



NARFE

Coastal Sussex Chapter 1690



Volume 11 Issue 8

PO Box 390, Ocean View, DE 19970

October 2020



Upcoming Dates

September 30

Executive Board
Zoom Meeting
1:00 pm

October 8

(Scheduled)
Monthly Chapter
Luncheon Meeting
(Canceled)

October 12

Columbus Day Holi-
day

October 31

Halloween

Still No Chapter Luncheon Meeting in October

We're not there yet!

The conditions have still not improved enough for us to consider trying to schedule monthly luncheon meetings, so we are formally canceling our scheduled October 8 luncheon meeting at 1776 Steakhouse.

As we stated in last month's newsletter, we will continue to watch the health situation, the state directives and mandates, and the capabilities and arrangements at the restaurant, and the Executive Board will decide when we feel it is safe to resume getting together in person.

The Executive Board is conducting its monthly meeting in October via ZOOM teleconferencing. Technology is wonderful!

The Executive Board wants to emphasize that our policies for conducting chapter business will be guided by caution and prudence, and the health and safety of our members will always be paramount.

As we are emphasizing each month, PLEASE remember to wear masks and maintain social distancing when you are out.

BOSCOV'S "FRIENDS HELPING FRIENDS" FUNDRAISER

Chapter members will recall how for the last few years we have participated in a fund-raising opportunity to sell \$5 discount cards for the annual fall Boscov's "Friends Helping Friends" sale day. **Pat and Vinnie Rice** have organized this effort for us.

This year Boscov's is doing something different for non-profit organizations that will benefit Chapter 1690 - and YOU can help!

Because of the pandemic and the social distancing issues, Boscov's is not issuing the discount cards for sale this year. INSTEAD, they will be making direct donations to registered non-profit organizations, such as our chapter, when our members make purchases on the sales day. In addition, they have expanded the sale to two days.

Here's how it works.

Shop at any Boscov store or online **Wednesday, October 14** or **Thursday, October 15** (9 am to 9 pm) and you as the shopper will get 20% off the lowest sale prices on almost everything you purchase. THEN Boscov's will donate 5% of your total purchase price back to us.

All you have to do is tell them at the register in-store or during checkout on-line that you are a member of a participating non-profit organization and give them our name: **NARFE CHAPTER 1690**. They will then allocate the 5% to us.

It's that easy! You get great bargains while at the same time helping support all the great work that our Chapter does.

So mark your calendars for those dates - and happy shopping!

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President's Column

Carl Bouchard

Reflections on our routines under COVID-19:

Did you ever wonder what life is all about? We spent a career climbing and clawing our way to the top and lived a very structured life. We planned ahead for vacations, balancing home life with emergencies, scheduling kid's activities, and eventually grandchildren activities.

We worked with professional organizations trying to enhance our profession so others to follow would have an easier time and not have to reinvent the world.

Some of us spent our career in training new and younger employees. Some of us had the privilege of having to train political appointees at least every four years because once we could convince that enthusiastic political appointee why he/she could not do what they wanted, they would often be replaced by quitting or being fired. Then, we started all over again with the replacement. Through it all, we survived until we retired. It was predictable though filled with quirky adjustments.

Jump ahead 20 years. Now we have settled into retirement life with a retirement home, make plans to travel and visit new places, enjoy hobbies, get new jobs and careers, work around health problems, and semi-fall into a complacent position of doing what you want when you want.

But suddenly COVID-19 jumps in and all of a sudden your retirement plans are put on hold. You fall into a new routine.

As we used to say in the military, you start off your day with the 3 S's. Then you may do some yard work or house work. You may have an occasional medical appointment or make an occasional run to the grocery store. You watch for the mail or FedEx or UPS to deliver that item you ordered on line. You may watch a movie or have a nap. You eat your 2 or 3 meals and then you watch the news or have another nap and then go to bed. You are tired but you have not done anything strenuous.

The next day is a repeat of the previous day.

For some of us, this may be our routine for a long time. Others may change their priorities and assume a completely different way of life. For many of us there is dreaming of where you can go after life returns to normal, but planning is difficult because of the question of when.

However, throughout all of this, we are always resilient and we will survive and adapt to the future. There is always hope, so stay safe and don't despair!

Chapter 1690 Board activity: As we indicate in this newsletter, we again cannot hold our luncheon gatherings this month, but in the meantime, your executive board will keep on meeting via Zoom. We hope we can meet in person in November as long as the Governor does not extend Phase 2 or 3 further.



Advocacy

Carl Bouchard

Open season will be upon us next month, November 9 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. Remember that you do not need to take an RMD this year. However if you have to make charitable contributions, it may be to your advantage to make that contribution from your TSP or IRA.

The inflation rate, which had dipped down to a minus 0.6 percent, is now back in the positive after August figures are cranked in and should provide a COLA increase of about 1.4% provided the CPI does not dip in September.

For those who are still active employees, pay attention to the Administration plan to implement a deferred payroll tax policy for federal employees. The issue is that these taxes are being **deferred**, not eliminated, and that you will be on the hook to pay back the taxes next year. For information on this issue, NARFE has created a [guide](#) on its “Facts for Feds” webpage. Go to <https://www.narfe.org/federalbenefitsinstitute/?fa=factsFeds> and click on “Payroll Tax Deferral Questions and Answers.”

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

Blue Cross/Blue Shield Medicare Part B Premium Reimbursement

Did you know that if you (1) are a Blue Cross/Blue Shield Basic Option member (not Standard option) and (2) are also enrolled in Medicare Parts A and B, BC/BS has a special benefit for you—a Medicare Reimbursement Account (MRA).

Through this MRA account, you can receive up to \$600 in reimbursements for your 2019 Medicare Part B premium payments and up to \$800 for your 2020 Part B premium payments.

For details and information on how to enroll, go to www.fepblue.org/mra, but here basically is how it works.

First, you need to register for the MRA. The website gives details on how to do that.

Second, pay your Medicare premiums as you normally would, but make sure to save your proof of payment.

Third, submit your claim. The website gives details on how to do that, and what documentation to provide. You have until December 31 of the following year to submit your claim for reimbursement. Thus, for your 2019 Medicare Part B premiums, you have until December 31, 2020 to submit your claims, and until December 31, 2021 for your 2020 premiums.

Fourth, you will choose to receive your funds either by direct deposit to your bank or to receive a reimbursement payment in the mail.

If you have any questions you can also call 888-706-2583 weekdays from 8 a.m. to 8 p.m.

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	
Lisa Botluk	443-852-0043
Chaplain	
Theresa Pitman	539-5280
Membership	
Ron & Carol Weber	829-8906
NARFE-PAC	
Greg Neuner	539-1013
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Mike Buso	703-861-9180
Social Committee	
Jo Ann Teiken	240-481-4623
Sunshine	
Cece Niemi	
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50/50 Raffle	
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Alzheimer's Committee Column

The Alzheimer's Association recently posted a series of tips for caregivers on "medication safety." The article stressed the importance of caregivers: (1) working with doctors and pharmacists to understand the "purpose and proper usage" of prescribed medication; and (2) taking measures "to ensure individuals living with dementia take medications as directed and safely.

The Association advises: "A plan to safely manage prescription and over-the-counter medications is critical to avoid medication-related problems."

Excerpts from that webposting follow. The full article is available at: <https://www.alz.org/help-support/caregiving/safety/medication-safety>

Tips on working with the doctor and pharmacist

- Coordinate with all care providers. If a person with Alzheimer's is under the care of more than one doctor, make sure all health care team members know about all prescription and over-the-counter medications, including herbal or vitamin supplements.
- Keep a medication list up-to-date. Each time you go to a doctor's appointment, take a list of current medications and dosages.
- Ask about drug interactions. When a new medication is prescribed, ask whether it is okay to take it with other current medications. Also, remind the health care team of any allergies to medications or side effects that have occurred in the past.
- Get details. Find out as much as possible about every medication, including name, purpose, dosage, frequency and possible side effects.
- Take as directed. Do not ever change dosages without first consulting the doctor who prescribed the medication.
- Maintain medication records. Keep a written record of all current medications, including the name, dosage, and starting date. Carry a medication list with you in your wallet or purse.

Tips on taking medications

- Organize: Use a pill box organizer and keep a daily list or calendar.
- Routine: Develop a daily routine for giving the medication, such as at a certain time of the day, or with meals or before bed.
- Clarity: Use simple language and clear instructions.
- Patience: If the person refuses to take the medication, stop and try again later.
- Swallowing issues: If swallowing is a problem, ask your physician or pharmacist if the medication is available in a liquid version or can be crushed to mix it with food.
- Safe storage: Place medications in a locked drawer or cabinet to avoid accidental overdose, and throw out medications that are no longer being used or that have expired.
- Emergency contacts: Keep the number of your local poison control center or emergency room handy. If you suspect a medication overdose, call poison control or 911 before taking any action.

Membership Report

Ron Weber

Due to changes made to the National NARFE online reporting system in late 2018, we had been unable to provide you a credible membership report. However, recently NARFE Headquarters updated and added an “old report” (M-112) used by Membership Chairs to facilitate and inform their membership.

The report I’m presenting here will cover a six-month period - albeit COVID months showed little activity - but it will provide you with the current membership status of Chapter 1690.



Membership as of 4/1/20	277
New members	2
Members reinstated	4
Members dropped for non-renewal	9
Members passed away	2
Membership as of 9/18/20	272

Please keep in mind that Headquarters is offering \$10 for each new member recruited between 9/1/20 and 12/31/20. To receive this incentive the recruiting members' ID# must be included on the new member’s application.

As you can see our membership has changed little from our active state (pre-COVID). If you come in contact with federal employees in this area, please ask them to join our Chapter. Whether they enjoy luncheons or not (and at some point we expect to be able to resume them), there is value in receiving our newsletter, and in joining NARFE’s fight to preserve their benefits.

Social Report

Jo Ann Teiken

Library Book Borrowing at Sussex County Libraries

Are you looking for a diversion in this COVID-19 era? The Sussex County libraries are still available to borrow books, although their facilities are not physically open to the public and they have structured rules to follow.

I have had great experiences with the South Coastal Public Library in Bethany Beach. (Their online address is as follows: <https://southcoastal.lib.de.us> and their phone number is 302-539-5231.)

I am not a techy so I used the phone. I called and had a person assist me in finding a book. I may want a particular author, title, or subject. Their librarians have always been ready to assist me. If the certain book is not available, I will be put on the request list. When the book is available I will be sent an email when it is available and requested to call the library to schedule a pick-up day and time. Masks are required.

If you go to their website and order a book online, the same pickup procedure is followed.

This spirit of helping the public and working within the COVID restrictions to make library services available to you is true at other Sussex County libraries where you may live, including: Rehoboth Beach (302-227-8044); Lewes (302-645-2733); Milton (302-684-8856); and Georgetown (302-856-7958). Give them a call or visit their websites to learn what days and hours they are open and available for these services.

Because of COVID, I have found again the enjoyment of reading. I hope this happens for you. For all you avid readers, this a good way to request and get the books you want.

HAPPY READING IN THE COVID ERA!

7 Ways the Pandemic Has Changed How We Shop for Food

There recently was an interesting article in the New York Times by reporter Kim Severson describing how our life under COVID-19 social distancing has led many of us to be cooking more at home (and thus shopping more). It identified seven impacts this trend has had that we thought chapter members would be interested in seeing. Excerpts from that article follow.

When the coronavirus hit, even the most enthusiastic cooks had to adjust to a new, more complicated relationship with their kitchens. For the first time in a generation, Americans began spending more money at the supermarket than at places where someone else made the food.

Here are seven ways the pandemic has already changed the way Americans shop for food:

1. Trips Are Fewer, Lists Are Better

The need to avoid infection has taught people how to get by on fewer trips to the store, and to make good shopping lists. One analyst said, “The number of trips went way down, and the size of the basket went way up in April.”

2. Online Aisles Are Bustling

A year ago, online shopping was reported to be lolling at around 3 percent of all grocery sales, or about \$1.2 billion. But in June, online grocery sales in the United States hit \$7.2 billion. Same-day delivery subscription services are expanding. Curbside pickup, delivery’s sibling, and even online orders for farmers, have also exploded.

3. Orange Is the New Snack

Produce sales have been riding high, up 11 percent from a year earlier, in particular oranges. In May, grocers sold 73 percent more oranges than during the same month in 2019. One analyst said, “Oranges are popular from an immunity standpoint.”

4. Redrawing the Store

Pandemic shopping has ushered in wider aisles, new methods of sanitation, and less-crowded stores. Several grocery chains are installing more self-serve kiosks and are exploring other self-checkout and touchless checkout methods.

5. Choices Are Shrinking

After decades in which American supermarkets expanded to offer a dizzying selection of products and brands, Grocers have found that they can still do a brisk business with fewer choices. Displays at the end of aisles are more likely to hold bulk packages of staples than new products looking to break into the market. Shoppers are also being more economical. Retailers report more interest in house brands.

6. The Freezer Is Hot

Frozen food is another surprise breakout. Sales initially jumped by 94 percent in March from a year earlier. For some consumers, frozen fruit and vegetables became a less expensive and more reliable alternative to fresh. And then there was a simple reality - some days it’s just easier to pull a meal from the freezer.

7. “Local” Is a Bigger Lure

The fragility of the supply chain, concerns over health and safety, and an appreciation of community have buoyed the movement toward food that is raised or produced locally. Struggling restaurants have turned into provisioners and grocers are teaming up with chefs to sell meal kits. Locally-grown produce is selling out quickly. It’s all part of a greater awareness about healthy eating, food waste, and climate change, as well as a desire to keep money in the neighborhood.

The full article is available at: <https://www.nytimes.com/2020/09/08/dining/grocery-shopping-coronavirus.html>

What Should Your Diet Be Like After 50?

If, as the previous article suggests, we're eating more at home, and not getting out as much, then the following article on healthy eating habits may also be useful. The article, which appeared in the AARP monthly magazine, emphasized that "as our bodies change, so do our nutritional needs" and it offered a number of tips. Excerpts on four areas of recommendation follow. To access the full article, go to: <https://www.aarp.org/health/healthy-living/info-2020/nutrition-after-age-50.html>

To avoid weight gain: Remember the 200-calorie rule

The number of calories you need each day drops slightly as you age, particularly because of the normal slowdown of your metabolic rate. Yet most people keep eating the same amount of food. The government's dietary guidelines advise that you burn approximately 200 fewer daily calories after age 50.

To reduce the number of calories from your daily diet, rather than just concentrating on eating less, think about eating better, especially when snacking. If you can answer your cravings with hunger-satisfying protein and belly-filling fiber, you can cut calories without thinking about it. So try to pack as many fruits and vegetables into your day as possible.

To build bone strength: Hit the dairy bar daily

Bone loss can result in osteoporosis, a condition marked by weak bones and an increased risk of injury. If you're not already eating to protect your bones, now is the time to begin by making sure you're getting adequate amounts of calcium and vitamin D.

For calcium, the American Academy of Orthopaedic Surgeons' recommends 1,200 milligrams a day if you're a woman and 1,000 mg if you're a man. Eating dairy foods, choosing leafy greens, broccoli, beans, and almonds will help you achieve your calcium goals. For vitamin D, the best food sources include egg yolks, milk fortified with vitamin D, and fatty fish (think salmon, tuna and mackerel). And be sure to take in a daily dose of sunlight, since your body

creates this vitamin naturally when the sun's energy reacts with a form of cholesterol in your skin.

To stop muscle loss: Have one or more protein sources at every meal

Age-related muscle deterioration kicks into high gear around age 50. But you don't have to let your muscles go to mush. Resistance training, including weightlifting, yoga, or Pilates, is an obvious way to stay strong.

It also helps to double down on dietary protein. The government recommends 0.8 grams of daily protein per kilogram of body weight, which is about 65 grams for a 180-pound person. Animal proteins provide the richest array of amino acids, which are the building blocks needed to boost muscle, but multiple plant sources can be just as good. In addition to eating eggs, meat, dairy, and fish, consider increasing your protein intake with chickpeas, lentils, tofu, and quinoa.

To keep your arteries supple: Look beyond the beige

If your plate is a sea of beige — the lifeless color of fried chicken, fries and dinner rolls — you're doing your heart a disservice. Natural hues such as blue, yellow, and red in your food generally indicate higher levels of heart-protecting antioxidants, and the more colors you have, the better off you are. You'd be hard-pressed to find a colorful fruit or vegetable that doesn't offer some kind of heart-protecting benefit.



Coastal Sussex Chapter 1690
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October 2020 Newsletter



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

For information on the elections in Delaware, and on how to apply for absentee voting,
or for ballots under the new “vote by mail” law,
go to the website of the Delaware Department of Elections at:

[votehttps://elections.delaware.gov/index.shtml](https://elections.delaware.gov/index.shtml)