



Oxford Circle Chapter 1301 President Steven Tengood

December 2020 Newsletter – Janet Stack, editor; Nancy Salkowski, Membership Chair

Hope can be defined as the belief that circumstances in the future will be better. Hope brings joy, peace, and strength, and provides a way forward even in the worst of conditions. Life is full of twists and turns, and without hope, or without the inner peace of knowing that better days are ahead, we cannot fully live. Many famous people have reflected upon the importance of hope in our lives. Below are three quotes that I found inspirational:

“It’s always something to know you’ve done the most you could. But don’t leave off hoping, or it’s no use doing anything. Hope, hope to the last.” Charles Dickens.

“I learn from yesterday, live for today, hope for tomorrow; the important thing is not to stop questioning.” Albert Einstein

“Hope smiles from the threshold of the year to come, whispering ‘it will be happier.’” Alfred Lord Tennyson.

I am very hopeful that the new vaccines will help squash COVID. It will be wonderful to resume our NARFE meetings in 2021, to see everyone’s smiling faces again, and to continue with our lively discussions, firmly regulated by our President, Steve Tengood.

Here is our 2020 Treasurer report from our meticulous Treasurer, Roz Soffer, as of December 5.

Balance from last Report January 15, 2020 -\$13161.43

Printing Costs - \$1739.90

Annual Insurance check to Narfe 100.00

Check sent to Narfe from Alzheimer's collections 346.00

Reimbursement for Bookkeeping record to Roz 8.28

Reimbursement for Printing for mtg to John Clark 14.97

Total Expenses 2209.15

Sub Total 10,952.28

Deposits Alzheimer collections 92.00

Narfe Membership 1124.20

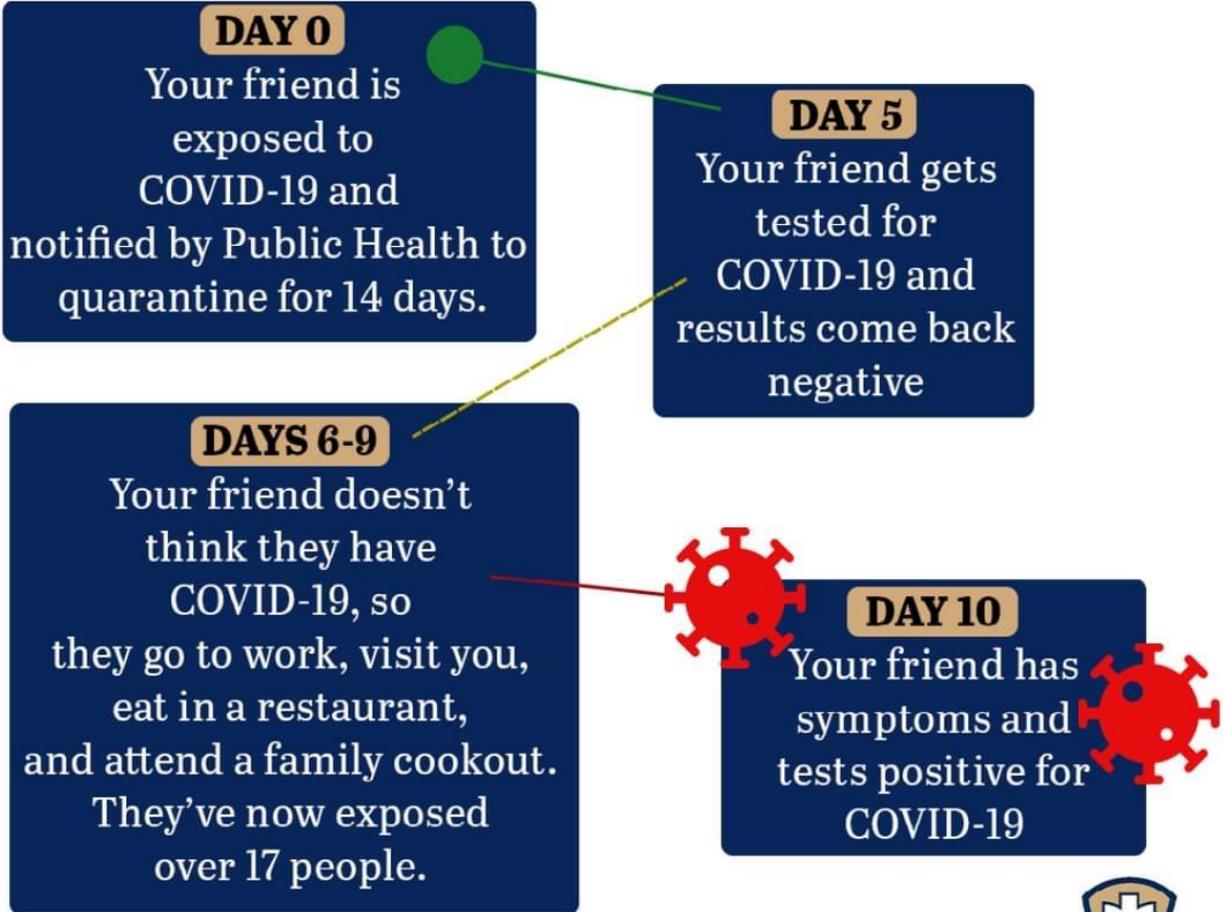
Total 1,216.20 Balance as of December 5,2020

We thank Roz for continuing to stay on top of our finances, and for tending to all of the needed banking transactions.

On a sad note, 19 of our Chapter Members have passed away in the last 12 months. Please keep them and their families in your thoughts and prayers during this Holiday Season.

As we age, our bodies do not have the resilience and stamina of younger years. Of course, our paramount concern these days is COVID. Below is a chart that Nancy Salkowski sent to me that depicts the COVID infection and quarantine period. I heard on the news last week that the CDC now says that Quarantine can end after Day 10 without testing if no symptom occurs during daily monitoring. If you're unsure, it's best to err on the side of caution and quarantine for the full 14 days.

COVID-19 HAS UP TO A 14 DAY INCUBATION PERIOD



At anytime within the past 14 days, you or a loved one may have been infected with COVID-19.



Back in November 1983, President Ronald Reagan designated November as [National Alzheimer's Disease Awareness Month](#). At the time, fewer than 2 million Americans had Alzheimer's; today, the number of people with the disease has soared to nearly 5.4 million. During November, National Alzheimer's Disease Awareness month aims at making the general public more aware of the disease and the scale of it among the U.S. population, as well as bring new light to potential care options for those affected. NARFE is fully committed to supporting this effort. We are fortunate to have Dixie Gaspar as our Pennsylvania Alzheimer's Chair, who is tireless in her efforts to raise and collect money for this very worthwhile effort. At this time, we are asking our members to contribute whatever they can afford to the NARFE-Alzheimer's Research Fund. As you may have read in the December '20 issue of our NARFE magazine, in 2020, NARFE members contributed \$323,390.76, and every penny of it went to Alzheimer's research. This year, NARFE awarded a grant of \$150,000 to Dr. Sylvia Fossati of Temple University right here in Philly. She is examining ways in which increased blood flow to the brain may help clear protein deposits and improve cognition in people with Alzheimer's.

Although Alzheimer's affects approximately 1 in every 2 families in the U.S., there's still quite a bit of information about Alzheimer's that you might not be aware of.

- **Alzheimer's is the most common form of dementia**, a general term for memory loss and other cognitive abilities serious enough to interfere with daily life. Alzheimer's disease accounts for 60 to 80 percent of dementia cases.
- **Alzheimer's is not a normal part of aging.** The greatest known risk factor is increasing age, and the majority of people with Alzheimer's are 65 and older. But Alzheimer's is not just a disease of old age. Approximately 200,000 Americans under the age of 65 have younger-onset Alzheimer's disease (also known as early-onset Alzheimer's).
- **Alzheimer's worsens over time.** Alzheimer's is a progressive disease, where dementia symptoms gradually worsen over a number of years. In its early stages, memory loss is mild, but with late-stage Alzheimer's, individuals lose the ability to carry on a conversation and respond to their environment. Alzheimer's is the sixth leading cause of death in the United States. Those with Alzheimer's live an average of eight years after their symptoms become noticeable to others, but survival can range from four to 20 years, depending on age and other health conditions.
- **Alzheimer's has no current cure, but treatments for symptoms are available and research continues.** Although current Alzheimer's treatments cannot stop Alzheimer's from progressing, they can temporarily slow the worsening of dementia symptoms and improve quality of life for those with Alzheimer's and their caregivers. Today, there is a worldwide effort under way to find better ways to treat the disease, and delay its onset.

The Alzheimer's Association recently related their [Alzheimer's Disease Facts and Figures](#), which reveal the following statistics about Alzheimer's in the United States:

- Every 65 seconds someone in the United States develops Alzheimer's disease
- 5.7 million Americans have been diagnosed with Alzheimer's
- By 2050, an estimated 14 million Americans will have Alzheimer's
- Alzheimer's disease is the 6th leading cause of death in the United States
- 1 in 3 seniors dies with Alzheimer's or a related form of dementia
- Unpaid caregivers provided more than 18 billion hours of care, valued at over \$232B
- The estimated lifetime cost of care for someone living with dementia is \$341,840
- Early diagnosis of Alzheimer's could potentially save the country \$7.9 trillion

If you wish to donate to NARFE-Alzheimer's, please send a check made payable to NARFE Chapter 1301, with NARFE-Alzheimer's in the memo line to our Treasurer, Rosyln Soffer, 130 Sequoia Drive, Berlin, NJ. 08009. She will deposit our checks into the NARFE Bank Account and then will write a consolidated check to Dixie Gaspar, our NARFE PA Alzheimer's Chair.



Here's a photo of our Membership Chair, Nancy Salkowski,(on the right), with her good friend, Judy Cassidy, at an Alzheimer's fund raising walk on a beautiful November '20 day.

Now, let's talk about scams. Last month, I shared with you the story of how fraudsters tried to trick me into paying early to renew my Best Buy Geek Squad insurance, and to send money to a place that wasn't Best Buy. A couple of weeks ago, I almost fell into another trap. I got an email from Amazon, with whom I do a ginormous amount of business since the pandemic started. The email said that because I was such a good customer, I could enter a contest to win an iPad. I don't have an iPad, so I thought, 'cool.' I was presented with a picture of 9 boxes all tied up in ribbons laid out the same way you might see on a lottery ticket. I had 4 tries to pick a box that had 'iPad winner' on it. I was smiling and cheerful when on my third try, I 'won.' But then, the first thing that caught my attention was that I needed to send between \$1 and \$5 for shipping. I never pay for shipping with Amazon, so this startled me back to reality. I continued to read, and I saw that I would also need to sign up for something that would run me \$11 a month. Sigh. I deleted the email. So, what happened here? The would-be swindlers turned off my intellect and put me in an emotional state of mind, something that they are very, very good at doing. If you are one of the many individuals who believe that you can 'think' your way out of the clutches of an expert scammer, whether it's on the computer or on the phone, remember that scammers have a wide variety of tactics that they use to get you to turn off your rational brain and act based on your emotions instead. Among them are: **Phantom Riches**, as in my iPad contest. **Fear**, as in threats of an IRS audit, a computer lockout, a grandchild in trouble. **Intimidation**, as in calling you incessantly, claiming they know where you live, even threatening you with bodily harm. **Scarcity**, as in this offer expires at midnight or only a few of these items are available. **Source Credibility**, in which the scammer tries to convince you that s/he is an FBI or IRS agent, or a representative of a well-known financial institution. If you have been scammed, please, please, please report it. The only way that these crooks can be stopped is when people stand up and report to the authorities what happened to them. The phone number for the Federal Trade Commission (FTC) to report scams is 1-877-FTC-HELP(1-877-382-4357), which you can call from 9AM to 8PM (ET).

To illustrate what can happen when you report that you were the victim of a scam, let's take the case of Western Union. For years, scammers have conned people into sending money to Western Union to help a relative who needs an urgent car repair or to get out of jail or to leave a foreign country, because once money is passed through Western Union, it's untraceable and impossible to get back. The Federal Trade Commission (FTC), the U.S. Department of Justice (DOJ), and the U.S. Postal Inspection Service took legal action against Western Union alleging that for years Western Union knew that fraudsters were using the company's money transfer service to steal money from consumers and that some Western Union agents were complicit in the frauds. Western Union agreed to a settlement off \$586 million to consumers who were scammed into transferring money through Western Union. The initial distribution of \$153 million is being distributed to 109,000 consumers, who are being repaid the full amount that they lost to the scammers. Assistant Attorney General Brian A. Benczkowski of the Justice Department's Criminal Division states: 'The \$153 million distribution brings some measure of justice for the elderly and other victims who were financially harmed by the fraudulent schemes in this case. The department remains resolute in its efforts to not only prevent fraud from occurring in the first place but also to find and return ill-gotten gains.' More information about the Western Union refund program is available at westernunionremission.com, or if you have questions, you may call the Western Union remission administrator at 1-844-319-2124.

Final item about scams for this newsletter: In June, the Senate passed the bipartisan Stop Senior Scams Act, legislation that would help protect older Americans from the growing number of scams that specifically target this demographic. 'Our nation's seniors are among the most vulnerable consumers in

this digital age, and scammers frequently target seniors to steal their money, identity, and dignity,' says Sen. Jerry Moran (R-KS), chairman of the Senate Commerce Subcommittee on Manufacturing, Trade, and Consumer Protection, and one of the bill's sponsors. The Stop Senior Scams Act would establish a federal advisory group of government officials, industry representatives, advocates, and consumers to develop strategies and create educational materials for retailers, financial institutions and wire transfer companies to use in stopping scams on seniors. 'Far too often, older American are targeted and victimized by scam artists who coerce and threaten legal action against our older loved ones if 'payment' is not made immediately, often through a wire transfer or gift card,' says Sen. Bob Casey (D-PA), ranking member of the Senate Special Committee on Aging and another of the bill's sponsors. He added, 'I hope the House will take up and pass this legislation quickly.' Unfortunately, since June 15, this bipartisan and worthwhile bill has been held at the House desk with no movement.

On the money front in this newsletter thus far, we've discussed the value of your contributions to NARFE Alzheimer's Research (please do give, just a little is helpful) and how to keep yourself safe from scammers (do not get fooled into giving a stranger your money). So, now, let's discuss how you can save a little money.

Prices on everything keep going up, including on auto insurance premiums. However, some insurance companies have 'smart miles' driver insurance, where, if you drive less, you pay less. I signed up for Nationwide's Smart Miles program in February 2020. They sent me a small gadget that plugs in underneath my car's dashboard near the steering wheel. I told them I estimated I drove about 3000 miles a year, that's 250 miles monthly, for them to determine my initial payment under this new plan, where my monthly base rate is \$31.29 per month, and my mileage rate is \$0.157 per mile. I now pay between \$40 and \$55 a month for auto insurance, which is a big drop from where I was before.

Continuing on with auto insurance, Consumer Federation of America (CFA) is a non-profit watchdog group founded in 1968 to protect consumer rights. One of the things that they investigated and evaluated recently was how insurance companies were reacting to the pandemic, since many people were staying home and not driving. They gave State Farm an A for providing an immediate dividend equal to about 25% of a customer's premium for March through May. American Family (The General) also received an A for acting quickly and providing an immediate \$50 refund for each vehicle, equal to about 21% of premiums for April and May. Nationwide was not evaluated, but like American Family, they quickly provided customers with a \$50 refund. State Farm earned a B. They acted quickly, but only gave a 15% refund for April and May. Most surprisingly to me, GEICO got a D- because while most insurers gave immediate relief, albeit insufficient according to CFA, GEICO didn't provide relief until and unless the policy was renewed. **IF YOU HAVE GEICO INSURANCE, AND YOU HAVE RECENTLY RENEWED YOUR INSURANCE POLICY OR WILL BE RENEWING IT SHORTLY, MAKE SURE THAT GEICO GIVES YOU A 15% CREDIT.** According to CFA, millions of GEICO customers still have not received a dime of the promised GEICO giveback.

Next, the eyes have it. You can prevent eye disease with just a few changes to your diet and lifestyle. First, and most importantly, GO DARK. Green veggies like kale and spinach are filled with zeaxanthin and lutein, the most potent antioxidants to prevent and reduce the risk of eye diseases, like Age-related Macular Degeneration (AMD). As our president, Steve, commented, iceberg lettuce won't cut it. You have to go for the dark green veggies. Second, STAY MOVING. Exercise helps your body in many fabulous ways. Third, WEAR SHADES, whether sunny or cloudy, summer or winter, wearing sunglasses is one of the simplest things you can do to prevent eye disease. Fourth, ORDER THE TUNA because oily

fish, like tuna, are packed with polyunsaturated fatty acids such as DHA and EPA, which lower inflammation and free-radical exposure. Steve, however, did note that you need to be careful not to overeat tuna because of possible mercury contamination.

And while we're on the topic of food, here are some tips on gourmet uses for a microwave.

Dry Herbs. Microwaves can dry hardy fresh herbs -sage, rosemary, thyme, mint – in a flash. Place the herbs in a single layer between paper towels and zap them at full power for 1 to 3 minutes. They're done when the leaves turn brittle.

Dehydrate Citrus Peel. Strips of citrus peel will dry in 2 to 3 minutes. Store them in an airtight container to have zest on demand.

Mellow garlic. Microwaving garlic for 15 seconds reduces its bite by preventing the formation of allicin, a sulfur compound produced when garlic is cut. A bonus: Microwaved cloves are a cinch to peel.

Dehydrate eggplant. To prep eggplant for sauteing or frying, toss cubed chunks with salt, then cover a plate with a double layer of paper towels sprayed lightly with vegetable oil. Spread eggplant out evenly and microwave 8 to 15 minutes, until shriveled. Transfer immediately to another towel lined plate.

For all of you dog lovers out there, you may be interested to know that there is a new study, called The Dog Aging Project, funded by a \$15 million grant from the National Council on Aging, that a team from the University of Washington will run, with codirector Daniel Promislow. Scientists' goal is to discover new aspects of human aging by studying dogs, which share many diseases and genetic markers with humans. The team is looking to track 100,000 dogs over a decade. The study welcomes all dogs, from the smallest to the largest breeds, from pure-breds to all-American mutts and from puppies to the oldest of dogs. The first step in this process is for people who nominate their dogs to be in the program fill out a Health and Life Experience Survey about their pets. Then, a subset of 10,000 dog owners will be sent kits for cheek swabs for DNA testing, so that the study can conduct genome sequencing. And 1000 dog owners will be requested to bring their dogs to their veterinarian for blood, urine, and fecal samples. This is for detailed molecular biology. The tests and genome mapping are all free of charge for dog owners. Because the healthcare system for dogs is 'second only in sophistication' ' to humans, studying their genome sequence over time may provide valuable insights into human aging. And because dogs' lives are 'sped up,' what would take decades to learn in humans can be understood in dogs in just a few years. If you wish to nominate your dog for this program, the application can be found at dogagingproject.org

Now that we've talked about dogs, let's talk about ants. E.O. Wilson is the world's foremost myrmecologist. Wilson's foremost ambition was to become an expert in some aspect of natural history. Ants were largely unstudied in the mid-twentieth century, leaving the field wide open for an ambitious researcher like Wilson. He has written 30 scholarly books about ants, but his newest book, 'Tales from the Ant World' (Liveright, 2020), was written for armchair naturalists. Wilson says the most frequent question he hears is: "How do I get rid of them?" to which he replies, 'Watch where you step, be careful

of little lives, consider becoming an amateur myrmecologist, and contribute to their scientific study.' He points out that ants carry no disease and may help eliminate other insects that do carry disease. Some fascinating points from his new book include: Females build the colony. They hunt for food. They work with their sisters to carry the food back to the nest. They do what must be done to ensure the colony's survival, even if that means fighting to their death. 'Ants are the most warlike of all animals,' says Wilson. 'Their clashes dwarf Waterloo and Gettysburg.' And warriors are female. They are also older. 'In a nutshell,' says Wilson, 'where humans send their young adults into battle, ants send their little old ladies.' As for the males, their only purpose is to grow to maturity, then take off on a nuptial flight during which they will inseminate virgin queens from other colonies. Wilson says they are 'nothing more than flying sperm missiles.' Within a few hours of their flight, the males die, leaving every other aspect of ant life up to the females. As for the queen, she will mate with a few different males during her singular nuptial flight, storing 200-300 million sperm cells. She will use those cells throughout her 10 to 15-year life to produce offspring, ultimately, giving birth to between 150 and 200 million workers. And there's more. If you're interested, you'll need to pick up the book.

I hope that you all enjoyed reading the vignette of E.O. Wilson and his ants as much as I enjoyed writing it. To conclude this newsletter, we shall continue on a merry note.

Some good sayings to make us all smile a bit ... Hard to believe it has come to this:

1. The dumbest thing I ever bought was a 2020 planner.
2. I was so bored I called Jake from State Farm just to talk to someone. He asked me what I was wearing.
3. 2019: Stay away from negative people. 2020: Stay away from positive people.
4. The world has turned upside down. Old folks are sneaking out of the house & their kids are yelling at them to stay indoors!
5. This morning I saw a neighbor talking to her dog. It was obvious she thought her dog understood her. I came into my house and told my cat. We laughed a lot.
6. Every few days try your jeans on just to make sure they fit. Pajamas will have you believe all is well in the kingdom.
7. Does anyone know if we can take showers yet or should we just keep washing our hands?
8. This virus has done what no woman has been able to do. Cancel sports, shut down all bars & keep men at home!
9. I never thought the comment, "I wouldn't touch him/her with a 6-foot pole" would become a national policy, but here we are!
10. I need to practice social-distancing from the refrigerator.

11. I hope the weather is good tomorrow for my trip to the Backyard. I'm getting tired of the Living Room.

12. Appropriate analogy. "The curve is flattening so we can start lifting restrictions now" is like saying "The parachute has slowed our rate of descent, so we can take it off now."

13. Never in a million years could I have imagined I would go up to a bank teller wearing a mask and ask for money.

14. The spread of COVID-19 is based on 2 things:

How dense the population is.

How DENSE the population is.

Stay safe, everyone! Stay hopeful! Steve, Nancy, Roz and I are all looking forward to seeing you again soon.