



NARFE

Coastal Sussex Chapter 1690



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PO Box 390, Ocean View, DE 19970

April 2014



Continuing Care at Home Subject of April Luncheon Speaker

“Options and issues” involving continuing care services for seniors staying in their homes will be discussed at the April 10 chapter luncheon by speaker Cecily Laidman, Executive Director of Cadbury Continuing Care at Home, Cherry Hill, NJ. The organization has opened a new facility, Cadbury at Home, in Lewes.

The goal of Cadbury at Home is to provide older adults and their families the opportunity for a lifetime of continuing care without giving up the comfort of - or investment in - their homes. Cadbury at Home combines several long-term care options - home care, assisted living, nursing home and the financial protection of long-term care insurance - into one comprehensive program.

Ms. Laidman joined Cadbury at Home in November 2012, following 10 years as Director of Marketing and Sales at senior living facilities in New Jersey. Before entering the senior living industry, Cecily managed her own marketing and communications consulting firm. She received her Bachelor's degree from the State University at Buffalo in Buffalo, NY.

Please plan to attend to hear a stimulating and informative presentation on continuing care issues relevant to all of us.

Upcoming Dates

April 2
Executive Board
1-2:30pm
Meeting Room B
South Coastal Library
Bethany Beach

April 10
Monthly Chapter
Luncheon Meeting
12 Noon
(hors d'oeuvres @ 11:30)
1776 Restaurant
Midway Shopping Center
Rehoboth Beach

Charity Golf Tournament Set for Friday May 16

Plans have been put in place for Chapter 1690 to go ahead this year with a 2014 Charity Golf Tournament to benefit Alzheimer's Research.

It will be held on Friday May 16 at the Salt Pond Golf Club in Bethany Beach, the site of our past tournaments. Once again, the tournament will be followed by a lunch at the Cottage Café restaurant in Bethany Beach, where there will be door prizes, raffle drawings, and a live auction of valuable items, including golf foursomes at prominent local golf courses.

Thanks are owed to a number of Chapter 1690 members who have agreed to work on the Golf Committee that is arranging the event. These include Walt Berwick, Jim Horn, Dick & Margaret Oliver, John & Theresa Pitman, and Ron & Carol Weber. Pat & Vinnie Rice will be arranging a separate “Dine & Donate” fund-raising event, like we did last year at Big Fish Grill. We will be providing information at a later date on the restaurant location and date for this event.

The Alzheimer's Association has been extremely pleased by the commitment our Chapter has made over the years to fundraising efforts for Alzheimer's research, and we are pleased to be able to continue with this effort.

Please take a look at the Tournament Flyer and Sign-up sheet on pages 9 and 10 of this newsletter. In particular, if you can help by making a donation or obtaining a Tee-Box advertisement or gift card from a merchant or professional, please contact Ron Weber. We welcome your participation and support!

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Legislative Report

Robert Wardwell

FEDERAL BUDGET:

An unreal budget season begins in Washington. I used to get excited when the President's Budget was released because it might actually happen. I also would get excited when the House Budget was released because it might actually happen. But in a time of a divided and contentious Federal government, you should know that neither budget will get passed as they are written. Since we are in an election year these budgets are written as campaign documents, so it's unlikely any significant part of them will get enacted. There will likely be continuing resolutions or some peculiar compromise to get past the election based on the budget blueprint.

So even though the release of the President's budget is an unreal event, we can take comfort in the fact that it was largely positive for Feds. First it eliminated any mention of the cut in Federal pensions disguised as the new "chained" CPI. Also it included a 1% cost of living increase for active employees, which is an insulting pittance and lower than average private sector pay increases last year, but it sure beats another freeze. Representative Paul Ryan will be developing a conservative Republican alternative budget to play to his constituency. If it is true to form it will propose cutting the bejaggers out of government and entitlement programs. As soon as that is released, I'm sure it will result in increased pressure on the Federal employee and retiree community. Perhaps the Senate is taking the most relaxed and realistic view. They will prepare no budget proposal because the 11th hour compromise at the end of last year set the total budget targets for this year.

HEALTH PLAN PREMIUMS:

In other news you may recall that a small victory for Feds was scored when OPM was required to develop a separate premium structure for our health plans for the "employee plus 1" rather than just single and family plan premiums. OPM has reported that given the FEHB contracting cycle this new and likely lower premium structure will not be available in 2015 as hoped but not until 2016. I suspect those of us who dabbled in Federal contracting are disappointed but not surprised that it will take this long.



THE POST OFFICE REFORM BILL is heading for consideration in the full Senate. As previously reported it cuts back on workers comp for postal workers as well as many other reforms intended to insure the solvency of the program. NARFE headquarters has asked that we contact our Senators to oppose the bill provisions cutting federal workers comp. I hate to oppose or support anything without knowing the details so I wrote to Senator Carper asking that he explain the rationale behind the cuts in his bill. I respect and have supported our senior senator and wish I could say I found his response helpful. In a nutshell he argues that savings have to happen to achieve solvency and this is one of the likely places that can and should be cut. I skimmed the 227 page bill and found little help there. So as much as I agree that the Post Office needs to be restored to solvency, I'm inclined to oppose the workers comp cuts provision of the legislation for no other reason than that its sponsor was unable to provide a clear case for why Federal workers compensation was a righteous target of this bill.

President's Message

Larry Trombello



Orlando, Florida – Walt Disney World, SeaWorld, EPCOT Center, Orlando Magic, Gatorland, Legoland, Disney-MGM Studios Theme Park, Universal Studios Florida – all this as well as the site of NARFE's 33rd Biennial Convention. The national convention dates are August 24-28, 2014. The theme for this year's convention is **“NARFE is in Your Future: Embrace the Mission. Share the Vision”**. The 12-member Future of NARFE Committee has been working to develop common ideas to strengthen NARFE since last September. This committee has been studying such topics as governance structure, membership, communications, dues, advocacy, budget issues, retaining current members and attracting new ones. Recommendations/proposals from the committee will be voted on at the convention.

The convention registration fee (nonrefundable) is \$75 per attendee. The registration fee and form need to be mailed or submitted online to national headquarters by Friday, August 1st. After that the onsite registration fee is \$90.

The convention is being held at the beautiful and spacious Rosen Center Hotel. This 1,334 room hotel boasts eight on-site dining options, three ballrooms, thirty-five distinct meeting rooms, a pool area, spa and fitness center, and a convenience store in the lobby. All convention activities will be held at the hotel. The NARFE rate per night is \$107.45 single/double occupancy which includes tax. The reservation cutoff date to receive this special rate is Monday, July 21st. Reservations should be made directly to the hotel.

As many chapter members as wish may attend the convention. However, Chapter 1690 is only eligible to send ten official (voting) delegates. Our official chapter delegates must be voted on by the membership. This means that final voting on delegates must be done by the June 12th membership meeting. Any member wishing to be a convention delegate must notify me as soon as possible so that I can submit the Designation of Chapter Delegates form to national headquarters by the deadline of June 28th.

Delaware Federation and Chapter 1690 funds are available to help supplement (but not pay in full) a delegate's cost for attending the convention. The amount of funding for each delegate will depend on the number of delegates attending the convention.

The convention will cover Association business with invited speakers and updates on major national programs. Those who wish may attend the popular training/information-sharing sessions at breakfast and/or lunch. A major item of business during the convention will be voting on national bylaws amendments and general resolutions. The convention delegates will also elect national officers for the next two years.

It's not all business. There will be time to visit area attractions. The Florida Federation is hosting a “Florida Night”. A convention banquet with entertainment is held on the last night Thursday, August 28th from 6-11 p.m. Banquet tickets are \$65 each and are on a first-come first-served basis. The banquet fee and registration form need to be mailed or submitted online to national headquarters.

Convention attendees flying to Orlando can receive discounts on both Delta Airlines and United Airlines. Refer to your NARFE magazine for airline discount information and additional convention details and forms.

2014 Officers

President	
Larry Trombello	430-7689
1st Vice President	
Carol Weber	829-8906
2nd Vice President	
Dick Oliver	539-3771
Secretary	
Mary Price	663-0212
Treasurer	
John Pitman	539-5280
Federation President	
Walt Berwick	436-4261

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Tom Brown	226-0439
Eric West	537-2968
<i>2014–2015</i>	
Diane Daly	609-313-2309
Shirl Hudak	sh92581@aol.com

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<i>2014–2015</i>	
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Pat Brady-Rice	215-805-7782

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Tony Mileo	947-0776
Alzheimers	
Dick Oliver	539-3771
Chaplain	
Theresa Pitman	539-5280
Legislative	
Bob Wardwell	644-4234
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Sunshine	
Cece Niemi	suomien@mchsi.com

March Luncheon Speaker

Eric West



The guest speaker for the March luncheon meeting was **Robert Cairo**, Director of the Ocean View clinic of Tidewater Physical Therapy. He was received enthusiastically at a luncheon meeting last year, and was invited back on popular demand.



His focus was on how we can reap enormous benefits from living with a healthier lifestyle, and he offered a series of “Tips to Live Longer.” His tips are reproduced here for the benefit of all Chapter 1690 members, not just those attending his informative luncheon talk.

TIPS TO LIVE LONGER:

- Lose extra weight.*
 - Increased weight can cause damage to your arteries and heart and cause other medical problems
- Eat to live.*
 - Do yourself a favor and boost your intake of fruits, colorful vegetables and whole grains. Adding these items to your diet can significantly improve your overall health.
- Eat less red meat.*
 - This is a corollary to “Eat to Live.” Too much red meat can be harmful.
- Get enough sleep.*
 - This is often overlooked by people. Getting enough sleep on a regular basis helps boost your energy level and helps keep your weight down.
- Get moving.*
 - Being physically active is one of the best things you can do to boost your health and live longer. Walking is good for you.
- Start strength training.*
 - Working out with weights is good for your muscles and bones
- Say yes to sex.* - Enough said.
- Lower your stress level.*
 - Reducing stress with meditation or other relaxing technique can make your real age 1.7 years younger.
- Build strong ties.*
 - Reach out to family and friends. Staying connected works as a buffer for stress.
- Look on the bright side.*
 - A positive outlook and attitude helps all of your vital systems stay in balance.

Social Committee Report

Linda Berwick and Kathy Trombello

We had a good turnout for the March meeting. Fifty members “blew in” on a typically blustery March day to hear Bob Cairo, a physical therapist. He gave a lot of good information on a healthy lifestyle and motivated us all to maintain an exercise program suited to our own needs.



We hope to see you at our next meeting on Thursday, April 10. Please remember to RSVP by Tuesday April 8.

The Social Committee and Executive Board want to emphasize that in order to keep our luncheon price down, we need to give advance notice to 1776 Restaurant about the numbers they need to prepare for based on the reservations that are made. This means that members who make a luncheon reservation but do not attend the meeting are required to pay for the meal(s).

If a reservation is made it can be cancelled no later than 24 hours (12 Noon Wednesday) before the Thursday meeting. However, after 12 Noon Wednesday, we have to stand by the number we give 1776 Restaurant, and therefore paid reservations cannot be refunded, and the Social Committee will contact those members who made an unpaid reservation to collect the luncheon cost. A medical emergency will be the only exception from required payment.

Thank you for your understanding of this policy and your cooperation

LUNCHEON RESERVATION FORM

Mail to: Linda Berwick, 37818 Cedar Road, Selbyville, DE 19975
or call (302) 436-4261; or email linda-berwick@comcast.net

Please note, I will respond to each email reservation. If you don't receive an email response from me, please contact me again.

Please make reservations for _____ Member(s) _____ Guest(s) for **Thursday, March 13, 2014, at 12 Noon at 1776 Restaurant in Midway Mall**, near the theaters. **Price = \$17.00 per person, which includes gratuities.**

Luncheon Selections:

- ___(1) Eastern Shore Favorite (chicken salad on greens, breaded oysters, roll)
___(2) Sliced ham, potato salad and asparagus with a roll
___(3) Hamburger (all will be Med.-Well) on a roll with chips and pickle

Dessert: Chocolate Cake

My check in the amount of \$_____ made payable to “NARFE Chapter 1690” is enclosed.

NOTICE: PERSONS MAKING RESERVATIONS, BUT NOT ATTENDING MUST PAY FOR MEAL(S)

Member(s) Names: _____ **Please Print** _____ Guest(s) Names: _____ **Please Print** _____

Reservations would be appreciated by Tuesday night. Walk-ins are welcome, however, all menu choices may no longer be available.

Membership Report

Ron & Carol Weber

Chapter 1690 started February 2014 with 454 members. During February we added two new members Michael Guerriere (Lewes), Aline Marstiller (Lewes), and four reinstated members. Five members were dropped for non-renewal, and two passed away: Michael DiNenna (Selbyville), and Mark Rosenthal (Milton). This leaves us with 453 members at the end of February 2014. We do have pending one new member and one transfer, but they have yet to be processed by Headquarters.



Some State information regarding membership – Delaware has 1037 total NARFE members, of which Chapter 1690 has 453 or 43.6%. Although Delaware has the fifth smallest number of NARFE members in the United States, we rank above the national average of NARFE members to total retirees per state. The national average is 9.9% and Delaware is at 11.4%.

Please continue to be aware of recruitment possibilities. Our chapter, as well as others, needs new members. Our strength is magnified with new members that increase our membership rolls. I really appreciate your efforts in this area. Any questions on membership can be sent via email to rjw98@mchsi.com, or call 302-829-8906.

Sunshine Report

Ceci Niemi

Sympathy cards were sent to Ed Berwick on the death of his wife Dolly; to Linda and Walt Berwick on the death of Linda's sister; and to Noble Simpson on the death of his wife, Jacqueline.



A Thinking of You card was sent to Dick Oliver.



April 2014

LUNCHEON RESERVATION FORM

NARFE-PAC Report

Greg Neuner

Please accept a big thank you for all those who contributed to NARFE-PAC at our March membership meeting. We had 15 donations totaling \$311. Along with contributions made in 2013, our chapter has collected \$776 for the 2013-2014 election cycle. Well done.

If you have not yet made your contribution to NARFE-PAC you can still do so. See Greg Neuner, our NARFE-PAC Coordinator, for a contribution form, or use the form contained in the NARFE magazine. We have an important election coming in November. Several budget-cutting measures affecting federal employees and retirees are still on the table in Congress. Every dollar helps NARFE-PAC support those running for office who support us.



High Mortality From Alzheimer's Disease – A New York Times Editorial

Combatting Alzheimer's disease has been a priority goal for NARFE nationally and for our local chapter fund-raising efforts, such as our annual Charity Golf Tournament. A compelling editorial from the New York Times, reproduced below, provides great insight into the importance of these efforts.

“A provocative new study has suggested that Alzheimer's disease causes six times as many deaths as the official statistics would indicate.

“The Centers for Disease Control and Prevention estimated that, in 2010, Alzheimer's caused almost 84,000 deaths in the United States, a number derived from death certificates in which Alzheimer's was listed as the main cause. But, in reality, the new study said Alzheimer's was the underlying cause in more than 500,000 deaths in 2010 that were often attributed to conditions, such as pneumonia, caused by complications of Alzheimer's. Those numbers would catapult Alzheimer's from the sixth-leading cause of death in the United States to the third, behind heart disease and cancer.

“The study was led by researchers at the Rush University Medical Center in Chicago and recently published in the medical journal *Neurology*. The researchers analyzed data from more than 2,500 people ages 65 and older who had no dementia at the start and who agreed to annual clinical evaluations and cognitive tests. All agreed to donate their brains for autopsies after they died.

“Over an average of eight years of follow-up, 22 percent developed Alzheimer's disease, 1 percent developed other forms of dementia and 42 percent died. The death rate was much higher among those who had developed Alzheimer's than among those who had not. Extrapolating their findings to the entire population, the researchers came up with what they call a “crude” estimate that more than 500,000 deaths of Americans ages 75 and older in 2010 could be attributed to Alzheimer's.

“Experts at Centers for Disease Control noted that the study was small and the participants were healthier than average, which meant they were less likely to die from other diseases, before succumbing to Alzheimer's. But even the experts agreed that the annual mortality from Alzheimer's is probably higher than 84,000. In 2010, 309,000 death certificates listed Alzheimer's or other dementias (many of which could have been Alzheimer's) as one of the causes.

“Alzheimer's is already a burden on caregivers and health care budgets. As more people live to advanced ages, it will become more of a burden. The rising toll makes it imperative to intensify research into ways to treat and prevent the disease.”

Federal Agencies Receive Plain Language Report Card

How did your former agencies fare in the 2013 Plain Language Report Card issued by the Center for Plain Language at the end of the year?

The Center grades US federal agencies on how well they are meeting the Plain Writing Act of 2010. The Center evaluated two dozen departments and independent agencies, giving them two grades – one for compliance with the basic requirements of the Plain Writing Act, and one based on analysis of how well their documents adhered to plain language principles.

Of 20 agencies rated, the Department of Agriculture came out on top with an A for compliance and a B for plain writing. At the bottom of the list was the Veterans Administration with a C and D respectively.

If you want to see how your agencies fared, click on the following website:

<http://centerforplainlanguage.org/resources/plain-writing-laws/plain-language-report-card/>

Consumer Tips: References for Product Recalls Compiled by USA.Gov

The recall of General Motors cars has recently been in the news, and widely disseminated through the media. But consumer groups warn that there are many other products subject to product recall for safety, operational or other failures that are not as commonly known. USA.gov recently posted the following summary of how to find out about product recalls which we thought would be of interest to Chapter 1690 members:

Before you buy a used vehicle or other secondhand product, check to be sure it hasn't been recalled for safety reasons. Some recalls ban the sale of an item, while others ask consumers to return the item for replacement or repair. Sometimes, a seller provides a part that reduces the danger of using the product.

If you're buying a product for a child, be especially vigilant. Each year, there are about 400 recalls of children's products such as toys, clothing, and jewelry. Visit the websites below for the latest safety recalls. You can also sign up for free email notifications. This information could save a child's life.

- Recalls.gov lists government-initiated recalls that are gathered from federal agencies.
- The National Highway Traffic Safety Administration lists recalls and safety information on vehicles and equipment.
- The Food Safety and Inspection Service lists recalls that involve meat, poultry, or processed egg products.
- The Food and Drug Administration lists recalls that involve food, medicines, medical devices, cosmetics, biologics, and pet food.
- Report incidents and safety concerns with consumer products, search for incidents reported by others and find recalls at Saferproducts.gov



The National Active and Retired Federal Employees Association 2014 Golf Tournament

For the benefit of Alzheimer's Research, the Coastal Sussex Chapter 1690 of the National Active and Retired Federal Employees Assn. (NARFE) is sponsoring a golf tournament at the Salt Pond Golf Course on May 16, 2014 (rain date: TBA). We are asking your support to make this event successful.

You can help us in one of three ways:

First, you can either participate as a player yourself or sponsor an individual or group of players. Entry fee is \$65.00 per player.

Second, you or your company can make a check or cash contribution. If you choose to make a contribution of \$50.00 or more, your name or your firm's name will be included in signage at the golf course and in our published roster of contributors.

Third, you can donate a prize. In turn, we will arrange to publicize your donation to our 450+ members and friends in our chapter newsletter and/or the local media.

Please see the reverse of this sheet to sign up for one or more of the three options mentioned.

We would appreciate any help you can provide, either by participating as golfer, by sponsoring golfers, or by donating cash, a check, or a prize. We look forward to hearing from you soon. If you have any questions contact:

Mr. Ron Weber, Golf Committee

30923 Sea Breeze Lane
Ocean View, DE 19970
rjw98@mchsi.com

Mr. Dick Oliver, Chap. 1690 Alzheimer's Chair

410 Victoria Road
Bethany Beach, DE 19930
dormoliver@msn.com

NARFE ANNUAL GOLF TOURNAMENT For Alzheimer's Research

Date: Friday, May 16, 2014
Location: The Salt Pond Golf Club
Fee: \$65.00 per Player
Format: Shot Gun Start; "Best Ball"

Rain Date: TBD
Starting Time: 9:00am

AWARDS LUNCHEON AT THE COTTAGE CAFÉ FOLLOWS CONCLUSION of PLAY ENTRY FEE: \$65.00 INCLUDES CART, GREENS FEE AND LUNCHEON

Please include the names of your foursome. When not designated, players will be assigned to complete a foursome.

Name:

Phone:

Email:

1. _____
2. _____
3. _____
4. _____

I wish to sponsor the following players at \$65.00 each:

GOLFERS and SPONSORS ABOVE, make check payable to NARFE CHAPTER 1960

**Make out contibution checks BELOW to NARFE/ALZHEIMER'S RESEARCH
Mail to Ron Weber, 30923 Sea Breeze Lane, Ocean View, DE 19970**

- I wish to make a (cash/check) contribution to Alzheimer's Research, in the amount of \$_____. Please advertise my name/business on a Tee Box (\$50.00 minimum required for Tee Box ads). I have attached my business card or scan ready logo.
- I wish to make a (cash/check) contribution to Alzheimer's Research, in the amount of \$_____. Do Not advertise my name/business on a Tee Box.
- I wish to donate a prize _____, valued at \$_____.

Signed: _____ Print Name: _____

Fed-worker retirement eligibility to skyrocket by 2017, GAO report says

The following excerpts from a recent Washington Post article on federal retirement issues, based on a GAO report, will be of interest to Chapter 1690.

The federal workforce is building toward a potential retirement wave in coming years, with more than a third of career federal employees projected to be eligible for collecting their end-of-career benefits by September 2017, compared to just 14 percent at the same time in 2012.

That's according to a new report on trends in federal civilian employment and compensation from Congress's nonpartisan investigative arm, the Government Accountability Office. The analysis also found that federal employment, not including the military, grew by 14 percent between 2004 and 2012, with most of the increase coming in the form of jobs that require higher skill and education.

Retirement issues

The GAO concluded that the large numbers of retirement-eligible employees in coming years may be a cause for concern because "their retirement could produce mission-critical skills gaps if left unaddressed."

In 2012, Congress and President Obama took action to address that situation, approving a "phased retirement" program that allows federal employees to work part-time after the age of retirement while receiving partial annuities and continuing to pay toward their benefits. Those workers would be required to spend at least 20 percent of their part-time employment on mentoring their replacements.

Federal-worker groups have called for an expansion of the phased-retirement program, saying it should apply to older employees who have worked for the government fewer than 20 years.

The federal workforce is growing?

The latest data and projections from the Bureau of Labor Statistics shows that the federal workforce is actually shrinking. By December 2013, the government had lost more than 80,000 employees compared to the same time the previous year.

The GAO report showed growth because it

covered only 2004 through 2012, during which time the workforce grew from 1.88 million to 2.13 million. BLS projections show that federal employment is now moving in the opposite direction, with a decline of 13 percent likely to occur over the next nine year.

GAO found that the government's three largest agencies — the departments of Defense, Veterans Affairs and Homeland Security — accounted for 94 percent of the increase in federal employment between 2004 and 2012. The Pentagon said much of its growth resulted from converting certain positions from military to civilian, in addition to an expansion of its acquisition and cybersecurity workforces, according to the report. The Department of Veterans Affairs said increased demand for medical and health-related services drove its growth, while the Department of Homeland Security attributed its proliferation to the nation's border-security requirements, the analysis said.

Other findings

The GAO also determined that spending on total compensation for all full-time positions across the government grew by an average of 1.2 percent per year between 2004 and 2012, jumping from \$106,097 to \$116,828 during that time.

In terms of pay alone, spending for each full-time employee increased at an average rate of about 1 percent per year.

Both of those rates would have been higher if President Obama had not implemented a pay freeze for federal workers lasting two years starting in 2010. Congress voted to continue the hold through 2013, but that wouldn't have affected the GAO findings, since it occurred too late.

Federal employees are set to receive their first automatic pay raise in more than three years in 2014, with their rates increasing by 1 percent due to an executive order that Obama issued two days before Christmas.



NARFE

National Active and Retired Federal Employees Association

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April 2014 Newsletter

Finally???

