



**NATIONAL ACTIVE AND RETIRED FEDERAL
EMPLOYEES ASSOCIATION/MEUNIER-PERRY
CHAPTER 1015
MYRTLE BEACH, SOUTH CAROLINA
APRIL 2023 NEWSLETTER-ISSUE 4**

2023 SC NARFE Federation Conference Notes-President Sherry Gainer

This week our President Sherry Gainer and Vice President Billie Nichols made the trip to Summerville to represent Chapter 1015 at the 2023 SC NARFE Federation Conference. It was an interesting and informative time; the Summerville Hilton Garden Inn Conference Center is a great setting for a conference. Although several speakers were seen through Zoom, National Secretary-Treasurer Kathy Hensley (who is a member of the Columbia SC Chapter) was in attendance for the entire conference, and Regional Vice President Lynn Harper was present on Monday and Tuesday. Of the 13 SC Chapters in the SC NARFE Federation, 12 chapters were represented by at least one member to represent their chapter for a total of 50 members present at the conference.

Monday evening was the President's reception, we enjoyed appetizers and a short program, and a chance to meet and greet members of other Chapters.

The highlight of the Tuesday night banquet was the drawing of the Alzheimer's Research 50/50 drawing; unfortunately, no one from Chapter 1015 won, but our Chapter was recognized for selling the second-most tickets for the drawing! And, then National Alzheimer's Chairperson Olivia Williams announced that Chapter 1015 had raised the most money of any SC chapter for Alzheimer's Research in 2022 and gave us a certificate for our achievement. Congratulations to our Alzheimer's Officer Alice Villavicencio for all her hard work, and to our members for your generous contributions.

Highlights of the conference are summarized below:

National President Shackelford: We need to grow our membership; recruitment is vital. If our numbers continue to decline we need to look at who will take over our mission to protect benefits. We should all use FedHub to connect and share ideas and promote our organization.

Johann DeCastro, VP Finance & Administration: Staff at HQ has decreased, right-sizing, currently 38 employees. Updating old technical equipment; need a new IT platform. Most employees are in the office 3 days a week and work from home 2 days. Performing annual financial audits.

John Hatton, VP Policy & Programs: Chapters should be in contact with political representatives; cards, and emails to express views. Use the website magazine for updates and information. Postal bill information should be coming out soon; the worry is that splitting off members into the new Postal Employee Health Plan will increase rates for all of FEHP. HR 82 has been reintroduced and has more than 200 co-sponsors already and there is a will to get it pushed through. Important to contact Congressional Reps to urge them to support. However, it will have a hard time being passed until the Debt Ceiling issue is resolved. Long Term Care coverage is set to be renegotiated in May, and premiums will certainly rise. Legislative Conference coming up, virtual training for political interaction. May 14; register online. It is Political Action Committee (PAC) month, donations are for interactions with Congress.

Membership: Lots of ideas for contacting new prospective members. Develop ways to attract eligible active and retired federal employees at the local chapter to the chapter website. Develop a strong recruitment letter, put ads in the local newspapers and publications, and promote Fall and Summer Membership drives to attract new members. If each current member could recruit at least 1 new member to join NARFE this effort would help close the gap in the loss of members from the

NARFE rolls. The average age of current members is 73-77. Loss of membership is the biggest elephant in the room. HQ is cleaning up the database, the website needs to be redone.

Sponsors present were BCBS, Aetna, First Command, and Brookdale Senior Living.

Zoom by SC Dept of Consumer Affairs about scams.

Lynn Harper, Regional VP gave a history of NARFE from 1921-2022 and its accomplishments.

Kathryn Hensley, Secretary/Treasurer: Good presentation of issues facing the organization. 55% of expenses are covered by dues, the rest is from sponsorships and revenue from sales. The annual budget is \$9M; \$8M in investments; building worth \$6M and paid for. The new database cost \$600K and now needs to be updated. NARFE has been losing members since 1996, with less than 140K members now. Encouraged Chapters to take liability insurance offered.

Lots of insights into how they have changed operations to improve efficiency.

Ms. Hensley then installed the newly re-elected 2023-24 SC Federation Officers:

Patricia Whitely, President

Robbie Ann White, Executive Vice President

Kevin Toeves, Secretary/Historian

Betty Hawkins, Treasurer

Blaine Lotz stated that 1,880 State members had access to vote but only 86 ballots were received; 20 were online and the rest were paper ballots that were mailed in.

Adjourn sine die

Safe travels back home

See you next year!

Vice President

Billie Nichols

Next General Chapter Meeting

**April 11, 2023, Tuesday
11:30am at Damon's**

As part of your NARFE membership you are eligible to create an account, create a password and then you can access the various NARFE activities and benefits available to you as a member. The process is very simple, log on to www.narfe.org, and if you have not already created an account please do so. From here you can review your chapter membership data. If you need assistance contact billie.nichols1@sccoast.net

[Keep these dates and times open
for a schedule of monthly meeting](#)

[Dates at Damon's:](#)

[May 11, 2023, Thursday, 11:30am](#)

[June 8, 2023, Thursday, 11:30am](#)

[Sep 14, 2023, Thursday, 11:30am](#)

[Oct 12, 2023, Thursday, 11:30am](#)

[Nov 9, 2023, Thursday, 11:30am](#)

[Dec 14, 2023, Thursday, 11:30am](#)

Secretary

Cathy Linta-Leader

MEETING SPEAKERS

We need members to form a Program Committee to locate speakers for our meetings. Alice Villavicencio volunteered to find such speakers, but she cannot do this alone. Some speaker suggestions include elected government officials; a medical or health practitioner; a pharmacist; a financial or insurance industry expert; an attorney to discuss wills, taxes, trusts, powers of attorney; a local historian; a librarian; museum curator; or entertainment from a local theater or musical group. I have a list of speakers used in the past that I will share. If you're interested in serving on the committee, please email me at clintaleader@gmail.com with the Subject Line "Meeting Speakers" or let any officer know during the next meeting.

Legislative Officer

Sherry Gainer

A report in Government Executive reported that almost 80,000 federal employees have joined a union in the past year, an increase in union membership of 20%. This may encourage them to join NARFE as well, we can only hope.

<https://www.govexec.com/workforce/2023/03/federal-employee-union-membership-20/384205/>

I recently read this excellent article about the addition of Medicare Advantage plans in FEHB. These plans are very popular in the private sector but need to be carefully evaluated before jumping from an original Medicare plan. Here is a link to the article.

<https://www.govexec.com/pay-benefits/2023/03/medicare-part-d-changes-federal-annuitants/383469/>

[February 2923 Cola was 1.1 %](#)

Legislation: Continued

Legislation to follow:

HR 82: The Social Security Fairness Act, which repeals the WEP and GPO, has over 200 sponsors in the House, at 290 cosponsors the House Consensus Calendar rule process will activate, and the bill will either be advanced out of committee or come up for a floor vote.

S 597: Senate companion bill to HR 82; 37 cosponsors.

HR 866: Equal COLA Act; will provide Federal Employees Retirement System (FERS) retirees equal COLA payments to CSRS retirees.

HR 716: Fair COLA for Seniors Act; proposes to use the Consumer Price Index for the Elderly to calculate COLA.

Below are links to contact our elected officials:

<https://fry.house.gov/>

[https://www.congress.gov/member/lindsey-](https://www.congress.gov/member/lindsey-graham/G000359?s=1&r=2063)

[graham/G000359?s=1&r=2063](https://www.congress.gov/member/tim-scott/S001184?s=1&r=2078)

[https://www.congress-](https://www.congress.gov/member/tim-scott/S001184?s=1&r=2078)

[gov/member/tim-](https://www.congress.gov/member/tim-scott/S001184?s=1&r=2078)

[scott/S001184?s=1&r=2078](https://www.congress.gov/member/tim-scott/S001184?s=1&r=2078)

Sunshine/Membership

Lynn Vos

Happy Birthdays for April

**Cherie Chapman, Camille Todor, Thomas Vissman,
Constantine Verenes, and Marci Vogel**

Sunshine Grins of the Month:

- . I miss **PRECEDENTED** times! I'm sure you do, too.
- . Did you have a peekaboo accident? Then head to the ICU!
- . I run like the winded...Sadly true for 'some of us.'
- . Making plans to go out sounds like fun until you have to put on your clothes and actually do it....ehh,,,wait...think it's more fun to stay IN and veg OUT....
- . Dear Brain, Nighttime is for sleeping, not for solving the world's problems.
- . I don't make the same mistake twice...I make it five or six times, just to make sure.
- . Never put off until tomorrow what you can straight up cancel today.
- . The older I get, the earlier it gets late.
- . When life shuts a door, open it up again. It's a door - that's how it works - both ways!
- . Do you remember standing up without making sound effects? Good times....
- . I'm going to stand outside so if anyone asks, tell them I am outstanding
- . When life shuts a door, open it up again. It's a door - that's how it works - both ways!
- . Do you remember standing up without making sound effects? Good times....
- . I'm going to stand outside so if anyone asks, tell them I am outstanding!!!!

Cheerio, Lynn

Continued: Sunshine/Membership

Book of the Month

Ignorance, a global history (Peter Burke, Emeritus professor of cultural history at the University of Cambridge).

"Ignorance is bliss." Or IS it? (Well, ignorance of TikTok is blissful for me, anyway...)

**"Fools say that they learn from experience, but I prefer to profit by others' experiences"
(Bismarck). "Perhaps every new learning makes room for itself by creating a new ignorance" (C.S. Lewis)**

A few fiction writers have made phenomenal predictions. Jules Verne imagined a moon landing and a submarine long before they were created and H.G.Wells, who had been trained in biology, imagined genetic engineering . He predicted the use of tanks as well as war in the air. More recently, Arthur C. Clarke imagined online banking and online shopping back in the 60's.

Continued:Sunshine/Membership

Book of the Month

No ostriching with your head in the sand for those guys. Most days it may be tempting to be socially ignorant but awareness, even if limited, does serve a purpose.

The author tells many war stories, some very literal. Disasters in war and peace have occurred because those who knew could not act and those who acted did not know the circumstances. History and war stories abound with untold tragedies and loss of life because of ignorance of prior mistakes that should have been considered. The destruction of the World Trade Center in 2001 offers a dramatic example of failure of imagination and communication of possibilities.. to think outside of the box, especially when it had been tried on a different scale in 1993. Bottom line: "Those who do not remember the past are condemned to repeat it."

Continued:Sunshine/Membership

Book Of the Month

On the other hand,, when it comes to the inundation of available information and misinformation, one may tend to ignore or be overwhelmed by all out of self-preservation. Being selective about what we expose ourselves to may save our sanity.

Choices, choices, choices...

Chapters include ignorance in Society, Consequences of Ignorance and New Knowledge and New Ignorance.

Great book. Hope you get to enjoy it,

Lynn 🐼 🐼 🐼 🐼 🐼 🐼 🐼 🐼 🐼 🐼
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Newsletter Editor

Billie Nichols

**Chapter Membership as of April 1,
2023=119**

**National Members in the Chapter
Area=145**

**Chapter Member attendance at the
General Meetings for**

Jan 2023=14-Lodge

Feb 2023=20-Tbonz

Mar 2023=19-Damon's

**Prospective New Members
interested in joining Chapter 1015
as reported on the M-112 Report
from NARFE for the period- Jan
2020 to Mar 2023=27**

**Prospective member's addresses
are located in the Myrtle Beach,
Pawleys Island, Conway, and
Georgetown areas, and have
expressed an interest in joining a
NARFE chapter in this area.
However, there has not been any
movement to join our chapter from
the 27 Prospective New Members
listed on the M-112 Report. They
receive a monthly copy of the
newsletter distributed by the
chapter email system.**

HELP!

We need volunteers!

**We have some meetings that
don't include a formal speaker.
We would like to fill those
instances
with your presentation of your
government job experiences.
For instance, how and why you
made the choice to become a
government employee and your
experiences during your
government employment.**

**Your presentation does not
need to exceed 20 minutes.**

**We would love to hear your
stories.**

**I would like to schedule your
informal presentation.**

**Please let me know when you
are available.**

billie.nichols1@sccoast.net

Thanks

Alzheimer's Research Officer

Alice Villavicencio

TIP FOR THE MONTH OF APRIL 2023

APRIL SHOWERS BRING MAY FLOWERS

Before discussing the topic of this month's Chapter blog: women and Alzheimer's disease, let's first define the term neurology because the term is used in the medical field when referring to sicknesses or diseases involving the human brain. The reason is that medical doctors that see patients with diseases of the brain, including dementia or Alzheimer's, and other brain disorders are specialists (neurologists) in this medical field.

According to *Wikipedia, Neurology* (from Greek: νεῦρον (neuron), "string, nerve" and the suffix -logia, "study of") is the branch of medicine dealing with the diagnosis and treatment of all categories of conditions and diseases involving the brain, the spinal cord, and the nerves. Neurological practice relies heavily on the medical field.

<https://en.wikipedia.org/wiki/Neurology>

In the last several months, we have learned that statistics from reliable sources indicate that an estimated 6.5 million persons living in the USA of ages 65 and older are living with Alzheimer's disease. Of this number, approximately 60 percent are women. Some other sources state that 6.2 million people have the disease, You might ask why women at a higher risk are of developing Alzheimer's than men. There may be more than one explanation. Think about this. Most caregivers are women. In many instances, women are caregivers to their loved ones with Alzheimer's, another type of dementia, or another type of disease or sickness. We have learned from reading or listening to media sources that caring for a person with dementia is emotionally and physically difficult. However, a recent Harvard *Newsletter* blog discussed why women are more likely to develop the disease. The *Newsletter* blog stated that longevity is one factor why

women are more likely to develop Alzheimer's. Statistically, women live longer than men. (I'm not sure if this statement is accurate during and after COVID). A study consisting of almost 17,000 persons, which took place in Sweden revealed that women of age 80 and older have a greater risk of developing Alzheimer's than men of the same age. A similar study in Taiwan found that, over seven years, women developed the disease at a higher rate than men. An earlier meta-analyses study with 1,000 participants, conducted in Europe, also showed that the incidences of developing the disease were higher in women than men: seven men compared to 13 women. Recently, I read in another publication that some researchers are examining whether the reduction of certain hormones in women at mid-age may contribute to the higher number of women having a higher risk for Alzheimer's than men. The latter explanation will be discussed in later Chapter blogs, as more research is conducted.

<https://www.bing.com/search?q=harvard+newsletter+on+women+and+alzheimer%27s&cvid=7ed300fde1654f828fb915ee1ff35091&ags=e dge..69i57j0l2.58769j0j4&pglt=43&FORM=ANAB01&PC=DCTS>. Also, search in the NIH Library for more information on this topic.

Please remember that the Chapter has not had a fundraising event in the last three years. Some members voiced some good ideas during past Chapter meetings. Maybe, we should discuss them at the next Chapter meeting. (Time allowing, of course.)

As you may already know, Chapter 1015 brought in the most Alzheimer's research donations for the year 2022 compared to the other SC Chapters. Teamwork! By the way, do you want to be part of the Chapter's Alzheimer's Team? Just volunteer at the next meeting.

Thank you for your donations and all that you do to find a cure for Alzheimer's.

Dene Tothill Nichols

Hearing

I have a hearing problem. Fact is I have lost about 75% of my hearing ability. With my hearing aids, I do pretty well in a one-on-one situation. But when I am in a crowd, I'm lucky if I catch every fifth word in a conversation. I have up to date digital hearing aids but, I still misinterpret things being said to me. How embarrassing. A hearing deficiency is truly a handicap. The deficiency tends to cause a person to withdraw socially. It's a distraction to have someone in the crowd asking over and over again to have the statement repeated.

As you, who are hearing impaired know, it is really tough when you can't keep up with the discussion at hand. You don't know from which direction sounds are coming. Music seems distorted.

In this day and time, you would expect to have available an instrument that you simply insert in your ear and forget that you ever had a hearing problem. When in reality, I can't see where we have come much further than when my father wore hearing aids sixty years ago.

Continued: Dene Tothill Nichols

The only differences are the price, and you no longer have that little box in your shirt pocket. I still can't hear any better than my father did.

The really bad part of this is hearing aids cost approximately \$5000 give or take a couple of thousand. Think of it, a small piece of sophisticated plastic, a wire, and a microphone costs five times as much as a more intricately designed computer or a cell phone. Doesn't make sense. To add to the problem most insurance companies provide little to nothing for the purchase of these hearing instruments.

I'm afraid this hearing aid business has gotten totally out of control, financially. We need to be able to hear and the companies know that. They can charge any amount they choose and, out of desperation, most of us will pay it just to be able to hear a little bit. There ought to be a ceiling on the cost.

Remember, deafness is a handicap, not merely an inconvenience. Be tolerant.

