



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 38 No. 2

narfe.org/chapter1747

October 2019

GENERAL MEMBERSHIP MEETINGS are held at the Bowie Senior Center, 14900 Health Center Drive Bowie, 20716 in Room 4. Meeting dates are the third Thursday of the month at 10:00 AM except in July and August. There is never a charge to attend and all meetings are open to the public. Please check your current newsletter or our website for any changes.

EXECUTIVE BOARD MEETINGS are held the first Thursday of the month at 10:00 AM in Conference Room 125, Bowie Senior Center. All chapter members are welcome.

POSTAL ADDRESS: NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718

NOTE: Chapter meetings are cancelled when Prince George's County schools are closed due to inclement weather. Otherwise, meetings are held as scheduled.

COMING ATTRACTIONS

Oct 3	Executive Board Meeting, Bowie Senior Center, 10a-noon
Oct 5	Odenton Day, 9a -2p, Odenton Volunteer Fire Company, 1425 Annapolis Rd, Odenton, MD
Oct 9	Yom Kippur
Oct 14	Columbus Day
Oct 17	General Meeting, Kenhill Center, 2614 Kenhill Drive, Bowie, MD 20715, Health Fair
Oct 24	NARFE Federal Benefits Webinar 2:00p- FEHB & Medicare: Understanding Your Choices

Come join us!

PRESIDENT'S MESSAGE

Frank Lee

NARFE published its legislative priorities for the 116th Congress in the NARFE Grassroots Message of August 24, 2019. They include:

Opposition to Proposals to Cut Earned Federal Benefits

The President's budget for 2020 included numerous proposals to cut earned Federal benefits totaling more than \$177 billion over 10 years including:

- Eliminate cost of benefit adjustments (COLAs) for current and future FERS retirees.
- Reducing COLAs for CSRS retirees by .05%.
- Eliminating the FERS Annuity Supplement for new retirees.
- Base Federal annuities on the highest 5 years of salary instead of the highest 3 years of salary.
- Reduce the rate of return on the TSP G fund.

- Freeze Federal employee pay in calendar year 2020.
- Increase Federal employee payroll contributions toward retirement by as much as 6% of pay, without any added benefit.

NARFE opposes all of these proposals.

More Accurate COLAs for Seniors

The Fair COLA for Seniors Act, H.R. 1553, would require the use of the CPI-E to determine more accurate COLAs for seniors and veterans. The CPI-E better accounts for the inflation of goods and services retirees most often purchase and for the spending habits of seniors, especially on medicine, health care, shelter, and other related costs.

CSRS retirees and Social Security beneficiaries received a 2.8% COLA in 2019. FERS retirees only received a 2% COLA. Current law holds the FERS COLA at 2% if the full COLA falls between 2 and 3 percent and, and it reduces FERS COLAs by one percent if the full COLA exceeds 3%.

The Equal COLA Act, H.R. 1254 introduced by rep. Gerry Connolly, D-VA, would correct this unfair policy and bring COLAs for FERS retirees in line with the full COLAs that CSRS retirees and Social Security beneficiaries currently receive.

Federal Employee Pay Raise for 2020

The Federal Employees Pay Comparability Act of 1990 (FEPCA) provides the framework for Federal pay rate adjustments by directing Federal pay rates to increase by the average increase in private sector pay, as measured by the Employment Cost Index (ECI), minus 0.5 percent.

Pursuant to FEPCA, Federal employees should receive a 2.6% increase in pay in January 2020, prior to any amount being provided for locality pay rate increases. This percentage is 0.5% less than the 3.1% increase in wages and salaries paid to workers in the private sector, as measured by the ECI. An average 0.5% increase in locality pay rates would allow Federal pay rate adjustments to maintain parity with private sector pay increases.

U.S. Postal Reform

NARFE opposed provisions in previous bills that would require current postal retirees to enroll in Medicare Part B or forfeit the Federal Employees Health Benefits (FEHB) program coverage they earned as a benefit of long years of employment.

NARFE supports modifying the Medicare provisions that would do any or a combination of the following:

- Allow current postal retirees to opt-in to Medicare with a waiver of late enrollment penalties.

- Maintain automatic enrollment of current postal retirees into Medicare (with a waiver of late enrollment penalties) but provide them with a short opt-out window.
- Only apply the requirement to enroll in Medicare prospectively, to future retirees.

To improve USPS finances in the near term, and to allow investments for the long term, NARFE supports eliminating or modifying the requirement to prefund at 100% its future retiree health care liabilities. Notably, NARFE supports the USPS Fairness Act, H.R. 2382 which would repeal the prefunding requirement.

NARFE has identified a series of legislation designed to improve Federal Benefits. We should contact our legislators to support these measures. However, given the current environment in Congress, it may be a while before these measures become law. Under the Republican controlled Senate, few Democratic initiated bills have been brought to a vote. It may require a change of control in the Senate before these measures come to a vote. Therefore, the Senate elections may be as important as the presidential election in 2020 to determine the direction of our country. Your vote will be critical in determining the future direction of our country.

Future Presentations

We have some exciting presentations scheduled for this fall and winter including:

October	Chapter 1747	Health Fair
• November	Barbara Sido	NARFE Initiatives
• December	Restaurant TBD	Holiday Luncheon
• January	Diane Polangin	Taxes
• February	Jacqueline Byrd	Estate Planning
• March	PG Sheriff's Office	Senior Scams

Representatives from the National Federal Health Plans will talk about their health plans at our Health Fair in October which will be held at the Kenhill Center. Please plan to attend these exciting presentations as you must be present to receive the benefits of these presentations.

Annual Membership Drive

Our efforts to grow the chapter by recruiting new members is beginning to bear fruit. As a result of recent efforts, 2 new members and 3 perspective members are scheduled to attend our September meeting and pizza party on September 19. Our chapter will have a presence at Odenton Day on October 5 at the Odenton Volunteer Fire Company. We will be working with Bowie Senior Center to plan a NARFE fair at the Senior Center. We need your help and support in this effort. The Annual Membership Drive from September 1 through December 31 has begun. Please tell your friends and family about the benefits of NARFE and encourage them to join NARFE and Chapter 1747. Retirees, active employees and spouses and surviving spouses of those eligible to join NARFE are eligible to join NARFE. Members will receive a \$20 incentive payment for each new member they recruit during this period. To receive this payment, please include your membership number on the candidate's enrollment form. (Your membership number is on the label of your NARFE magazine.) Enrollment forms will be passed out at the October and November meetings.

NARFE-Life Paper-F100

This form is designed to help individuals document essential information about their assets and families for their survivors to use after their death. If you have not documented this important information as part of your estate plan, you can use this form to do so. It is available at <https://www.narfe.org/pdf/f-100fill.pdf>. For those members who do not have a computer, I have a few hard copies of the form that I can send you upon request.

Medical Benefits Webinars

The NARFE Federal Benefits Institute is planning to present the following webinars on medical benefit options during the 2019 open season. Each webinar will begin at 2:00p. Please sign-up for these webinars.

- October 24: FEHB and Medicare-What's Your Best Choice?
- November 7: Pros and Cons of Consumer Driven Health Plans
- November 21: Health Plans-What's Your best Option?

MEMBERSHIP TRANSACTIONS

Lillie Watson

NARFE HQ has changed their reporting process. As a result, we are only showing the number of Chapter members for the month:

Total Members (as of September 20): **586**



FEDERAL LEGISLATION

Kent Nilsson

Summer recesses by the House and Senate resulted in no legislative activity, so there is no new legislative activity to report.

Summary of Chapter Meeting on September 19, 2019

Ledos makes good pizza was the parting sentiment after our September Chapter meeting at Ledos Restaurant in Crofton. After introductions and the Treasurer's Report by Vanessa Washington, Cary Hithon, President of ComForCare (a health care services provider), spoke on dementia. A summary of his presentation is provided below. After questions from Chapter members, the meeting adjourned and lunch, provided by Ledos (and paid for by Chapter 1747) was served.

Dementia Presentation

Mr. Hithon's presentation covered four topics: (1) the most common types of dementia; (2) preventing difficult dementia behavior; (3) best care practices; and (4) sensory changes in dementia. Mr. Hithon began by describing "dementia" as a collection of symptoms involving cognitive impairment. He continued by noting that there are many types of dementia with Alzheimer's disease being the most frequently diagnosed. Many misdiagnosed cases are incorrectly called "Alzheimer's." The categorization of "difficult dementia behavior" applies to behavior that is unsafe, dangerous, destructive, or highly upsetting. It does not include behavior that is simply bizarre or annoying. Caregiver attitudes, stress level, fatigue and caregiver flexibility play important roles in the demented person's behavior.

There are three concepts that underlie preventing difficult dementia behavior.

The first is that patients' emotional abilities are fully intact until the end of life for most dementias. This means that dementia patients experience all emotions, understand and interpret others' body language accurately, and read others' emotions with great accuracy. Caregivers can understand how their patients are feeling through observation with a view to nurturing their emotional health.

Second, we need to learn to not trigger difficult behavior. Often, we are the ones whose behavior, habits or attitudes must change. For example, we need to be careful not to place a patient in a situation that may be confusing. Channeling options into binary choices imposes less stress on, and confusion in, patients. It is also counter-productive to argue with a demented patient.

Third, to help forestall difficult behavior, it is necessary to comprehend what the person is attempting to communicate. Because linguistic abilities diminish

as dementia progresses, observing non-verbal behavior and other efforts to communicate frequently become key to understanding the patient's concerns, frustrations, and aspirations. It is helpful to be able to assess those observations against the backdrop of that person's life history in attempting to achieve a successful interpretation.

Mr. Hithon then covered three "tools" that he felt could be transformative in working with patients. The first was described as "checking yourself," by which he meant that we should be aware of, and correct, our body language before every intervention or care task. The second was to "make a warm connection" with your patient and the third was to never argue. After those descriptions, he elaborated on each of those tools.

Tool #1 - Checking Yourself. Care providers often trigger difficult behavior because dementia patients observe their body language for cues and emotions are contagious. Hence, he advised us to check and correct our body language and be an actor, if necessary, to evoke positive emotions in patients and yourself. He admonished the audience to exhibit only those emotions you want your patients to experience.

Tool #2 - Make a Warm Connection. Because everyone needs warm connections, we should smile, be relaxed, look patients in the eye, and ask them how they are. In addition, sharing a favorite story or memory, discussing a pleasurable topic, and expressing admiration are likely to help the patient.

Tool #3 - Never Argue. Interrupting and refocusing difficult behavior is a respectful, gentle, fulfilling and effective method of care. By listening carefully, it becomes possible to look under the surface (e.g., what the deeper meanings of the patient's behavior are). To affirm feelings, reflect back to show that you are listening and trying to understand. Do not try to reason. When necessary, redirect. Refocus the moment onto something more constructive. Do not get into a battle!

Sensory Changes in Dementia. Memory units and memory clinics mislead the public about what dementia really is, which results in families misunderstanding the severity and intractability of the disease. Dementia is so much more than memory loss. Dementia is actually brain failure. The normal brain weighs three pounds. In advanced dementia, the brain shrinks to one pound. The brain can fail so severely that the patient will eventually die.

Mr. Hithon identified 14 areas of diminished functional abilities among dementia patients, which include: gait and balance; movement mechanics; judgment, rational and logical thinking; decision making and problem solving; immune function (the brain controls body processes except for those linked to the autonomic nervous system), swallowing, language, orientation, fine and gross motor coordination, planning, starting and completing tasks, task sequencing, socializing, continence, emotional control, ability to follow directions, and memory.

How Changes in Sensory Processing Impact Care. Dementia changes patients' vision, hearing, taste, smell and touch. These changes are not due to organ disease but rather to brain processing abnormalities. A deteriorating brain leads to deteriorating sensory processing. Humans need proper sensory input to be healthy. A lack of proper input can further adversely affect patients' brain health.

STATE LEGISLATION
Ed Bice

Maryland State legislature is out of session until January 2020.

Greater Bowie-Crofton Area NARFE News NARFE News is published ten times a year (monthly from September through June) by Greater Bowie-Crofton Area Chapter 1747, National Active and Retired Federal Employees Association,
P.O. Box 504, Bowie, MD 20718-0504.
Vol. 38, No. 2
Dues payments, gifts, and contributions to NARFE are not deductible as Charitable Contributions for income tax purposes.

TREASURERS REPORT	
Balance on: July 31, 2019	\$11,321.12
Income:	\$765.64
Expenses:	\$00.00
Balance on: August 31, 2019	\$12,086.76
Reserve for Alzheimer's Fund	\$ 584.00

CHAPTER 1747 OFFICERS

Officers	Name	Contact #	E-Mail Address
President	Frank Lee	410-672-5065	fllee0716@verizon.net
Vice President	Kent Nilsson	301-613-9868	kentnilsson@live.com
Treasurer	Vanessa Washington	301-883-4904	vwash411@comcast.net
Asst. Treasurer	Louise Cole	410-672-6528	col9135@aol.com
Secretary	Vacant	--	--
Committee Chairs			
Federal Legislation	Kent Nilsson	301-613-9868	kentnilsson@live.com
State Legislation	Edward Bice	301-464-3748	de3637@verizon.net
Chapter Editor	Vanessa Washington	301-883-4904	vwash411@comcast.net
Alzheimer Chair	Edward Bice	301-464-3748	de3637@verizon.net
NARFE/PAC Chair	Edward Bice	301-464-3748	de3637@verizon.net
Network Coordinator	Vanessa Washington	301-883-4904	vwash411@comcast.net
Membership Chair	Lillie Watson	301-383-1597	Lwatson16@hotmail.com
Service Officer	Rhonda Hackley	301-335-0493	rmhackley716@gmail.com



Pictures from the September 2019 Meeting at Ledo's Pizza

(additional pictures on website – narfe.org/chapter1747)



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