND**

CALL FOR MEMBERS

WE INVITE YOU TO JOIN US IN CHAPTER MEETINGS BY ZOOM

Already some of the SC NARFE chapters have started conducting their meetings by Zoom and our chapter is joining them in this form of a meeting venue until we can conduct our meetings in person at Damon's. For the May 20 meeting at 11:30 AM, a Zoom link will be emailed to chapter members the day before. If you have a guest or prospective member, please provide their email address to Billie or Blake - see below.

Another month has passed and we are still being advised by CDC to be careful holding meetings in large groups indoors. Still, we have a lot of chapter members who want to be extra cautious about meeting in large groups. Therefore, we have to resolve ourselves to the fact that future meetings will be held electronically until a determination is made that meetings are safe enough to be held in person. We want to reach a point where we can feel comfortable and safe and we can return to some form of life normalcy.

If you are interested, please RSVP-Billie Nichols, at 843-839-0598 or [email-billie.nichols1@sccoast.net](mailto:billie.nichols1@sccoast.net) or contact Blake Crawford via email at blcrawford.29526@outlook.com

The Zoom logo is displayed in a large, blue, lowercase sans-serif font.

Sunshine/Membership

Lynn Vos

May

**Jessica Forman, Donna Irving,
Patricia Lemick, Gail Seavey and
Judy Gale Todd**



Sunshine Grins- of- the- Month are:

- . So, when you clean your vacuum cleaner, doesn't that make YOU the vacuum cleaner? Or, better yet, the vacuum cleaner cleaner? Or, the vacuum cleaner vacuum cleaner?
- . Critics are men who watch a battle from a high place, then come down and shoot the survivors. (Ernest Hemingway)
- . Your body is not a temple - it's an amusement park. Enjoy the ride. (Anthony Bourdain)
- . If liberty means anything at all, it means the right to tell people what they do not want to hear. (George Orwell)
- . You wouldn't worry so much about what others think of you if you realized how seldom they do. (Eleanor Roosevelt)
- . Everyone has a plan until they get punched in the mouth. (Mike Tyson)

Continued: Sunshine/Membership Sunshine Books-of-the-Month

Recommended books for this month:

- . **A Journal of the Plague Year (Daniel Defoe) - A historical novel published in March 1722.** Based on the accounts of one man's horrific experiences and observations in 1665 when the Great Plague aka the Bubonic Plague hit London. Defoe's novel is based on his uncle's personal diaries.
- . **Two books, same author; namely, Cody Lundin:**
 1. **When All Hell Breaks Loose - Stuff You Need to Survive When Disaster Strikes**
 2. **98.6 - The Art of Keeping Your A** Alive - How to Survive Fear, Panic and the Biggest Outdoor Killers**

Gee, sounds like a fun read, huh? Well, actually it is! Very funny illustrations/cartoons to emphasize his points. NOT your typical doomsday, survivalist manuals, although Lundin actually lived outdoors and has lots of good health advice, too. Although he wrote these books before the great tp debacle, he tells his readers how to do without. (You won't want to read that part, just take it to read if you should ever have to 'evacuate' during an emergency scenario.). These books really are amusing and remind us how things that we couldn't have imagined just a few years ago have surprised us. So, "BE PREPARED, NOT SCARED."
- . **Trooper (Forest Bryant Johnson) - True tale of a Mojave Desert guide who heard a distinct, pitiful distress cry of a tiny, baby, bobcat, kitten, injured, orphaned, and desperately in need of help. Trooper was welcomed into the family and lived to be 19 years old. Heartwarming antics of an adorable feline. Who says you can't rescue a feral feline? With a first name like Forest, the author is a natural nature lover....groans...**

Legislative Officer Sherry Gainer

It's tax month! The filing deadline for 2020 is May 17, if you haven't filed yet. There is also talk of another stimulus payout but most experts think that seems unlikely. There has been a lot going on in Washington as new representatives, senators and the president get to work.

However there has not been much activity in the legislation we are watching:

- **Federal Pay and Benefits**
 - **H.R. 392: FAIR Act, to provide 3.2% pay raise to federal employees, referred to the House Committee on Oversight and Reform on 1/21/21; no further action**
- **Support Reform/Repeal of WEP/GPO**
 - **H.R. 82: Social Security Fairness Act of 2021 (Jan 4 2021)—seeks to amend title II of the Social Security Act to repeal the GPO and WEP; referred to the Committee on Ways and Means on 1/4/21; no further action**
 - **H.R. 2337: Rep. Richard Neal has reintroduced H.R. 4540 Public Servants Protection and Fairness Act, which was not acted upon in the 116th Congress; it would recalculate and reduce the WEP reduction; referred to Committee on Ways and Means on 4/1/21; no further action**

Continued: Legislative Officer

- **Support Accurate COLA for Retirees**
 - **H.R. 304: Equal COLA Act—would guarantee that FERS and CSRS retirees would receive the same COLA increases, using the CPI-W (for Wages, not CPI-E for Elderly) Referred to House Committee on Ways and Means on 1/13/21; no further action**

USPS--Protect Postal Retiree Health Benefits

The USPS Fairness Act, (S.145) to eliminate the prefunding mandate for retiree health insurance premiums; supporters are optimistic for passage during this Congress. Referred to Committee on Homeland Security and Government Affairs on 2/1/21; no further action

The USPS Fairness Act, (H.R.695) referred to House Committee on Oversight and Reform on 2/2/21; no further action

H. Res. 47 seeks to prevent the privatization of USPS

Rep Carolyn Maloney is in the process of introducing a bill tentatively called the DEJOY Act that would prevent USPS from expanding delivery standards and slowing mail, however I was not able to find the official bill; coming attraction for next month!

Be sure to keep in touch with our senators and representative by using the NARFE Action Center

<https://new.narfe.org/advocacy/legislative-action-center/>

Service Officer

Sherry Gainer

So how security conscious are you? Are you up on how to protect your identity and financial assets? Do you know about phishing, spoofing, scamming? Could this happen to you?

True story from my friend, who is 72, college educated, former Air Force intelligence officer, federal employee who worked at IRS, ATF and ICE, retired as a GS-14 manager and is a NARFE member and chapter officer (not in South Carolina).

A few weeks ago 'John' was watching some Netflix and enjoying his daily happy hour when he saw he had received a text message from Amazon--not unusual as we have become best friends with Amazon in the past year, right? The text, which had that nice little smile and all other trademarks, said that Amazon noticed a suspicious order from his account for over \$5000; if he had made the charge no action was needed, but if not to click the link or call the phone number at the bottom of the text immediately.

Well, everyone knows not to click the link, right?? I mean everyone! So even though he was well into happy hour, he did not click the link, but he called the phone number and was connected to a very professional guy who immediately bonded with him. Yes, they had a hold on that transaction as it was a different shipping address and not items he had ordered before. They were so concerned that they had refused another order for \$900 that was placed shortly after the \$5000 order, until they were able to confirm they were indeed his orders.

Continued: Service Officer-

Sherry Gainer

John was very relieved that they were right on top of things. They knew enough about him (where he lived from his Facebook profile and area code, some recent Amazon orders that he had reviewed) that he felt comfortable with the agent, who was VERY reassuring and helpful. The agent just needed to verify that no other fraudulent activity had taken place, so he asked to remotely access John's account...which John allowed him to do, even though he knew better. The con man had gained John's confidence and caught a great big phish! It wasn't until he casually asked John if he did online banking, and if he had a debit card that the warning bells went off and John became suspicious, terminating the call and turning off his computer. He then called the legitimate Amazon number, where he was told that there had been no suspicious activity on his account and they had not and would not send him a text if they had questions.

The following day John turned his computer back on and found that it had been encrypted, with instructions for paying the ransom to regain his files. Luckily he had his files backed up on a cloud service (because he was so security conscious!), so he had copies of them and did not need to pay the ransom to recover them. However, the crooks also now had copies of his files...maybe he had things like his tax returns, medical records, TSP statements, and credit card or banking statements. Things with his social security number and other very private information that you do not want crooks to have.

Knowing someone has copies of your information is terrifying but then John had to deal with more fallout from his lapse of judgement. Although he could have had his computer restored, he bought a new system. He called his bank and told them to put a watch on his accounts. He notified his credit card companies. He called the county sheriff. He went to his phone company to make sure the crooks had not spoofed his phone number. He wondered over and over how he could have been so stupid, for that split second.

Alice M. Villavicencio

Alzheimer's Research Officer

TIP FOR THE MONTH OF MAY

Use Rosemary to Spice Your Cooking

Since a few years ago, studies have been conducted using human and animal subjects to determine whether the plant Rosemary may help in reducing incidents of Alzheimer's disease and or dementia or in slowing down the progression of the loss of cognitive function.

In its *Journal of Plant Medicines*, the Plant Medicines Organization (PMO) recently reported that oil extracted from the Rosemary plant has shown, in various types of studies, to have a positive effect on cognitive function. The *Journal* references a recent study conducted at the Miami Children's Hospital and Research Institute. Using human brain and nerve cells, the researchers studied the effect that Rosemary and Bacopa may have on cognition. The Rosemary and the Bacopa extracts were studied separately, then combined. The combination of both the Rosemary and Bacopa has shown a greater effect, than each separately, on inhibiting the "production of amyloid proteins," which "precede" tau tangle formations. <https://plantmedicines.org/rosemary-found-to-boost-memory-may-help-prevent-alzheimers/#:~:text=Studies%20over%20the%20past%20few%20years%20have%20shown,can%20boost%20memory%20and%20help%20prevent%20Alzheimer%E2%80%99s%20disease.>

The *Journal* also reported on a study conducted by Maryland's Tai Sophia Institute (the Institute). In this study, researchers gave 28 adults, averaging 75 years of age, placebo, or Rosemary leaf powder in doses of 750 milligrams or 6,000 milligrams. At the completion of the study, the participants that took the lower dose of the powder showed improved cognitive function, than those who took the higher dose.

Although there are several other studies on the Rosemary plant's positive effects on neurological and other diseases, including Alzheimer's, two scientists from Mashhad University of Medical Sciences, Mashhad, Iran, produced a paper in September 2020 reviewing studies conducted by various researchers on the effects that the extract of oil and/or acid from the Rosemary plant has on various disorders and diseases associated with the central nervous system and cognition, such as Alzheimer's Disease.