



NARFE

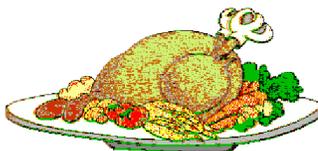
Coastal Sussex Chapter 1690



Volume 11 Issue 9

PO Box 390, Ocean View, DE 19970

November 2020



November Chapter Luncheon Meeting Canceled

Once again, we're not there yet! We will not be able to hold our in-person November chapter luncheon.

The conditions have still not improved enough for 1776 Steakhouse to be able to accommodate a monthly luncheon of our size. And frankly, many of us would still be loath at this time to want to attend an inside group gathering like this.

The Executive Board will once again be conducting its November monthly meeting through ZOOM teleconferencing after our successful first attempt at a virtual meeting in October. Please note below that we are looking to conduct one piece of chapter business – election of officers for next year – remotely.

The health and safety of our members will always be paramount, and as we emphasize each month, PLEASE remember to wear masks and maintain social distancing when you are out.

Stay safe!

Upcoming Dates

November 1
Daylight Saving Ends

November 3
Election Day

November 6
Executive Board
Zoom Meeting
1:00 pm

November 11
Veterans Day

November 11
(Scheduled)
Monthly Chapter
Luncheon Meeting
(Canceled)

November 26
Thanksgiving Day

Nominating Committee Report – Election of Officers

The following slate was submitted to the Executive Board, and approved, for officers for 2021:

Secretary: Martha Justice (incumbent)

Treasurer: Jo Ann Teiken (incumbent)

Member at large: 2021-2022:

Bill Jenkins

Pat Rice

(President, Carl Bouchard, and Vice-President, Larry Trombello, will be serving the second year of two-year terms.)

We are always hoping that additional members, particularly new members, will step forward to get involved in chapter activities. If anyone would like to nominate themselves, or someone else, for any of these positions, please let nominating committee chairman Vinnie Rice know.

If there are no further nominations, under Roberts Rules of Order, our Secretary can accept the slate on behalf of the chapter. If there are further nominations necessitating a full chapter vote, we will announce on-line voting procedures in the December newsletter.

Note: We are still looking for someone to step forward to chair the important Alzheimer's Committee. If you have questions about that position, please contact Carl Bouchard.

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President's Column

Carl Bouchard

This is the month that every four years many of us wish to pass hurriedly. It is a presidential election year and everybody surmises and guesses as to what will happen after the election. What if the incumbent wins? What if the incumbent does not win? Will we expect great changes? What if either the House or the Senate changes leadership? There is a lot of anxiety going on with people expecting immediate action on the campaign promises.

There is also a lot of anxiety for both career employees and political and presidential appointees. How will our jobs change? How will our benefits change? Will the stock market go up or down? What impact will it have on my IRA or TSP?

The answer to all of these is that we will survive this election as we have in the past 231 years and those 58 Presidential elections. I have served two presidents who did not win their second term and I ended up having the task of training new bosses, especially one year with an appointee who had orders to disassemble and terminate my agency. It generally takes about two years for the new appointees to get up to speed for their "agendas", but by then I had them convinced otherwise, so things usually continued, although sometimes with a revised focus.

Also, each time the House or the Senate flips over, there is uncertainty, since the actors may change where the majority becomes the minority and vice versa. New people become the primary contacts and others remain the same, or if their member is not re-elected, they go to work for another member with a slightly different legislative authority. But we survive and we adapt to the leadership changes.

Personally, this year I look forward to no more political phone calls and TV ads. I also look forward to the responsible and civil discourses that we used to adapt to while serving as active federal employees.

Financially, I have had colleagues who sold out their entire portfolio when a new election came up and they put all their funds into cash or the safe G fund. They did not diversify, and guess what, their funds did not grow. They bought high and sold low, whereas if they had stayed put, their portfolio may have initially gone down but it would also have recovered to be further ahead.

So we have survived Presidential elections, as well as the changes in the Congressional elections, and we have survived market fluctuations, and we will again.

In the meantime, at Chapter 1690, our chapter will continue, your Executive Board will keep on meeting via Zoom, and we hope we can meet in person in December or sometime into the New Year. Stay Safe!



Federal Health Plan Open Season

Reminder: The Federal Health Benefits Open Season runs from Monday, November 9, through Monday, December 14, 2020.

For detailed information on it, and on the various plans and options, there are detailed descriptions on the NARFE website and in the NARFE Magazine

In addition, there are two upcoming NARFE webinars planned to discuss Federal health plans that may be of interest to you.

Thursday, November 12, 2-4 pm: *Which FEHB Plan is Right for You?*

Thursday, November 19, 2-4 pm: *So Many Choices: Which FEHB Plans Work Best with Medicare A & B?*

To participate, go to <https://members.narfe.org/Events/Webinars>, click on the webinar you're interested in, and click on the "register" box.

Advocacy**Carl Bouchard**

Open season opens on November 9 and runs through December 14. There are several new plans that have been introduced, especially for dental and vision, which should be looked at closely as they may offer more benefits. The NARFE magazine will run summaries and you should peruse them closely.

OPM has announced an average increase of 4.7% for FEHBA. This will run about \$4.67 for self plans up to \$10.93 for self plus one. That will take away some of the 1.3% COLA increase. It could have been much worse since as recently as May we would not have received a COLA increase. This would have been reminiscent of a few years ago, around 2000, where we did not receive an increase because the cost of living had actually decreased. Many are not happy thinking it is too low today, but I am thankful for every little bit. Maybe we can get the formula changed in the future.

Remember that for individuals 72 or older in 2020, you do not this year need to take a required minimum distribution (RMD) from your retirement plans or IRAs. However if you have to make charitable contributions, it may be to your advantage to make that contribution from your TSP or IRA. RMD's will resume in 2021, assuming the law is not extended. This provision was implemented when the stock market was declining in order to preserve retirement account balances. The previous mandatory age to begin RMD distributions was 70 ½.

Any stimulus package appears dead since Congress cannot seem to agree on how much and when and covering what. Take those facts into consideration when you vote in November.

NARFE-PAC Report**Greg Neuner****Chapter 1690 Surpasses NARFE-PAC Goal**

Based on data just released for the quarter ending September 30th, our chapter has raised \$4,329 for NARFE-PAC with 59 members contributing and 3 monthly sustainers. That is 108% of our goal of \$4,000. Thank you to all who have contributed. In this important election year members can be proud that our chapter has stepped up to the plate.



Our Delaware federation has raised \$9,689 with 129 members contributing and 9 monthly sustainers. In addition, 58 National Only members residing in Delaware have contributed \$3,630.

NARF-PAC has increased our contribution to the campaign of Senator Chris Coons from \$5,000 to \$10,000. So, again our contributions are being used locally.

Without NARFE-PAC, NARFE headquarters would lose an important tool for defending and protecting our earned pensions and benefits. As we approach this year's election, a healthy PAC is more important than ever.

Since we can't collect for PAC at our suspended monthly meetings, please contribute using the form in NARFE magazine. Indicate you are a member of Chapter 1690 so we will receive credit toward our goal. This NARFE-PAC two year cycle ends December 31st.

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!

2020 Officers

President	
Carl Bouchard	424-4425
1st Vice-President	
Larry Trombello	430-7689
Secretary	
Martha Justice	664-1231
Treasurer	
Jo Ann Teiken	616-2017
Federation Treasurer	
Jim Blakeslee	227-5306

Members-at-Large

2019-2020	
Pat Brady-Rice	215-805-7782
2020-2021	
Linda Berwick	436-4261
Maria Ryan	537-1117

Nominating Committee

2019-2020	
Vinnie Rice	215-805-7783

Committee Chairs

Alzheimer's	
Chaplain	
Theresa Pitman	539-5280
Membership	
Ron & Carol Weber	829-8906
NARFE-PAC	
Greg Neuner	539-1013
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Public Relations	
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Service Officer	
Mike Buso	703-861-9180
Social Committee	
Jo Ann Teiken	240-481-4623
Sunshine	
Cece Niemi	
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50/50 Raffle	
Vinny Rice	215-805-7783

Alzheimer's Committee Report

Are you aware that the Alzheimer's Association is encouraging individuals to volunteer to participate in clinical research on the disease?

The Association says that its TrialMatch® program is “a free, easy-to-use clinical studies matching service that connects individuals living with Alzheimer's disease, caregivers, and healthy volunteers with current research studies.”

On the NARFE.org webpage, NARFE writes that “NARFE is pleased to join with the Alzheimer's Association in urging members to participate in Alzheimer's and dementia research through the TrialMatch program.”^A

Ten years ago, TrialMatch was designed for people living with Alzheimer's and other dementia. Now this matching service is soliciting “any adult interested in joining open, actively recruiting clinical studies related to Alzheimer's and other dementia.” The Association says, “For people living with dementia, and those personally affected by it, participating in research is one way to take action and make a difference.”

They maintain an updated database of Alzheimer's clinical studies, including hundreds of pharmacological (drug) and non-pharmacological (non-drug) studies being conducted at sites across the country and online. Individuals considering participating will receive matches to studies based on their personal background, diagnosis, and treatment history. Anyone contacting the program for information is under no obligation to participate.

The Association website says, “By participating in clinical research, you can help to accelerate progress and provide valuable insight into potential treatments and methods of prevention. Don't just hope for a cure — help us find one.”

Chapter 1690 Fall Fundraiser for Alzheimer's Research

For many years, national NARFE and Chapter 1690 have helped to raise money to support Alzheimer's Research.

In collaboration with the Alzheimer's Association, NARFE members nationally have donated more than \$13 million to the NARFE Alzheimer's Fund. 100 percent of NARFE donations to the Fund are allocated to research.

In the absence of a fundraising event, like the charity golf tournament we conducted in previous years, our chapter is once again conducting a fall solicitation.

Any members that would like to make a tax-deductible contribution should make a check out to “NARFE Alzheimer's Research” and mail it to our chapter at NARFE, PO Box 390, Ocean View, DE 10070. We will collect all donations, and send them in as a group.

Thank you for your consideration of this effort.

Defensive Driving Courses

When was the last time you took a driving lesson?

If you answered “when I was 16” or even if you said “I think a few years ago”, you might want to consider taking one of the many driving courses that are offered to seniors to provide education and information tips about safe driving.

The Delaware Division of Motor Vehicles has an entire webpage that lists approved defensive driving courses in Delaware – 6 classroom courses and 21 online courses – and their costs and locations. It can be accessed at:

https://www.dmv.de.gov/DriverServices/driving_courses/index.shtml?dc=defensive_driving

As an example of the kinds of driver education these courses provide you, here are descriptions of the courses of two major organizations offering courses.

AARP offers a “Smart Driver” online course. It covers:

- Research-based safe driving strategies
- Information on the effects of medication on driving
- Preventive measures to reduce driver distractions
- Proper use of safety belts, air bags, anti-lock brakes, and new technology found in cars today
- Techniques for handling left turns, right-of-way, and roundabouts
- State-specific rules and regulations in 19 key areas, including construction zones, child safety seats, school buses, cellphone use, and more
- Easy-to-follow format incorporating adult-learning principles

AAA offers a “Roadwise” senior defensive driving program. It is an online course designed to positively affect driving behavior and help you learn about and adjust to age-related physical changes. It can be taken online in the comfort of your home or wherever you have an Internet connection. The course covers topics like:

- Adjusting to age-related physical changes
- Extending your safe driving career
- Distractions, drowsiness, aggressive driving, and road rage
- Managing visibility, time, and space
- Alcohol and medications
- Comfort and safety tips

An additional benefit in Delaware is that if you are a driver of a motor vehicle and complete an approved Defensive Driving Course, you may receive 10 percent off of a portion of your auto insurance for three years. If you take a refresher Defensive Driving Course within 180 days of the end of the three-year period, you may receive a 15 percent discount. Delaware also provides a bonus: a three-point credit that can applied to future violations in certain situations. It does not reduce any existing points on your driving record. The DMV website has details about these features.

Happy (and safe) Motoring!

Is There a Safe Way to Be Home for the Holidays?

The Atlantic online report [atlantic.com](https://www.theatlantic.com/family/archive/2020/10/thanksgiving-christmas-holidays-risk-safety/616701/) recently published a note by author Joe Pinsker discussing safety issues surrounding the upcoming holiday season and the impact of the coronavirus pandemic on family gatherings. He reported on a number of “tips” that could help people who do decide to travel. Excerpts from that article follow. The full article can be accessed at <https://www.theatlantic.com/family/archive/2020/10/thanksgiving-christmas-holidays-risk-safety/616701/>

One of American culture’s most cherished traditions is for a mix of young and old people from different households to sit close together and share food indoors in a poorly ventilated space without masks on for an extended period of time. It’s called Thanksgiving, Hanukkah, and Christmas. In many cases, these traditions involve extensive travel.

This year, with the fear of spread of Coronavirus 19, this tradition raises serious safety concerns. However, Stephen Morse, an epidemiologist at Columbia University, said there are a number of precautions that people can take that, combined, could reduce the risks of getting or spreading the virus.

- **Consider visiting at an off-peak time**—that is, not right around a holiday, when lots of other people might be traveling as well.
- **Plan a smaller gathering than usual.** The fewer people from different households, the better. (The number of attendees can be more important than the length of the visit: It’s not clear that shortening a visit marginally—say, from three days to two or from two weeks to one—will reduce risk in a predictable, linear way.)
- **Drive if it’s feasible.** If you’re traveling a distance that’s drivable in a day, driving is probably safer than flying. For longer distances, the risks for each mode are probably pretty similar, so flying would be okay. If you do fly, you don’t need to purchase any special, heavy-duty type of mask—a comfortable, well-fitted cloth mask will suffice.
- **Keep an eye on case counts.** If they’re particularly high in the place where you’re leaving or headed, think about rescheduling or canceling the trip.
- **Get tested.** Each family member should be tested before and after the trip (though this might not be possible if demand for tests spikes around the holidays). If the test comes back positive or if you’re feeling sick, bail on the trip.
- **It’s okay to stay with your family.** For longer visits, if your loved ones have the space, it’s probably safer to stay with them than in a hotel.
- **Follow the basic guidelines that apply the rest of the year.** Continue to wear a mask in public, wash your hands frequently, stay at least six feet from others, avoid touching your face, utilize good ventilation, and socialize outdoors whenever possible.
- **Communicate ahead of time.** Establish some safety ground rules with your loved ones before the trip—not just so everyone is comfortable with the level of caution, but so that you avoid tension over figuring out protocols in the moment once you’ve arrived.
- **Quarantine?** Consider quarantining a week or so before and/or after a trip, and pay attention to State quarantine rules in destinations.

He advised that “With caution, holiday travel can be done,” but he writes, “If you’re unsure, err on the side of not going, and ramping up the caution or just skipping the trip would be a good idea if you or your loved ones are particularly vulnerable to the disease.”

2020 “Sammies” Awards Recognize Outstanding Federal Service

Each year, the non-profit organization Partnership for Public Service awards the Samuel J. Heyman Service to America Medals, (the “Sammie” awards) to recognize outstanding service by federal employees.

Once again, we thought NARFE chapter members would be interested in who the awardees are, their federal offices, and the citations on their achievements.

Max Stier, President and CEO of the Partnership for Public Service said, “Our nation’s health and safety depends in significant measure on the work of career civil servants, who are largely unknown to the American people. Our Service to America Medals are designed to showcase the remarkable work taking place every day on behalf of all of us.”

For more information on the “Sammies”, visit: servicetoamericamedals.org.

Federal Employee of the Year: Anthony S. Fauci, M.D., Director, National Institute of Allergy and Infectious Diseases, National Institutes of Health, Bethesda, MD.

“Served as the government’s premier expert and spokesperson on infectious diseases during six presidencies, including taking a prominent role in seeking to protect the public from the highly contagious and deadly new coronavirus that swept through the country and the world in 2020.”

Paul A. Volcker Career Achievement Medal: Ira Pastan, M.D., Distinguished Investigator, National Cancer Institute, National Institutes of Health, Bethesda, MD.

“Discovered a new class of drugs that can successfully treat a rare form of leukemia and hold promise to be effective therapies for pancreatic and lung cancer as well as mesothelioma.”

Science and Environment Medal: Beth Ripley, M.D., Ph.D., National Director, VHA 3D Printing Network, Department of Veterans Affairs, Seattle, WA.

“Created an interconnected, hospital-based 3D printing network that is assisting health care providers with medical procedures, reducing unnecessary surgeries and helping improve quality of life for veterans.”

Management Excellence Medal: Neil C. Evans, M.D., Chief Officer, Office of Connected Care, Department of Veterans Affairs, Washington, DC; **Kathleen L. Frisbee, Ph.D.**, Executive Director, Connected Health Office, Department of Veterans Affairs, Washington, DC; and **Kevin Galpin, M.D.**, Executive Director, Telehealth Services, Department of Veterans Affairs, Atlanta, GA.

“Developed vital telehealth options, mobile apps and digital services for veterans to receive health care virtually, while removing barriers to implementation through policy, regulatory and administrative changes.”

Safety, Security, and International Affairs Medal: Donna F. Dodson, Chief Cybersecurity Advisor, National Institute of Standards and Technology, Gaithersburg, MD.

“Recognized as one of the nation’s premier cybersecurity experts, having helped develop the first commercially available encryption standards as well as state-of-the-art guidelines for government and industry to prevent, detect and respond to cyberattacks.”

Emerging Leaders Medal: Vikram Krishnasamy, M.D., Medical Officer, Centers for Disease Control and Prevention, Atlanta, GA.

“Established a training program and communications network to help local public health officials deal with the opioid epidemic, including coordinating outreach to patients when law enforcement arrested medical professionals for illegal conduct.”

People’s Choice Award: Corvelli A. McDaniel, Assistant Commissioner, Revenue Collections Management, Department of the Treasury, Washington, DC; and **Lorraine Cole, Ph.D.**, Chief Diversity and Inclusion Officer, Department of the Treasury, Washington, DC.

“Created an innovative program for large commercial financial institutions to provide management and technical assistance to help small and minority-owned banks strengthen their balance sheets and better serve low-income communities.”

Spirit of Service Award: Satya Nadella, CEO, Microsoft, Redmond, WA.

“An innovator and technologist, he has restored the company’s spirit of innovation, placed a new emphasis on the ways that technology can improve how individuals and businesses engage with government, and committed the company to racial justice and environmental stewardship.”



Coastal Sussex Chapter 1690
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November 2020 Newsletter



**Make sure you cast your votes
in the general election!
National Election Day:
Tuesday, November 3, 2020**