



National Active & Retired Federal Employees Lebanon Valley Chapter 458

Meetings 3rd Monday 1:30 pm, except February (the 4th Monday)
Lebanon Senior Center • 7th & Maple Streets, Lebanon, PA
In case of inclement weather, if the Senior Center closes, there will be no meeting.

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NOVEMBER-DECEMBER, 2019

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President's Message for Lebanon Valley NARFE #458 Members

Again I want to apologize for being so late on getting a newsletter to you. It's been a rough summer for me healthwise and finally feeling so much better. I'm getting old and trying to stay up on what goes with NARFE is time consuming. However, I will try my best to keep you informed on the latest.

Lebanon Valley NARFE chapter currently has 271 chapter members – 103 NARFE members living in and around Lebanon County who are national members only. The only information national members get is through the monthly magazine or from the internet. They miss the comradeship you get by being part of our chapter. We hold our monthly meetings once a month and try to get interesting speakers on many different topics. I know you won't have this newsletter before the October meeting, but you just missed a representative from Blue Cross and Blue Shield. They come each year in October and give us the latest news on our health insurance plans.

We need you to start taking more interest in showing up for our meetings. When I first started being your president we'd have 50 plus at each meeting. Now we only get about 20-25. We also had over 500 members and down to 271. If you think about it, NARFE dues is one thing you should continue to pay each time it comes due. NARFE is the only organization that is continually fighting for us so our benefits are not taken away.

Last week I attended a PA Federation NARFE meeting and was informed about all the changes that are coming up for next year. NARFE will be 100 years in existence. They plan on having a unique get together and everyone is invited to attend. Not all details are out yet, but keep your eyes in the magazine and it will keep you informed.

Training for current or interested members for all officer positions will take place in Gettysburg on June 1-2, 2020. I know our chapter needs people to volunteer to take over a few of the officers' slots, so if you are interested, please contact me.

Our chapter has been invited to have a table at the VA Hospital on November 14, 2019 for their Health Fair. This is being held in Building #1, on the 4th floor – 8:30 am– 3:30 pm. A representative is there from each of the different health companies and you can get the latest updates. Remember, if you want to make any changes or add dental or eye insurance, come and join us. This is a good opportunity to recruit new members and meet your fellow members.

Don't hesitate to contact me if you have questions or ideas to better our organization. Happy Thanksgiving and enjoy spending time with family or friends. We all have been blessed in one way or another, so keep looking on the positive side of life.

Dixie Gasper,
717-866-9237 or dixieg38@comcast.net

REMINDER – *The General Election* is November 5th. Polls are open from 7am to 8pm. As we are all aware, this is not the year for presidential votes, but it does mean several positions for local and state representatives. It's a privilege to choose our elected officials, so please go and vote. Your vote counts.

Also, Lt. Gov. John Fetterman has officially called for a special election in the 48th Senate District of Pennsylvania to fill the seat left vacant with the resignation of former state Senator Mike Folmer, a Lebanon County Republican. The special election will be held Jan. 14, the earliest possible date.

Upcoming Meetings

November 18, 2021 – Susan Allgood of Aetna Insurance Co.

December 16, 2019 – Holiday Luncheon at Country Fare, Myerstown – 12-2:20 pm
Order from menu. **NOTE:** Call Dixie Gasper 717-866-9237 to sign up for attendance.

January – NO Meeting – Center closed for Martin Luther King Holiday

February 24, 2020 – Dr. Tracie Clemens of Credit Crest School District

NOTE: This is the fourth Monday due to President's Day on our regularly scheduled 3rd Monday of the month for the rest of the year.

FEHB Premium Increase for 2020 Disappointing for America's Active and Retired Federal Employees

With the cost of health care services rising in general, and federal employees on track to receive only a modest pay raise in 2020, a premium increase of this size comes as unwelcome news. Undoubtedly, the 5.16 percent average increase will negatively affect the take-home pay of active federal employees and their families they support. It's even more for retirees whose purchasing power and quality of life are already diminished from increases in the general cost of living.

While the modest increase for next year is disappointing, it's important to remember that last year's average FEHB premium increase was historically low. Additionally, FEHB enrollees have tremendous flexibility given the variety and number of health plans offered which connects them with renown medical professionals, services and programs resulting in exceptional quality of care. NARFE encourages all participants to thoroughly review the plans to select the one that best fits their needs.

Each year employees of OPM's Health Care and Insurance Division work hard to negotiate affordable benefits and rates, and I thank them for their dedication and service to the federal community.

Background: Open Season, the annual period during which eligible federal employees, retirees and survivors can make changes to their health benefits coverage for the following year takes place November 11 – December 9, 2019. Overall, the federal government's contribution in 2020 will increase by an average of 3.2 percent and the enrollees share will increase an average of 5.6 percent. Annual average premium increases for previous years were 1.3 percent in 2019, 4.0 percent in 2018, 4.4 percent in 2017 and 6.4 percent in 2016.

Written by NARFE President Ken Thomas.

NARFE is the only organization solely dedicated to the general welfare of all federal workers and retirees, NARFE delivers valuable guidance, timely resources and powerful advocacy. For nearly a century, NARFE has been a trusted source of knowledge for the federal community, Capitol Hill, the executive branch and the media.



FALLING CAN CAUSE SERIOUS PROBLEMS

At our June meeting we had an interesting and fun speaker – Stephanie

Hapez. She volunteers at the Maple Street Senior Center here in Lebanon. She is a Physical Therapy expert and often teaches classes on issues related to her specialty, and of course one of those would be falling and the impact on our senior community. Beside the extreme impact to us, she spent time for us to tell many of our personal experiences. As a victim of this problem, I found her presentation very interesting.

We heard experiences from many of our members: Stories of falling in the rain and those issues or falling down very high stairs by going forward or backward head first. Each example provided its own explanation of what was done incorrectly or how things could be set-up in order to prevent these falls. For example, having stairs checked for wideness, ensuring the stairway has banisters on both sides and that each goes from top to bottom. The back and forth ideas were interesting and often humorous as much as the subject could be explained.

The most exciting part was when Stephanie offered each member an "official balance test" at the end of the meeting. This was a meeting when almost everyone was a participant and could not wait to get the microphone. **IT WAS FUN.**

Maria Ritzman

Wreaths Across America – December 13/14, 2019

Lebanon Valley NARFE chapter had another successful year participating in the Wreaths Across America fundraiser. It's never too early to start selling for the year 2019. December will be here before we know it. Time just goes so fast.

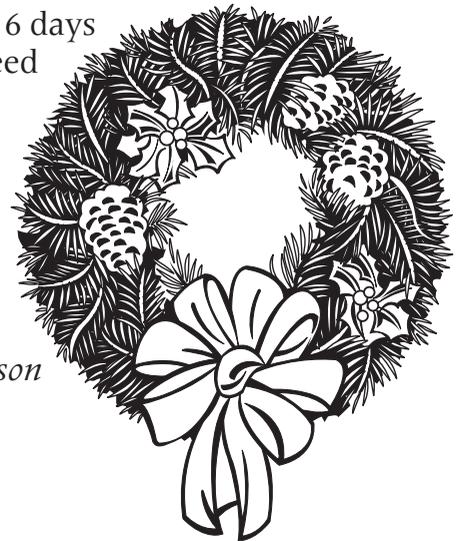
Last year our chapter and its members sold 279 wreaths to be placed on over 53,000 graves at the national cemetery at Fort Indiantown Gap. Thanks to everyone who helped. the Friday before the main placement of the wreaths. This group of volunteers from our chapter and members of the American Legion of Jonestown came out at 9:00 am and laid wreaths on special request for a loved one. Wow – For the first time, every grave was covered. What a site to see!

Doris Edris, our Secretary/Treasurer, is the major coordinator for both our chapter and the American Legion. This is why we do it jointly. Both our organizations sell their wreaths and

help place each others both Friday and Saturday. Lots of work and a *“Big Thank You To Doris.”*

What a memory for everyone who helps. It's a wonderful feeling to be able to help and cherish all military members who served so we can have the freedom our county enjoys today.

Keep in mind, there are 7 to 12 burials a day, 6 days a week, so we need to work even harder to cover the entire cemetery again in 2019.



*Dixie Gasper,
Wreath Chairperson*

Our Lebanon NARFE Chapter is selling wreaths again for 2019 to be placed on the Fort Indiantown Gap National Cemetery. The orders should be mailed no later than November 23, 2019, so we have time for them to be made and shipped. We will place special order wreaths on graves Friday, December 13, 2019. Saturday, December 14, 2019, is the day all the others will be placed after the ceremony.

If you have a loved one buried in this cemetery and you would like to lay it yourself and maybe a few others, let us know ahead of time. If you would like to just help, we would appreciate your assistance. It may be snowy and cold, but it is so rewarding to be part of placing these wreaths on the graves of our men and women who gave so much for us to have our freedom. Contact Dixie Gasper 717-866-9237 (dixieg38comcast.net) or Doris Edris 717-865-9779 (de17038@yahoo.com)

Make checks **payable to: WREATHS ACROSS AMERICA** and mail to Dixie Gasper, 1300 E. Kercher Ave., Lot #80, Myerstown, PA 17067 **OR** Doris Edris, 58 Whitetail Lane, Jonestown, PA 17038.

Deadline is November 23, 2019. Any questions call 717-866-9237 or e-mail dixieg38@comcast.net

I wish to purchase _____ wreath(s) @ \$15.00 each in Memory or in Honor of a veteran who has served their country.

Veteran _____ Grave Site at IGMR _____
(Branch, Rank & Name)

In Memory of a Veteran _____
(Branch, Rank & Name)

Name _____ Phone _____

Let's go Shopping

Outlet Centers are the place to go if you want to buy famous goods for less than you might expect. While you can get amazing deals, actual bargains aren't always obvious.

A lot of merchandise is made just for outlets, and doesn't match the brand's usual quality sold in regular stores. If you shop smart you can snag plenty of bona fide bargains.



Helpful Hints

Don't judge the deal by the "original" prices. Many of the so-called original prices you see are fictitious. These items never sold at the regular price. They were always on sale. Watch for quality red flags. Outlets sell many products manufactured to be sold at the lower than retail price. Keep an eye out for shoddy workmanship that may require some expensive repairs.

Some of the best outlet bargains are during end-of-season, September or February, Black Friday and major holiday weekends. Sale prices bouncing around, where markdown on items could range between 12-75 percent.

Look for extra discounts such as VIP shoppers clubs, coupon books or organizations who offer discounts to members as a fund raiser for organizations.

Ask about return policies. They may require you to mail items back or make a long trip back to the outlet store. Also ask whether your purchase is a final sale, and double check that information on your receipt.

Robert Fidler, Service Officer



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www.orgsites.com/pa/narfe-458

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U.S. CAPITOL SWITCHBOARD:

866-220-0044 – Ask to be connected to your senator or representative by name.

WHITE HOUSE COMMENT LINE:

888-225-8418

NOT TOLL FREE:

U.S. CAPITOL SWITCHBOARD:

202-225-3121

Thank You to Nancy Wenger

Nancy has been our Sunshine member who for many years sent you your get well cards, sympathy and thinking of you cards. She has recently resigned her position and will be missed. Many of you don't know her, but if one of our officers were informed of you being sick or had a death in the family, all someone would have to do is call a chapter officer and Nancy would send a card.

Nancy recently went through both health problems and deaths in her family, so she decided to step down. We say "Thank You Nancy" for your dedication. Nancy will still come to our meetings when possible.

If one of you would like to step in and fill this position, please contact Dixie Gasper. It's rewarding to be part of our chapter.