



# NARFE

## Coastal Sussex Chapter 1690



Volume 9 Issue 2

PO Box 390, Ocean View, DE 19970

February 2018

### Del. Insurance Commissioner Speaker at February Luncheon



Delaware's Insurance Commissioner, **Trinidad Navarro**, will be the speaker at the Chapter luncheon meeting, Thursday, February 8, 2018. He will talk to members about the work of his office, focusing on the consumer protection efforts that help seniors.

Commissioner Navarro was elected in 2016. He oversees the regulation of the Delaware insurance market and the Department's consumer protection efforts. The Department is

the largest consumer protection agency in the state.

Chapter members may recall that he spoke at our chapter's October 2016 luncheon when he was joined by his Republican opponent, Jeff Cragg, in a debate about their candidacies.

A lifelong Delawarean and consumer advocate, Commissioner Navarro has an extensive record of public service. He served over 20 years with the New Castle County Police, retiring as the Public Information Officer after being elected as New Castle County Sheriff in 2010. Prior to that he worked as a licensed insurance agent. He says, "Serving the needs of the people is the hallmark of every profession and the obligation of every public servant."

We are delighted that he is returning to NARFE to discuss his office's efforts on behalf of seniors, and to answer our questions about insurance and consumer protection efforts. Please mark your calendars, and call or email your luncheon reservation in to Larry Trombello (see page 5).

### Upcoming Dates

**February 8**  
Monthly Chapter Luncheon Meeting  
12 Noon

**1776 Restaurant**  
**Midway Shopping Center**  
Rehoboth Beach

**February 12**  
Lincoln's Birthday

**February 14**  
Valentine's Day

**February 19**  
President's Day  
Observed

**February 22**  
Washington's Birthday  
Washington's

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*Chapter President Carl Bouchard was sworn-in at our January meeting by 1st Vice-President Larry Trombello. Carl is serving the first year of a two-year term.*

*He said, "The health of our chapter will depend on the active participation of our members. I urge all members to give us your ideas about future chapter activities and efforts, and particularly to join us at our monthly luncheons."*

## President's Report

Carl Bouchard

### Luncheon Meeting:

We had a good turnout of 34 for the January luncheon. Our speaker, Tina Trout of the Beebe Diabetes Management Center, delivered an enlightening talk about eating disorders, not diets (as we were enjoying chocolate cake!) She made a great suggestion to remember for good health: divide your plate into quarters, with half devoted to vegetables, a quarter to protein, and a quarter for whole grains and starch. Many of us are "pre-diabetic" and we need to keep it that way through healthy eating and exercise. We should probably start by getting rid of food temptations we keep on hand for "medicinal purposes" such as wine and chocolate!



We look forward to hearing February's speaker Trinidad Navarro, Delaware's Insurance Commissioner.

### Chapter Support:

As we mentioned at the meeting, we are still looking for members to fill the chapter Service Officer and Legislative Chair positions. We are also looking for additional helpers to help us set up and take down the AV equipment for each meeting. And if you feel inclined to offer your services for any position, we would gladly find a position for you to serve the Chapter. Just speak to me or any Board member. We are also looking for ideas and leadership for fund-raising activities.

### Honoring our Country:

Here is a tidbit that most people have not heard about when respecting the flag, such as during the Pledge of Allegiance and the National Anthem. We have been told that you always take off your hat and place it with your hand over your heart if you are out of uniform as all civilians usually do.

However, the National Defense Authorization Act of 2008 changed the rules and most people never heard about it. It is now respectable and expected from not only those in uniform but also all veterans, as well as active duty military not in uniform, to render a military style salute during the raising, lowering, or passing of the flag.

The Act was further modified in 2009 to apply the same procedure for the National Anthem. However, that provision did not yet apply to the Pledge of Allegiance and it was clarified by the National Defense Authorization Act of 2014 which added at the end the following new sentence: "*Members of the Armed Forces not in uniform and veterans may render the military salute in the manner provided for persons in uniform.*" Therefore, if a veteran not in uniform chooses to salute during the Pledge of Allegiance, they must stand at attention, salute, and remain silent during the pledge. For more information, go to: <http://www.military-money-matters.com/saluting-during-pledge-of-allegiance.html#ixzz546FxiX>

See all of you on the 8<sup>th</sup>.

### **NARFE RENEWAL REMINDER – WRITE IN CHAPTER 1690**

Whenever you renew your NARFE membership during the year, please remember to indicate clearly that you are a member of, and want to renew your membership in, Coastal Sussex Chapter 1690. *Help us keep our local membership strong!*

## Chapter Service Officer

Currently Chapter 1690 is without a Service Officer. Hopefully one of our members will step up to fill this important position.

What does the Service Officer do you might ask?

The function of the Chapter Service Officer is to assist chapter members, their families, and survivors of deceased members in understanding, obtaining, and retaining their annuities and survivor benefits.

Upon a member's death, the Service Officer endeavors to contact the surviving spouse or family member(s) to offer them any assistance they need to make reporting requirements to such agencies as OPM, Social Security, NARFE Headquarters, TSP, and Medicare.

The Service Officer also makes members aware of any topics of interest through occasional reports at membership meetings or articles in the newsletter.

Additionally, the Service Officer keeps a list of deceased members, and coordinates with the President and Chaplain for the annual In Memoriam Service in January where we remember chapter members who passed away in the previous year.

The most important qualification to serve as Service Officer is to want to interact with and help fellow chapter members and their families. There are manuals and training courses that can educate the Officer about the details of federal retiree benefits. If you have any questions, please contact Carl, Larry or Carol.

This is a wonderful opportunity to help your NARFE family, and we sincerely hope that one or more members will agree to serve this important function.

In the temporary absence of a chapter service officer, members who need advice or have questions about their benefits can get information and assistance from Service Representatives at NARFE National Headquarters.

You can contact either Al Reeves or Monique Proctor within the NARFE Federal Benefits Service department. Al Reeves may be contacted at (703) 838-7760 Ext. 271. For Monique Proctor call (703) 838-7760 Ext. 235. Both Al and Monique are experienced and knowledgeable Benefits Specialists and are there to assist you.

## NARFE Legislative Information

Congress returned to Washington for their January deliberations with a major focus continuing to be funding the government to avoid a shut-down. NARFE officers and the legislative department say they have to continue sounding the alarm that federal employee and retiree pay and benefits continue to be at risk as pawns in the budget-cutting process.

NARFE President Richard Thissen said in a statement, "Federal pay and benefits were earned through years of hard work and dedication to this country. Cutting what we have earned to offset an increase in spending is wrong. Congress is still working toward a deal, and that means that NARFE members cannot afford to sit idly by. We need to contact our legislators and urge them to oppose any cuts to our earned pay and benefits."

NARFE said, "Congress has used federal benefits in past bipartisan budget agreements for offsets. The federal community must let Congress know that this is unacceptable."

To contact your legislators, you can go to the NARFE website at [www.narfe.org](http://www.narfe.org) where you will find instructions and templates to help you do that.

## 2018 Officers

<b>President</b>	
Carl Bouchard	424-4425
<b>1st Vice President</b>	
Larry Trombello	430-7689
<b>2nd Vice President</b>	
Carol Weber	829-8906
<b>Secretary</b>	
Martha Justice	664-1231
<b>Treasurer</b>	
Jo Ann Teiken	616-2017
<b>Federation Vice President</b>	
Larry Trombello	430-7689

## Members-at-Large

<b>2017–2018</b>	
Linda Berwick	436-4261
John Pitman	539-5280
<b>2018–2019</b>	
Bob Clark	829-8767
Dick Oliver	539-3771

## Nominating Committee

<b>2017–2018</b>	
Vinny Rice	215-805-7783
<b>2018–2019</b>	
Pat Brady-Rice	215-805-7782
Maria Ryan	miryan1@msn.com

## Committee Chairs

<b>Alzheimers</b>	
Claude Benner	684-1641
<b>Chaplain</b>	
Theresa Pitman	539-5280
<b>Legislative</b>	
<b>Membership</b>	
Ron & Carol Weber	829-8906
<b>NARFE-PAC</b>	
Greg Neuner	539-1013
<b>Newsletter</b>	
<b>Editor-</b> David Fiske	604-0504
	davidfiske17@gmail.com
<b>Email Dist.-</b> Patricia Brady	215-805-7782
	narfenews@gmail.com
<b>Publisher-</b> Kristine Johnson	227-6874
	Minuteman Press
<b>Public Relations</b>	
David Fiske	604-0504
<b>Service Officer</b>	
<b>Social Chair</b>	
Kathy & Larry Trombello	430-7689
<b>Sunshine</b>	
Cece Niemi	suomien@mchsi.com
<b>50/50 Raffle</b>	
Vinny Rice	215-805-7783

## Beebe Diabetes Education Coordinator Speaker

Seniors need to get regular exercise and watch their diets to delay or prevent the onset of diabetes, a coordinator for Beebe's Diabetes Self-Management Education Program, Tina Trout, told chapter members at our January luncheon.

She said, "Twenty-five percent of people over 65 years of age have diabetes," which is a condition of the body having excessive levels of blood glucose, and she said, "Everyone should take regular, small steps to change their behavior to minimize their risks." She cited three major areas for helpful action: a healthy diet, basically using heart association guidelines; regular exercise; and taking off weight.

Ms. Trout emphasized the importance of "healthy food choices." She said "I don't call it a diet. People don't stay on diets. It's better to think of it as 'meal planning.' The goal is on a regular basis to avoid food choices that can cause high cholesterol, high blood pressure, and excessive sugar, and to reduce the sizes of portions at each meal." She also urged the group to drink more water, rather than sugary soft drinks. [ *ed. note: see separate article on page 7.* ] "Your food intake is your first line of defense against diabetes conditions," she advised.

"Being active is one of the best ways to delay or prevent type 2 diabetes," she said, adding, "One way to be more active is to try to walk for a half an hour, five days a week. If you can't do 30 minutes all at once, take shorter walks during the day."

Ms. Trout said both exercise and healthy food choices can lead to the third protective goal – losing weight. "Reaching a healthy weight can help you a lot," she said, noting that "a modest goal of losing 7% of your weight (about 15 pounds for someone weighing 200) can reap significant health rewards."

She said these lessons are also applicable to children to help them prevent building up excessive sugar. "Our kids are in danger of becoming 'mouse potatoes' rather than 'couch potatoes' but the dangers of lack of exercise and junk food eating are the same for both of these," she said.

Ms. Trout said that seniors concerned about diabetes should consider getting involved with Beebe Healthcare Diabetes Management Classes and Support Groups. More information is available at [www.beebehealthcare.org](http://www.beebehealthcare.org).



*Chapter members Ron Weber and Dick Oliver assist speaker Tina Trout during her presentation at the luncheon meeting.*

# Social Committee Report

# Kathy & Larry Trombello

Our January meeting date was blessed with a nice, warm day. What a relief to all of us who had suffered through the early January prolonged cold and snow. All 34 members were ready to be out and about again.



We heard from Tina Trout, a diabetes educator with Beebe Hospital. She gave us very helpful information about diabetes, lifestyle changes, and making healthy food choices. It was a great presentation!

Our February meeting will be on **Thursday, February 8<sup>th</sup>**.

Please remember that all reservations **MUST** be in to us before Tuesday, February 6<sup>th</sup> at 5:00 P.M so we can give adequate notice to 1776 Restaurant. (As always, you are welcome on the day of the meeting without a reservation, and can order lunch from the regular 1776 menu, but we really would like to be able to give the restaurant a good advance head-count.)

Please try to arrive for the meeting by 11:45 to have time to get settled in your seat. Also after the meeting, it really would help us A LOT if you would tuck the string into your name badge when returning it to the box.

THANK YOU SO MUCH for your assistance!

We look forward to you joining us in February.

# Sunshine Report

# Cece Neimi

In January a Get Well Card/Thinking of You Card was sent to Louise Connor, and a Get Well Card was sent to John and Theresa Pitman.



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## LUNCHEON RESERVATION FORM

*Mail to:* **Larry Trombello, 6480 Cedar Neck Road, Milford, DE 19963**  
or call **(302) 430-7689**; or email **narfelunch@outlook.com**

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, February 8, 2018 at 12 Noon at 1776 Restaurant in Midway Mall**, near the theaters. **Price = \$17.00 per person, which includes gratuities.**

### Luncheon Selections:

- \_\_\_(1) Grilled sausage and peppers with wild rice
- \_\_\_(2) Cup of cream of crab soup, 1/2 tuna salad sandwich, chips and pickles
- \_\_\_(3) Grilled chicken Caesar salad

**Dessert: Coconut layer 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 must be made by 5:00 pm on the Tuesday before the luncheon. Walk-ins are welcome and can order lunch from the regular 1776 Restaurant menu.**

## Alzheimer's Report

Claude Benner

The Delaware Valley Alzheimer's Association has called attention to a recent study that suggested that women who develop high blood pressure in their 40s could be more vulnerable to dementia later in life.

These findings suggest that high blood pressure can start playing a role in brain health even earlier than previously thought. Prior studies have linked high blood pressure with dementia but it wasn't clear if hypertension before one's 50s was a risk factor.

The Association points out that a healthy circulatory system made up of an outsized amount of oxygen and other nutrients is the key to a healthy brain. Thus, anything that happens to compromise that could affect the overall health function of the brain. It therefore stands to reason that longer-term exposure to high blood pressure could leave one more vulnerable to dementia as you get older.

The studies did not prove that early high blood pressure caused dementia risk to rise in women, just that there was an association. Interestingly, these specific studies did not find a similar correlation with men.

Given that women generally have higher rates of dementia than men, better understanding of these conclusions will be a large area of interest. Future research will be looking at sex-specific pathways that might be at play, to disentangle the risk factors for men and women.



### Chapter Newsletter Address List Change?

If you want to change the address we send your chapter newsletter to, send an email to [NARFENEWS@gmail.com](mailto:NARFENEWS@gmail.com), or send a letter or card to NARFE Newsletter, PO Box 390, Ocean View, DE 19970.



February 2018

**LUNCHEON RESERVATION FORM**

## Do You Drink Enough Water?

At our January luncheon meeting, in addition to hearing our speaker talk about good dietary habits, including the health effects of drinking water, chapter member Patricia Miller offered some tidbits about the importance of drinking water, including the following.

Did you know that . . .

- 75% of Americans are chronically dehydrated.
- Even mild dehydration can slow your metabolism by as much as 3%.
- One glass of water can shut down midnight hunger pangs for dieters.
- Lack of water is the #1 trigger of daytime fatigue.
- Research shows that drinking 8-10 glasses of water a day can ease back and joint pain for up to 80% of sufferers.
- Other research maintains that drinking 5 glasses of water a day could decrease the risk of colon cancer by 45%, breast cancer by 79%, and bladder cancer by 50%.
- A mere 2% lowering of body water can affect short-term memory.

Not to be limited to these findings, we went to the Internet to get additional insights from *Wellness News*, which published a list of “Top Ten Benefits of Drinking Water.”

1. *Increases Energy & Relieves Fatigue:* Since your brain is mostly water, drinking it boosts energy levels, and helps you think, focus and be more alert.
2. *Promotes Weight Loss:* Water removes fat by-products, fills up your stomach (if consumed prior to meals), raises metabolism, and has zero calories!
3. *Flushes out Toxins:* Water gets rid of waste through sweat and urination which reduces the risk of kidney stones and urinary tract infections.
4. *Improves Skin Complexion:* Water moisturizes your skin, keeps it fresh, and gets rid of wrinkles. It's the best anti-aging treatment around!
5. *Maintains Regularity:* Water is essential for digesting your food and prevents constipation.
6. *Boosts Immune System:* Drinking plenty of water helps fight against flu, and other ailments, like heart attacks.
7. *Natural Headache Remedy:* Water helps relieve and prevent headaches, migraines, and back pains, which are commonly caused by dehydration.
8. *Prevents Cramps & Sprains:* Proper hydration helps keep joints lubricated and muscles more elastic so that joint pain is less likely.
9. *Puts You in a Good Mood:* When the body is functioning at its best, you will feel great and be happy!
10. *Saves Money:* Water is FREE! Even if you choose bottled/filtered water, it's still cheaper than that high-sugar and fat-filled latte!

Drink Up!

*Coastal Sussex Chapter 1690*  
PO Box 390  
Ocean View, DE 19970  
[www.narfede.org](http://www.narfede.org)

## February 2018 Newsletter



### Memorial Service at January Chapter Meeting

At our January Luncheon Meeting, we held our annual In Memoriam service where we remembered Chapter 1690 members who passed away during 2017. Their names were listed in the January Chapter Newsletter. As Carol Weber read each name, a candle was lit and a bell was rung in their honor by Kathleen Lagore. Relatives or friends in attendance were invited to come forward to light the candle for their respective decedents.