

NATIONAL ACTIVE AND RETIRED  
FEDERAL EMPLOYEES  
DECEMBER - 2011  
CHAPTER 1040 NEWSLETTER  
*Serving Arvada, Colorado and the surrounding areas*

### **ELECTION OF OFFICERS FOR 2012**

The election of officers for 2012 was held at the November 16, 2011 meeting of Arvada Chapter 1040.

The results of that election are as follows:

President - Paula Simons  
1<sup>st</sup> Vice President - Monte Commons  
2<sup>nd</sup> Vice President - Ray Newman  
Secretary - Linda Phillips  
Treasurer - John Clark

### **ALZHEIMER NEWS**

The new Alzheimer's Committee Chair is Linda Phillips who is also your new Secretary.

#### **Diabetes Increases the Risk of Dementia and Alzheimer's Disease**

According to an article in the Los Angeles Times, September 20, 2011 adults with diabetes and impaired glucose tolerance were more likely to be affected by Dementia and Alzheimer's Disease.

To the long list of complications that should make you want to avoid diabetes, Japanese researchers have added this: People with diabetes are more than twice as likely to develop Alzheimer's disease and also have an increased risk of developing some kind of dementia.

Diabetes, of course, is a metabolic disorder in which the body can't use insulin properly, causing a dangerous buildup of blood sugar (glucose). Nearly 11% of American adults have it, according to the National Institutes of Health. The disease can lead to complications

including kidney failure, nerve damage, heart disease, stroke, bladder control problems and erectile dysfunction.

In a related area there may be a connection between sleep apnea and diabetes.

#### **Sleep Apnea Treatment May Improve Diabetes**

According to WebMD Health News a popular treatment for sleep apnea may help people with Type II diabetes sleep better as well as improve their blood sugar levels, a new study suggests.

Researchers found that treating sleep apnea with continuous positive airway pressure (CPAP) not only helped people sleep better, but it also improved their blood sugar (glucose) levels, which can reduce the risk of complications from diabetes, such as heart and kidney disease.

Obstructive sleep apnea is a common sleep disorder that disrupts healthy sleeping patterns and affects up to 4% of men and 2% of women. The condition causes a person's breathing to become irregular or briefly stop as the result of a collapsed airway. CPAP is a device with a mask and hose which is hooked to the patient. The device forces air into the patient and keeps the airway open.

Previous studies have shown that diabetes and sleep apnea are closely related, and sleep apnea sufferers are nine times more likely to have diabetes than those without the sleep disorder.

"With such clear evidence for the high risk of sleep apnea among

patients with Type II diabetes, it is encouraging that our data show patients can achieve better control of their glucose levels with CPAP therapy," says researcher James Herdegen, MD, associate professor of medicine at the University of Illinois at Chicago, in a news release.

#### **Better Sleep, Better Diabetes Control**

In the study, which appears in the February issue of the *Archives of Internal Medicine*, researchers evaluated the effects of sleep apnea treatment with CPAP on blood sugar levels in a group of 25 people with type II diabetes.

Each of the patients received the treatment for at least four hours a night for about three months.

The results showed that the sleep apnea treatment prompted a significant reduction in blood sugar levels.

For example the average blood glucose levels after breakfast were reduced from 191 mg/dL to 130 mg/gL, and similar reductions were found after other meals.

Researchers say in light of the high prevalence of sleep apnea and obesity in people with diabetes, these results suggest that the treatment of sleep apnea can have important health benefits. They say people with diabetes who have symptoms of sleep apnea, such as excessive daytime sleepiness and loud, persistent snoring, should be evaluated for sleep apnea and seek treatment for the sleep disorder.

The researchers say CPAP may improve blood sugar levels by

lowering insulin resistance. Restless sleep causes an increase in hormones that work against insulin's action. By improving sleep, CPAP may improve hormone levels.

Bring your contributions to the "Miles From Pennies" next meeting or send your checks to Linda Phillips at 14100 W 58<sup>th</sup> Avenue, Arvada, CO 80002. You may contact her at 303-325-1657 if you have questions.

### **LEGISLATIVE ISSUES**

**HEALTH:** Open season for changing your health insurance plan runs from Nov. 14 thru December 12, 2011. The toll free number to request changes is 1-800-332-9798 or for more information visit [WWW.OPM.GOV/INSURE](http://WWW.OPM.GOV/INSURE)

**MEDICARE:** Monthly premiums will increase to \$99.90 for 2012 for most.

**SOCIAL SECURITY & RETIREE ANNUITIES:** Fedral Retirees will receive a COLA beginning January 2012. CSRS Retirees will get a raise of 3.6% and FERS Retirees will receive a raise of 2.6%. Social Security recipients will also receive an increase of 3.6%.

### **OTHER:**

1. The House Oversight and Government Reform Committee has approved a bill that would reduce the federal workforce by 10% over the next three years. If passed, agencies would be allowed to fill one position for every three that become vacant. NARFE has expressed their opposition and will try to stop its passage.

2. The Government recently reported that on average, it's employees are paid 26.3% less than comparable private sector jobs with equal education.

3. NARFE has a new Legislative Director as of November 7. Julie Tagen replaced Dan Adcock who left NARFE for another position. There is a article about Ms. Tagen in the December NARFE Magazine.

**Ray Newman**  
**Legislative Chair**

### **SERVICE OFFICER NEWS**

The Service Officer position is now being filled by Paula Simmons and Barbara Pederson.

If you or someone you know needs assistance related to their retirement annuity or to a death of a Federal retiree please call either Paula at 720-242-8081 or Barbara Pederson at 303-423-5340.

This is a very critical position and we all thank you for taking on these duties.

### **MEETING PROGRAMS**

Over the years we have had many interesting programs at our meetings but we are in need of a Program Chairperson. This is yet another volunteer position available in YOUR chapter. If you are interested please contact your President, Paula Simmons 720-242-8081 or via email at paulazretired@yahoo.com

### **SUNSHINE COMMITTEE NEWS**

Sunshine report as follows:

Sympathy cards were sent to the families of deceased members Donella Collins, Edward Dominguez, and Jack Byers.

Sympathy card to member Helen Eichler upon the death of her husband Harry Eichler.

Please let Dorothy know of any cards that should be sent at 303-422-5357 or via email at dortarr@aol.com.

**Dorothy Tarr**  
**Sunshine Committee Chair**

### **NARFE CHAPTER 1040** **OFFICERS FOR 2011**

#### **President:**

Paula Simmons 720-242-8081  
paulazretired@yahoo.com  
1st vice-pres. & membership:

Monte Commons 303-420-3553  
mbcincolo@aol.com

#### **2nd vice-pres.:**

Ray Newman 303-233-3471  
Grnewm@aol.com

#### **Secretary:**

Linda Phillips 303-325-1657  
lindamphillips@comcast.net

#### **Treasurer:**

John Clark 303-424-5314  
avsfan12@comcast.net

#### **Legislative Committee:**

Ray Newman 303-233-3471  
Program Committee:

Position Open

#### **Sunshine Committee:**

Dorothy Tarr 303-422-5357  
dortarr@aol.com

#### **Alzheimer Committee:**

Paula Simmons 720-242-8081

#### **Newsletter:**

Monte Commons 303-420-3553

#### **Program Committee:**

Position Open

#### **Service Officers:**

Paula Simmons 720-242-8081  
paulazretired@yahoo.com  
Barbara Pederson 303-423-5340  
barbarapedersen@earthlink.net

### **MEETINGS:**

Please mark your calendars with the dates of the monthly meetings as follows:

December 21, 2011

### **2012 MEETING DATES**

January 18, 2012

February 15, 2012

March 21, 2012

April 18, 2012

May 16, 2012

June 20, 2012

July 18, 2012

August 15, 2012 - Picnic

September 19, 2012  
October 17, 2012  
November 21 2012 - Election  
December 19, 2012 - Arvada Food Bank donations

If you mark your calendar now you should be able to join us for at least a few of the monthly meetings.

### **MEMBERSHIP**

As of November 4, 2011 Chapter 1040 had 288 voting members and 27 national life members.

If you have any membership questions please contact Monte Commons, First Vice President and Membership Chair at 303-420-3553 or via email at [mbcincolor@aol.com](mailto:mbcincolor@aol.com).

If you change your address, telephone number or email address please notify member records toll-free at 1-800-456-8410 or send an email message to [memservcs@narfe.org](mailto:memservcs@narfe.org), or mail the notification to NARFE Headquarters, Attn: Member Records, 606 N Washington Street, Alexandria, VA 22314-1914.

### **INTERESTED IN SAVING MONEY ON YOUR NARFE DUES?**

Just sign up for automatic dues withholding and you will automatically save a few dollars and will never have to worry about renewing your membership. It is a win-win for all concerned.

### **OFFICE OF PERSONNEL MANAGEMENT (OPM)**

Calling OPM: 1-888-767-6738

A reminder: YOU can use the above toll-free number to:

1. Report the death of an annuitant
2. Report non-receipt of an annuity check, or direct deposit.
3. Report a change of mailing address or make changes to an annuity account, including tax withholdings, change Direct Deposit address, purchase savings bonds.
4. Verify annuity amount, survivor annuity provided for, and life insurance amount.
5. Order replacement CSA or CSR

cards, OPM forms and booklets, and replacement 1099R Forms.

6. Change PIN (Personal Identification Number)

\* Available 7:15 AM to 7:45 PM Eastern Time. Have applicable PIN, CSA/CSF and Social Security numbers available.

OPM Online:

[www.opm.gov](http://www.opm.gov);

RETIREES:

[www.opm.org/retire](http://www.opm.org/retire)

### **HELP SAVE POSTAGE COSTS**

Postage keeps increasing so why not get your NARFE #1040 newsletter via e-mail? If you would like your newsletter delivered via e-mail, please notify Monte Commons at [mbcincolor@aol.com](mailto:mbcincolor@aol.com). Please refer to NARFE #1040 in the subject line of your message and include your name and email address – thanks!

### **NARFE PAC**

Our NARFE-PAC, established in 1982, can and must be featured as the Federal Employee and Retiree Defense Fund. NARFE-PAC helps to elect federal friendly members of Congress and provides us with clout on Capitol Hill.

**How much have you contributed to help preserve the benefits of current federal workers and the earned benefits of retirees?**

It is very important to pay attention to what is going on in Washington in order to preserve what we have earned.

***GIVE TO NARFE-PAC. We all get a lot by giving a little. Make checks payable to NARFE-PAC and mail them to Attn: Budget & Finance , NARFE, 606 N Washington Street, Alexandria, VA 22314-1914.***

Be sure to tell your friends who work for or are retired from the

Federal Government about NARFE.

This is not a good time to be without someone representing your interests in Washington, D.C.

NARFE is easy to join at:

[WWW.NARFE.ORG](http://WWW.NARFE.ORG)

### **Advertisement**

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***Senior Living at its Best***



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Call Linda Phillips at

303-325-1657 or email her at [lindamphillips@kw.com](mailto:lindamphillips@kw.com)



**KELLER WILLIAMS**  
REALTY

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### **NARFE CHAPTER 1040 2011 & 2012 Calendar of Events**

Dec 21, 2011 - Chapter Meeting - Choral group singing Christmas carols, Carolyn Clark will be installing new officers and Arvada Food Bank donations (food, cash, checks made out to the Arvada Food Bank)

Jan 18, 2012 - Chapter Meeting - Speaker is Arvada Police Officer, Don Sikkema on Senior safety.

Feb 15, 2012 - Chapter Meeting - Speaker Tom Keller on electric cars.

Mar 21, 2012 - Chapter Meeting - Speaker Joan Schultz on Getting Involved Politically.

April 18, 2012 - Chapter Meeting - Speaker not yet scheduled.

NARFE Chapter 1040 meetings with the exception of the August picnic, are held the third Wednesday of the month at the Country Buffet, 8685 Sheridan Blvd., (88th and Sheridan) in Westminster. We congregate around 11:30 am for lunch. The meetings start at 12:30 pm. *Spouses and guests are welcome.*



#### **ADDRESS SERVICE REQUESTED**

NARFE Chapter 1040

7466 W Saratoga Place

Littleton, CO 80123-6310