



**Messages from the President
Blake Crawford**

**FEHB and FEDVIP Open Season
for Plan Year 2021:
Nov. 9 – Dec. 14, 2020**

**Look for details, including plan brochures when
Open Season begins on Nov. 9.**

**Resources available now include [NARFE](#)
[Webinars](#) with Tammy Flanagan:**

**Thursday, Oct. 22, 2 pm
“To B or not to B, Is Medicare Part B Right for
You?”**

**Thursday, Nov. 12, 2 pm
“Which FEHB Plan is Right for You?”**

**Thursday, Nov. 19, 2 pm
“So Many Choices: Which FEHB Plans Work
Best with Medicare A & B?”**

**Webinars are free to NARFE members, all run
one hour with a one-hour Q&A to follow.**

Also of interest:

**Open Season: New Vision and Dental Insurance
Options for Feds, and More Government Executive-
Aug 2, 2020.**

**Health Plan Briefing?
If there is interest, we’ll try to put together a Zoom
meeting in November about one or more of the
health insurance plans. If you’re interested, email
me at blake_cra@msn.com .**

Continued: Messages from the President

**VOTE on or before Nov. 3
If you’re still looking for information on
how or where to vote, or who is on your
ballot, go to SCVotes.gov**

**Your vote is always important but it’s
especially critical this year. See the
legislative report on p. 3.**

**Chapter Webmaster
Cathy Linta-Leader**

WEBSITE REVISION

**Our Chapter website, www.1015scnarfe.org,
now includes four pages of information,
Home, Resource Center, Chapter News, and
Contacts. “Home” pretty much remains the
same with NARFE’s mission and objectives,
Chapter Officers, and meeting information.
Previously the “News” page, “Resource-
Center” now includes our bylaws, links to SC
national legislators, contact information on
the Region III Field Vice President, and links
to NARFE HQ site, advocacy, NARFE SC
Federation including their current new-
sletter, and 2020 National election
information. “Chapter-News” includes all
2020 Chapter newsletters and minutes.
“Contacts” includes the title, name, and email
addresses of officers and committees' chairs.**

**As always, any suggestions for revisions to
the website are welcomed.**

Legislative Officer/Service Officer

Sherry Gainer

Well, we are still in Corona Land; we never would have believed it, would we?

One of my good friends had a birthday party for her adult daughter the Saturday before Labor Day; her daughter is a teacher and is doing online lessons, but had lunch with a teacher friend the day before her birthday. On the day after the party (Sunday), she thought she was having allergies, on Monday she thought she had a sinus infection and her doctor told her to go get a COVID test. Later Monday, she heard that her lunch friend had COVID. Monday night my friend, her other daughter and a grandchild got sick; the next day her husband, son-in-law, another grandchild and her son got sick. By the fifth day, there were 16 family members, including a pregnant woman, and two infants, infected with COVID from that one lunch with a friend, and attending a family gathering without masks.

Luckily, no one was hospitalized except my friend, who was suffering from dehydration, although several others had medical care such as breathing treatments for asthma.

My friend said, "I never thought we would have to wear masks around family!" Which seems funny until I think about me having lunch and visits with friends and family, without my mask. Fingers crossed!

Things are still on hold in Washington except wrangling over COVID; it is certain the bills to change COLA and WP/GPO will not be acted on.

Items of Note

- **Open Season: will begin November 9 and run until December 14 this year. OPM will offer 2 new dental plans and 1 new vision plan. Of course, the premiums are expected to rise.**

<https://www.fedweek.com/fedweek/fedvip-to-add-plans-no-word-yet-on-fehb-offerings/>

<https://www.myfederalretirement.com/fehb-open-season/>

Continued: Messages from Legislative Officer

- **The 2021 COLA will be 1.3%, a full percent less than the 2.8% for 2019. FERS retirees will receive the entire amount, as it is less than 2%.**
- **The Federal Labor Relations Authority has made three rulings that have effectively limited labor unions' bargaining ability, by ignoring all labor law precedents. Many unions and associations have already stated their intent to dispute these rulings.**

<https://www.govexec.com/management/2020/10/labor-authority-abandons-decades-precedent-eviscerates-union-bargaining-rights/168977/>

- **President Trump signed an executive order on September 29 that extends his elimination of certain employee diversity and inclusion training for federal agencies, contractors, grant recipients, and the military. This order comes a few weeks after the Office of Management and Budget ordered federal agencies to redirect funding for certain diversity training for employees, which the administration deemed "un-American propaganda." The new directive targets training for all those involved with the federal government that is "rooted in the pernicious and false belief that America is an irredeemably racist and sexist country".**
- **The Census is ending enumeration canvassing on October 5 in order to compile data by a December 31 deadline from President Trump, even though there is a court order to continue operations until October 31 and deliver the report in April 2021 due to delays from the coronavirus.**
- **Both the House and Senate have passed Continuing Resolutions to fund the government operations thru December 11, 2020, and President Trump has signed his approval.**

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Continued: Messages from Legislative Officer

Legislative Activity

No news is No news! No action has been taken on the bills below that would help out with our retirement.

COLA Bills

- **HR 1254--Equal COLA Act for FERS and CSRS**
Use the same COLA for both FERS and CSRS pensions; adding co-sponsors, no further action
- **HR 1553--Fair COLA for Seniors Act**
Use CPI-E for certain government programs; adding co-sponsors, no further action

WEP/GPO Bills

- **HR 4540--Public Servants Protection and Fairness Act**
Repeal WEP; adding co-sponsors, no further action
- **S 3401--The Equal Treatment of Public Servants Act of 2020**
Repeal WEP; in committee
- **HR 3934--Equal Treatment of Public Servants Act of 2019**
Eliminate WEP; adding co-sponsors, no further action
- **HR 141--Social Security Fairness Act of 2019**
Eliminate GPO/WEP; adding co-sponsors, no further action taken.

- **S 4777: will prevent employees from losing annual leave that they are unable to take due to the pandemic.**

- **HR 6496: Emergency Money for the People Act. Provides a payment of \$2000 a month for every American during the pandemic or for 12 months, whichever is relevant; doubtful any action will be taken.**

Continued: Messages from Legislative Officer

- **HR 925 Heroes Act: Originally passed by the House but sent back by the Senate as too generous. Pelosi and Munchin are working on this aid package to local and state governments; businesses, including the airlines; those receiving unemployment; and individuals. The amount is 50% of the original version but there is still no agreement.**

- **HJ Resolution 7 – repeal Electoral College and allow direct election of the president and vice president. Some sponsors, no further action.**

- **HJ Resolution 20 – sets term limits for Congressional position - Some sponsors, no further action.**

Newsletter Editor

Billie Nichols

Calendar of Events

October 2020-No meetings

November 2020-Probably no meetings.

Stay tuned.

**December 2020--Annual Chapter 1015
Christmas Party-TBD**

***All events are subject to change**

Sunshine/Membership

Lynn Vos

Upcoming Happy Birthdays for

October

Lois Chester, Cora Bogans, Helen Dear, Suzanne Palmer, Linda Jo Pagani

Sunshine Books-Of-the-Month

Slaves in the Family - Edward Ball

National Book Award winner, for good reason. Particularly interesting for those of us living in South Carolina, names of these plantations near Charleston may be familiar. Ball's plantations were among the oldest and longest standing in the South. Between 1698 and 1865, close to 4,000 black and native captives were "owned" by the Ball family. The author, Edward Ball, recounts his efforts to track down and meet the descendants of his family's slaves. An unblinking history not only of his ancestors, some of whom were slave merchants but also of the people held as slaves. Middleburg, Comingtee, Quenby, Limerick, Tranquil Hill, Kensington are the scenes of poignant stories, as well as a realistic picture of life then, not a Hollywood version of it.

(Don't Know Much About) American History - Kenneth C. Davis

A nice little, concise, fun, factoid-filled, fascinating, fresh take on our history. Would make a great Christmas gift for a middle schooler or anyone else, really. Cute illustrations make it inviting also. Bet you did not know that Billionaire Cornelius Vanderbilt once threw a sandbox party for guests to dig in sandboxes filled with diamonds and other precious gems. Lots of good Q and A questions to challenge your history knowledge...such as, what was it like to be a soldier in the Civil War? What was the Nat Turner Rebellion? How did the U.S. go for 11 years without a president? What does Veteran's Day denote? Answer to that one: when the U.S. reluctantly had to enter World War 1, the allies were on their last legs. The addition of fresh American troops helped turn the tide of war and Germany, the last of the central powers to surrender, did so at the "eleventh hour" - 11 am on the eleventh day of the eleventh month of the year. Around the world, **November 11** became known as Armistice Day to honor the veterans. In America, the name was later changed to Veterans Day to honor soldiers of ALL wars.

Continued: Sunshine/Membership

Camino Winds - John Grisham

Good ole John pumps out another fun book about a looming hurricane - another scenario we can relate to down here in the low country...a good beach or pool or porch read. When a hurricane and a contract killer both make landfall, there is plenty of trouble in paradise.

Hope y'all are diving into some good books. Where and what could be safer?

Sunshine Grins-of-the-Month...groan now...

- . People say nothing is impossible but I can do nothing all day.
- . The biggest lie I tell myself is "I don't need to write it down, I'll remember it."
- . I finally realized that people are prisoners of their phones. That is why they are called CELL phones.
- . When you're alone, if you feel lonely, then, obviously, you're in bad company.
- . You came from dust and you will return to dust. That's why I don't dust. It could be someone I know!
- . Words of Advice Over Times:
 - 1998-Don't get in a car with strangers.
 - 2008-Don't meet people from the internet alone.
 - 2020-Order yourself a stranger from the internet, then get in the car alone (And, THEN pay for the ride!).

Ha, ha. Hope you enjoyed them and got to LOL a little.



Alzheimer's Research Officer

Alice Villavicencio

TIP FOR THE MONTH OF OCTOBER

Take Vitamins and Supplements

According to the Alzheimer's Association, various scientific-based studies have shown that four B vitamins; vitamin D and vitamin E contribute to good brain health, in addition to two supplements: *Salvia officinalis* (Sage) and *Bacopa mannieri*.

Vitamins B3, B6, B9, and B12 are essential in functions of the human nervous system. These vitamins also are necessary in maintaining good brain function. Vitamin B9, (known as folic acid or folate) is needed for proper mental and emotional health. It works closely with vitamin B12 in producing red blood cells and assists iron to work properly in the body. It also works with certain nutrients and vitamins B6 and B12 to control levels of homocysteine, an amino acid linked to heart disease.

Further, vitamin D has been found to be especially helpful to persons 65 years of age and older in maintaining good memory.

Vitamin E contains anti-oxidative properties. For this reason, it contributes to good brain health.

In addition to the benefits of above-listed vitamins, certain supplements have shown, in current studies, to also have positive effects on brain health. A supplement, with the scientific name *Salvia officinalis*, is commonly known as sage and is used as a herb has positive health properties. It contributes to good memory and cognitive brain function.

Continued: Alzheimer's Research

Officer

Further, studies have shown that *Bacopa mannieri* removes Amyloid from the brain, which contributes to lower depression and anxiety. You may recall from an earlier NARFE Newsletter where I stated that researchers have found that patients diagnosed with Alzheimer's disease have shown the presence of Amyloids in the brain. Now, you can understand why this supplement is important.
<https://www.alzheimersorganization.org/vitamins-supplements-for-alzheimers>.

<https://www.mountsinai.org/health-library/supplement/vitamin-b9-folic-acid#:~:text=Vitamin%20B9%2C%20also%20called%20folate,body%20use%20fats%20and20%protein>.

Please donate on the Alzheimer's website for the Walk to End Alzheimer's in Myrtle Beach. Instructions were provided in the September Newsletter. You do not have to walk. Please contribute so we can get to the \$1,000.00 goal before November 7, 2020. If you have problems finding the site or do not know how to find the NARFE Team Page, please call or text me at 202-560-0196.

You still have time to buy tickets for the SC Federation drawing. Please email me at amvalvil24@outlook.com or call me at the phone number above.

Thank you for your help in ending Alzheimer's disease.