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South Carolina NARFE News

The Official Publication of the South Carolina National Active and Retired Federal Employees

Message from the President

BLAINE LOTZ
SC Federation President

Dear SC Federation NARFE Members,

First and foremost, I hope all of you voted. It is our duty and our responsibility. As active and retired federal employees, we should set an example for our relatives, friends, and neighbors. Your vote matters.
I hope all of you remain healthy and safe from the coronavirus.

Our friend and former SC NARFE federation president, Gail Peapples, recently transitioned from his home to Magnolias of Summerville Assisted Living and Memory Care. Please keep Gail and his wife, Dee, in your thoughts and prayers. If you so choose, you may send a greeting card to Gail at 335 Midland Parkway, Summerville, SC 29485.

Congratulations to Ken Thomas on his reelection as National NARFE President and to Kathy Hensley, SC NARFE member and former federation president, on her reelection as National NARFE Secretary Treasurer. Well done, Ken and Kathy.

Our last two SC NARFE Federation meetings were held via Zoom. Many chapters are also choosing Zoom as their meeting vehicle during this pandemic. It is a wonderful way to stay connected and I urge chapters to continue using Zoom until we can all meet again in person. Pat and I would be pleased to participate in your Chapter Zoom meetings as you wish. Just let us know your connectivity links.

This is a good time to encourage SC NARFE national-only members to consider checking out the chapter in your area on a Zoom call. When I was working as a federal employee in the Washington, DC area, I believed that I didn't have time to get involved in a local chapter. When I retired to Hilton Head Island, SC, and joined our local chapter, I realized that earlier belief was a mistake. Getting involved in NARFE locally and statewide has been a blessing to me and my wife. Developing friendships among folks with similar backgrounds and trying to make a difference for so many have been key factors in my community activism, i.e., how can I do something to make our community, state, and nation a better place for those who have chosen to be public servants.

This is a good time to encourage SC NARFE national-only members to consider checking out the chapter in your area via Zoom call.

It is my hope that we will be able to conduct our SC NARFE Federation annual meeting next April as scheduled in Summerville. Hopefully, by that time, the coronavirus will be past history and we will all be taking a public health-approved vaccine to keep us safe. But if that is not the case, we will explore conducting our annual meeting via Zoom. Stay tuned and stay well. Sincerely, Blaine

Region III Update

CLARENCE ROBINSON
Region 3 Vice President

I would like to thank the South Carolina Federation for inviting me to their Zoom meeting. The past year has brought about a lot of changes due to Covid - 19. The way we function has changed and we are operating in what is called the "NEW NORMAL."

I would like to congratulate Kathy Hensley on her reelection to the position of NARFE National Secretary Treasurer. She is very deserving and is a hard worker. She can be counted on to do the right thing and make decisions that are in the best interest of NARFE.

I would like to briefly talk about the vote that was just held at the end of August. The number of members who voted was about the same as 2018. 1 would like to congratulate South Carolina as having the highest percentage of ballots returned 11.15% in Region 3. The South Carolina Federation returned 271 ballots out of a total of 2,430 ballots sent to the federation.

The 10% fund vote (federation payments) was rejected and did not pass. The 10% funds will continue to be sent to the federations as they have in the past. The proposal was to reduce the 10% funds to 5%.

The chapter payments vote passed by 9,927 votes (79.07%). This means that when a member joins NARFE, the chapter will receive 1/6 of the membership fee ($6.67) instead of 1/3 of the membership fee ($13.33). This was a shock especially since we are having problems keeping chapters open and viable. The effect of this vote remains to be seen.

The dues increase passed by 8,646 votes (67.75%l.The new dues of $48.00 will be effective on January 1, 2021. Headquarters is in the process of getting the new rates set up in the computer system. NARFE currently has 26 dues categories. We are losing members at an unacceptable rate in 2020 and in past years. Normally when we have an increase in dues, we lose additional members because of the increase.

NARFE is at a point where it needs to reinvent itself. The 'NEW NORMAL' dictates that we need to look at how we are operating and at what costs. We need to make the changes needed and understand that we can't be everything to everyone. Our mission needs to be clarified and we need to focus on those areas that will make NARFE successful.

Please continue to work to make South Carolina NARFE successful. All of us working together will achieve more results than a few members carrying the load.

Thanks for all you do. It is appreciated.

Seeking volunteers & other ramblings!

PATRICIA WHITELY
SC Executive Vice President

As we endure several months into the pandemic, uncertainty continues to reign supreme. However, throughout history we have survived epidemic diseases many times and I know we are all hoping for survival this time also. COVID19 has disrupted every aspect of our daily lives. Of course, our NARFE family has obviously been affected as well as making it difficult to conduct the organization's important business. We are all learning a new way of doing business especially with chapters conducting virtual meetings. Hopefully, this won't last too much longer.

Speaking of doing business today in our NARFE chapters, many chapters as well as the Federation continue to operate with many of the positions va-

*(See **Vice President,** page 4)*

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NARFE NATIONAL HEADQUARTERS

606 North Washington St • Alexandria, VA 22314
Phone: 703-838-7760 • Fax: 703-838-7785
Email: hq@narfe.org • Website: www.narfe.org

REGION III VICE PRESIDENT
Clarence Robinson
5380 Cedar Rock Drive
Lithonia, GA 30038
Phone: 404-312-8028
Email: crobin8145@att.net

SOUTH CAROLINA FEDERATION STATE OFFICERS

www.SCNARFE.org

EXECUTIVE OFFICERS

PRESIDENT
Blaine Lotz
33 Pearl Reef Lane
Hilton Head Island, SC 29926
Phone: 843-363-5204
Email: gblotz@yahoo.com

EXECUTIVE VICE PRESIDENT
Patricia Whitely
411 Woodward Boulevard
Summerville, SC 29483
Phone: 843-408-3509
Email: pwhitely@sc.rr.com

SECRETARY / HISTORIAN
Kevin Toevs
P.O. Box 1195
Fort Mill, SC 29716
Phone: 443-977-9696
Email: toevskevin@gmail.com

TREASURER
Betty Hawkins
217 Kings Grant Road
Lugoff, SC 29078
Phone: 803-438-6829
Email: blhawkins@mindspring.com

MEMBERSHIP CHAIR & FEEA COORD.
Clara Gillentine
135 West Idlewood Circle
West Columbia, SC 29170
Phone: 803-796-3106
Email: gillentinelc803@aol.com

LEGISLATIVE CHAIR
Deborah Riley
485 Joe Frazer Road
Beaufort, SC 29906
Phone: 843-271-7633
Email: deborah.e.riley@gmail.com

ALZHEIMER'S CHAIR
Olivia Williams
22 Garden Springs Road
Columbia, SC 29209
Phone: 803-783-6825
Email: oeashf3@gmail.com

NARFE-PAC COORDINATOR
Bill Greenhill
514 Blue Dragonfly Drive
Charleston, SC 29414
Phone: 843-402-0381
Email: wmgreenhill@yahoo.com

IMMEDIATE PAST PRESIDENT
Bob Shear
309 Mallet Hill Road
Columbia, SC 29223
Phone: 803-331-9567
Email: robertshear.narfe87@hotmail.com

NOMINATING COMMITTEE CHAIR
Jeanette Keepers
240 Greengate Lane
Spartanburg, SC 29307
Phone: 864-582-9147
Email: jnettie67@hotmail.com

JUDY KEMP AWARD CHAIR
Ernest Williams
22 Garden Springs Road
Columbia, SC 29209
Phone: 803-783-6825
Email: ejohnwjr@earthlink.net

BYLAWS, RESOLUTIONS & GUIDELINES CHAIR
Robbie Ann White
350 Singing Pines Road
Seneca, SC 29678
Phone: 864-247-5760
Email: white.robbieann@gmail.com

AREA 1 VICE PRESIDENT
Joe Kohut
307 Tidal Creek Court
Summerville, SC 29486
Phone: 216-548-0481
Email: jrk2767@gmail.com

AREA 2 VICE PRESIDENT
Vacant

AREA 3 VICE PRESIDENT
Harry Brown
151 Wexford Drive #100
Anderson, SC 29621
Phone: 864-634-8317
Email: harry_bro@msn.com

AREA 4 VICE PRESIDENT
Vacant

AREA 5 VICE PRESIDENT
Vacant

AREA 6 VICE PRESIDENT
Marjorie Ricker
1381Turkey Ridge Rd, Unit B
Surfside Beach, SC 29575
Email: onthegotwo2@yahoo.com

SERVICE OFFICER
Vacant

NETWORK COORDINATOR
Paul Donahue
144 Maguire Drive
Lexington, SC 29073
Phone: 803-951-3213
Email: pauldonahue@sc.rr.com

AREA 7 VICE PRESIDENT
Walter Clarke
31 Old Dawson Acres
Seabrook, SC 29940
Phone: 843-846-6415
Email: dscnttrvl@aol.com

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GUIDELINES FOR PUBLICATION

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Contributor's Instructions: *The South Carolina NARFE News*, The Official Publication of the South Carolina National Active and Retired Federal Employees will be in print every third month (quarterly.) To ensure a quality product we need help and support from you, the members. Material may be edited for grammar, clarity and length. Because of the volume, they will not be acknowledged. Please use the following instructions as a guide for your article submissions. If you have questions please feel free to contact the Editor.

It is incumbent on all federation officers to submit appropriate articles and pictures of events occurring in their area of responsibility. Chapter officers and members are encouraged to submit brief articles and pictures of general interest about Chapter happenings.

Please identify the event and the individuals in the picture and mark the Chapter number on the back of each photo. Photos cannot be returned, so you should not send originals. Articles related to legislative matters and recruiting techniques are especially encouraged. All materials should be submitted to the Editor, Bob Shear, 309 Mallet Hill Rd, Columbia, SC 29223, or robertshear.narfe87@hotmail.com. You are encouraged to use email as much as possible to submit your articles. Articles should be submitted in MS WORD or WORKS (either by mail or email attachment) to the Editor. If you cannot submit in Word or Works, copy and paste the article in the text of an email. Typed, single-spaced material is also acceptable. In order to meet the publisher's deadline, the editor must receive material no later than the date published in the Editor's box on the next page.

Privacy: Your privacy is important to us and we will do everything to protect it in the South Carolina NARFE News. Our policy is to only print individual names and phone numbers, but not mail or email addresses (except for Federation Executive Board members, chapter presidents and contributors who voluntarily include mail or email addresses when submitting articles).

Federal Income Tax: Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes. Membership dues include subscription to this newspaper.

CHAPTER PRESIDENTS

MARGARET L. BAPTISTE – GREATER CHARLESTON #72
Bill Greenhill
Phone: 843-402-0381
Email: wmgreenhill@yahoo.com

COLUMBIA #87
William Toney
Phone: 803-786-1097
Email: wtoney@sc.rr.com

SPARTANBURG #560
George Goings
Phone: 864-427-1517
Email: goingsgr@aol.com

JAMES CHESTER THOMAS GREENVILLE #121
John Thompson
Phone: 864-244-7796
Email: johnlthompson@charter.net

NEWBERRY #772
Debbie Hill
Phone: 803-960-7637
Email: debbie.hill61@yahoo.com

AIKEN #934
John Geiger
Phone: 803-649-3154
Email: jjgeiger@aol.com

FLORENCE #960
Jesse Adams
Phone: 843-617-0323
Email: jesseadms@sc.rr.com

MEUNIER-PERRY MYRTLE BEACH #1015
Blake Crawford
Phone: 301-213-4351
Email: blake_cra@msn.com

BEAUFORT #1021
Deborah Riley
Phone: 843-271-7633
Email: deborah.e.riley@gmail.com

FLOWERTOWN-SUMMERVILLE #1082
Patricia Whitely
Phone: 843-408-3509
Email: pwhitely@sc.rr.com

CLEMSON #1079
Gail Cline
Phone: 864-859-7271
Email: momsetfree@aol.com

TRI-COUNTY ROCK HILL #1180
Judithanne Hare
Phone: 803-377-4867
Email: tlhare@truvista.net

HILTON HEAD - BLUFFTON #2258
Bob Huisman
Phone: 843-715-2516
Email: modybloo@hotmail.com

The South Carolina NARFE News

2021 PUBLICATION SCHEDULE

Articles must be submitted **by email** to the editor by: **Jan. 10** for the **February 2021** issue.

JAN 10

EDITOR:
Bob Shear
309 Mallet Hill Rd
Columbia, SC 29223
Phone: 803-331-9567
Email: robertshear.narfe87@hotmail.com

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NARFE FEDERAL BENEFITS EXPERTS

SC

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- NARFE Members Records (Email or Address Change): 1-800-456-8410 • memberrecords@narfe.org
- National Headquarters NARFE Service Officers: 1-800-456-8410
- NARFE Legislative Hotline: 1-877-217-8234
- Federal Legislation - White House: 1-888-225-8418 • Direct Line to Congress: 1-866-220-0044
- Congressional Voting Records: www.votesmart.org • www.issues2000.org

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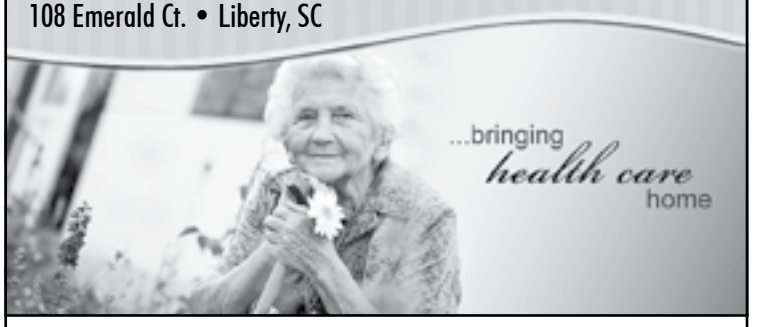

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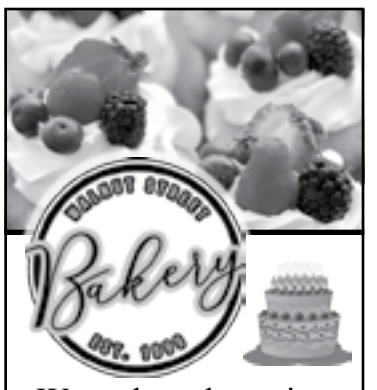

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To promote the general welfare of federal civilian employees and annuitants and potential annuitants, to advise and assist them with respect to their rights under retirement, health and other employee and retiree benefits laws and regulations, and to represent their interests before appropriate authorities.

To cooperate with other organizations and associations in furtherance of these general objectives.

NARFE FEDERAL BENEFITS EXPERTS

Vice President

(Continued from page 1)

cant. I'm urging all members to consider volunteering in your chapter, NARFE needs you so that we can continue to survive as an organization. From my experience, most chapter and federation positions do not require a lot of your time on a monthly basis. I know many of our members also are involved with volunteering with other organizations to which you belong; however, please consider volunteering in your chapter or here at the federation level.

Although a computer and internet access to the NARFE website for information is not a requirement to be a volunteer, it is very helpful. If you do not have the electronic tools, there are other members who I'm sure would be happy to assist you to make sure you have all the tools and information you will need to assume the duties of the many vacant positions that exist throughout South Carolina.

You will be glad you did, and your involvement will be most appreciated by NARFE leadership at all levels. Volunteerism is the landmark of any organization's survival, especially NARFE.

On another subject, scammers are masters at manipulation. Please consider obtaining a copy of your credit report so you can be sure no one has opened a new line of credit using your personal information. When anyone asks you for gift cards in a telephone call or email, you should always be suspicious. Take a minute to contact the person to verify the request is legitimate.

As part of your NARFE membership you are eligible to access the various webinars that are presented on a routine basis. The upcoming webinars on November 12 and 19 will cover Federal Employees Health Benefits (occurring during open season). The December 10 webinar will cover estate planning strategies. Also, you may access the archives of webinars to view any webinars you have not yet viewed on the website. Please be sure to take advantage of all the benefits of your NARFE membership.

Looking forward to hearing from all of you. I welcome your feedback. I may be contacted via email, telephone or old-fashioned paper letter. My contact information is: pwhitely@sc.rr.com, phone: 843-408-3509 or my home address: 411 Woodward Boulevard, Summerville, SC 29483.

Federation 2021 conference planning committee update

PATRICIA WHITELY
SC Executive Vice President

The committee is still active and even though our 2020 conference was cancelled, we have been working off and on regarding the planning details for our 2021 conference to be held in Summerville at the Hilton Garden Inn. The hotel is fully operational and looking forward to hosting our conference in April 2021.

The conference planning committee's Plan B is to hold a virtual conference using Zoom technology in the event we are not able to host an in-person conference. We remain hopeful that an in-person conference will be allowed.

We will keep everyone updated with the status of an in-person conference as soon as we have new information to pass along. In the meantime, we hope everyone will still plan to attend despite the hurdles we have and may encounter. There is much to learn and discuss at the conference especially since no conference was held in 2020.
If anyone has any ideas for a conference theme which will be included on the cover page of the conference program booklet, please forward your ideas to me. There will be a prize for the winning submission!

We are also planning something special to celebrate NARFE's 100th anniversary, so don't miss the information, fellowship, food and fun!
I may be contacted via email at: pwhitely@sc.rr.com, by telephone – 843-408-3509 or you can even write me a letter! My address is: 411 Woodward Boulevard, Summerville, SC 29483.

Stay tuned for more updates. Plan to attend the conference and most of all stay safe and well.

Legislative update

DEBORAH RILEY
Federation Legislative Chair

Many of you are already aware of the NARFE national headquarters "NARFE NewsLine" weekly newsletter that is sent out to NARFE members on Tuesdays. The NARFE Newsline includes weekly recaps of legislative news, messages from the national president, etc., that is compiled by our NARFE Headquarters Advocacy and Communications Teams. However, the weekly newsletter has not shown up in my inbox over the past few months. In following up with NARFE headquarters, I learned that some NARFE messages have been going to members' spam email accounts. I would like to encourage us to stay up to date with congressional legislation by following the NARFE Bill Tracker in our *NARFE* monthly magazine and the NARFE NewsLine weekly newsletter updates via the NARFE website. The headquarters representative also suggested that NARFE headquarters be contacted if the problem persists. The following is an update of information from NARFE NewsLine weekly newsletter regarding current bills that are before Congress at the time of this article which is October 13, 2020. The NARFE headquarters representative highlighted these bills in view of the current election.

NARFE NewsLine Advocacy Update
Urge Your Lawmakers to Support More Accurate COLAs (Taken directly from the NARFE Website)

Year after year, seniors are shortchanged by inadequate cost-of-living adjustments (COLAs), and this year is no different, as seniors will receive a paltry 1.3 percent increase in 2021. NARFE supports the Fair COLA for Seniors Act, H.R. 1553, which would switch the COLA calculation from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to the Consumer Price Index for the Elderly (CPI-E). Use NARFE's Legislative Action Center today to urge your Representative to cosponsor the Fair COLA for Seniors Act and your Senators to introduce a companion bill.

While the CPI-W tracks the spending habits of the urban workforce, it does not accurately account for the spending habits of seniors, who tend to spend more on goods and services specific to their needs, particularly those related to medical care. For example, medical care costs for seniors are double the rate of the general population. Federal annuitants and all seniors lose a significant amount of their purchasing power under the CPI-W. The only way to accurately measure seniors' spending is to utilize the CPI-E. When measuring costs experienced by seniors with the CPI-E, inflation is greater by an estimated 0.27 percent per year than what the CPI-W shows. It's time for Congress to adopt the CPI-E to calculate annual COLAs.

Finally, also be reminded to utilize the NARFE Legislative Action Center, the one-stop site to Congress at www.narfe.org. Hope this information is helpful as a reminder to us all as we are heading to our respective places of voting this very critical election year. Stay safe!! Please feel free to contact me for any further assistance. Call or email me at 843-271-7633 or Deborah.E.Riley@gmail.com

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Review 2021 plan details Log in anytime during the Federal Benefits Open Season, from November 9 to December 14, 2020. Download 2021 plan brochures, visit individual carrier booths, watch videos, and register for educational webinars.

Representatives from participating carriers will take your questions during our four live carrier chat days:

Friday, November 13, 2020	10 am – 5 pm (ET)
Wednesday, December 2, 2020	10 am – 5 pm (ET)
Friday, November 20, 2020	10 am – 5 pm (ET)
Wednesday, December 9, 2020	10 am – 5 pm (ET)

NARFE dues increase - retired members can save with Dues Withholding

As mentioned in last week's NewsLine, NARFE members approved an increase in annual membership dues to $48 per year, effective January 1, 2021. NARFE members whose memberships expire after December 31, 2020, can save money by renewing their annual membership now for one year at the current dues rate of $40, or by extending to a two- or three-year membership at the current discounted rates.

Retired NARFE members, their spouses and annuitant survivors can also take advantage of NARFE's Dues Withholding Program, which gives them the option to have their annual NARFE membership dues deducted from their annuities each month at a discounted rate. The new rate for dues withholding members will be $42 per year, or $3.50 per month, which is conveniently deducted from participants' monthly federal annuity payment. Once the process is complete, dues withholding members never get another dues reminder from NARFE and may cancel dues withholding at any time.

To learn more about dues withholding, or to renew early at the current dues rate, please call 800-456-8410 (press 1 for membership).

NARFE Working Hard for YOU! 99 Years Strong!

The National Active and Retired Federal Employees Association (NARFE) is the only association dedicated to safeguarding and enhancing the benefits of America's active and retired federal employees, and their survivors. NARFE is an advocate for both active and retired federal employees before Congress and the White House. Membership in NARFE totals 300,000 federal workers and retirees. • NARFE sponsors and supports legislation to protect the earned retirement benefits and general welfare of members. • NARFE's years of experience on Capitol Hill and in federal agencies have made NARFE a respected name among members of Congress and a key player in the federal community.

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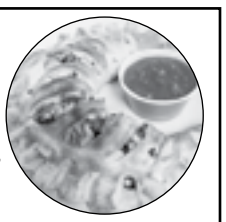
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Meeting agenda for the SC NARFE Federation Executive Board and Chapter Presidents' meeting

September 17, 2020 (Via Zoom)

KEVIN TOEVS
Federation Secretary

--- Call to Order
--- Moment of Silence
--- Pledge of Allegiance
--- Quorum Determination (Parliamentarian Harry) (per Federation by-laws Article VI, Section 2C)
--- Treasurer's Report - Betty and FEB members (accept)
--- National Secretary-Treasurer Remarks – Kathy
--- Region III Vice President's Remarks – Clarence
--- Federation President's Remarks – Blaine

Old Business:
- Vote on disposition of Federation's historical records, discussion held at last FEB meeting (recommendations on Federation website) - Kevin and FEB members
- Update on 2021 SC NARFE Federation Conference - Pat and committee members

New Business:
- Discussion of access and authorized use of National Only Members list by chapters – Joe, Clarence, Kathy and Blaine - Federation and Chapter By-laws Updates based on election results Robbie Ann, Betty, Blaine, Kathy
--- 5-Minute Updates (please keep time limit in mind)
- Best Business Practices and Updates by Area Vice-Presidents and Chapter Presidents (per Federation Operating Guidelines 1.5.2)
- Legislative Update - Deborah, Bill, John
- NARFE-PAC Update – Bill
- Alzheimer's Coordinator Update – Olivia
--- Adjournment

Meeting minutes - September 17, 2020 (Via Zoom)

The South Carolina Federation Executive Board (FEB) and Chapter Presidents' meeting was called to order at 12:07 by President Lotz. Twenty-four members were present.

Introductory observations, respects, and logistics:
-- A prayer and moment of silence was observed.
-- President Lotz led the group in the Pledge of Allegiance.
-- Parliamentarian Harry Brown confirmed a quorum had been established.
-- President Lotz made a request for any changes or additions to the agenda. None were forthcoming.
-- A copy of the meeting agenda is provided, see above attachment.
-- Joy, concerns and goodwill offerings were provided to include:
- Myrtle Beach chapter reported no COVID cases amongst their members.
- Spartanburg chapter reported the death of Ellen Rollins, a long-time chapter member.
- Columbia chapter advised Dr. Linda Bell, the state immunologist, will speak at their Sept 27 meeting.

Treasurer's Report:

Federation Treasurer Betty Hawkins spoke to and provided a budget addendum, see below which is self-explanatory. Treasurer Hawkins advised no new expenses had been incurred since the last meeting due to COVID.

South Carolina Federation Treasurer's Report
June 1 to August 31, 2020

Beginning Balance	$16,967.91
Income	$2,995.92
Expenses	0.00
Ending Balance	$19,963.83

Note: Income includes money owed the federation from 2019.

Submitted by Betty Hawkins, Treasurer

National Secretary/Treasurer Remarks:

National Secretary/Treasurer Kathryn Hensley provide brief remarks to include her thanks for the turnout in South Carolina during the recent national elections. President Lotz provided congratulations on her successful re-election. The election results are provided as an attachment.

Region III Vice President Remarks:

See Clarence Robinson's article on page 2 of this newsletter.

President's Remarks:

President Lotz advised the treasury (budget) looked good in that no travel, meetings or related expenses were incurred since March. Next year's budget and expenses cannot be predicted at this time and the 2021 annual federation conference might have to be conducted via a zoom connect evolution. More will be known after the first of the year.

President Lotz encouraged the chapters to use Zoom connections for their meetings. The connectivity is relatively easy. Additionally, President Lotz also urged everyone, including chapter presidents, to contribute articles and content to the federation newsletter. Insure "chapter news" articles get submitted which will benefit all federation-wide chapters. This will also help to get the National Only Members involved in the chapters. An October 10th deadline has been requested for newsletter article submissions.

Old Business:

Topic 1 – *Historical Records/Document Destruction Request.* Federation Secretary/Historian Toevs petitioned the Federation Executive Board to provide a "Yea or Nay" vote to authorize the destruction of certain historical records and documents. Secretary/Historian Toevs put forth a motion to destroy the following historical records/documents:
-- 167 *NARFE* magazines - various long-term dates
-- 10 PR News & Views - from 2003-04 - a National produced product
-- 13 Quarterly News - from 2009-11 - a National produced product
-- 16 Manhattan - Bronx Chapter 23 Newsletter - from 2003-04
-- 27 Recruiting & Retention Journal - from 2010-13
-- 11 Headquarters Highlight - from 2003-04 - a National produced product
-- 22 Recruiter's Journal & Quarterly - from 2006-10 – a National produced product

A motion was made and seconded. This motion passed unanimously. Destruction is set for October 3, 2020.

Topic 2 – *2021 Federation Annual Conference Update*. Executive Vice President (EVP) Whitely, the 2021 Conference Chair, reported the following:
- Blaine will engage with Jason at Hilton Hotel to indicate our interest in holding a live in-person conference at the hotel - rather than cancel
- will re-engage speakers who had committed to the 2020 conference to verify they are interested in attending in 2021
- would like to have a 100 NARFE anniversary program at the banquet
- want to also honor Margaret Baptiste (2019 Judy Kemp Award winner) in addition to honoring the 2020 winner
- need to find a local printer for program printing
- will restart our fundraising efforts by early January 2021 - and requests for gift bag donations - if anyone has ideas for speakers or programs for the conference, please contact me or any conference committee member
- will no doubt need some additional volunteers to assist, I think the members who have already volunteered will still be available to assist for the 2021 conference

New Business:

Topic 1 – *Discussion of Access and Authorized use of National Only Members List by the Chapters*. Joe Kohut advised an invitation would go out to the national only members of the federation notifying them the (Summerville/Goose Creek) chapter was to have an audio meeting. Information provided would include meeting time/dates, Alzheimer's walk, agenda, and guest speakers. It was decided to contact them one time. President Lotz then asked if this was appropriate and legal. R-III Robinson advised it might be more appropriate for this effort to come from the federation president versus the chapter.

*(See **Alzheimer's,** page 7)*

Minutes

(Continued from page 6)

National Secretary/Treasurer Hensley then said there was no rule, policy, and no by-laws exist that prevents chapters from using the national only member list to invite national only members to their federation chapter meetings. It was recommended by Hensley that a letter should go out from the federation president to the membership department at National explaining what is requested and maybe they can help with a way around that. Hensley stated a reasonable request from the federation president to the national membership department would be good. President Lotz advised this was a reasonable suggestion. Also recommended was to make this a blanket invitation to all the national only members to participate. President Lotz advised he would look at the possibility of writing to the national membership department stating what the federation wants to do.

Topic 2 – *Federation and Chapter By-laws Updates Based on Election Results.*

President Lotz advised changes need to be made to the federation's by-laws. Regarding term limits, the federation president serves a one term session and can only serve for two terms. President Lotz is term limited by the end of April. No term limits exist for EVP, Secretary or Treasurer positions. The by-laws committee will have to look at this.

Five Minute Updates:

Best Business Practices and Up - dates by Area Vice-Presidents and Chapter Presidents: -- Summerville will hold their first meeting since March on Sep 21…it will be a virtual meeting using "Freeconferencecall.com" audio only technology. Going to try it for September, may switch to Zoom later. Ann Marie Usher, BC/BS Marketing Representative made contact to indicate she will be doing "drive bys" so that she can distribute open season materials to members who want them.

• Clemson is not currently conducting live in-person meetings. The chapter is exploring the possibility of having their meetings via Zoom.

• Hilton Head advised they had just finished their first Zoom meeting and it went off well. President Lotz had joined the meeting and the feedback from the attendees was positive. Next meeting is scheduled for October 6th.

• Greenville has not been having meetings. They are looking at term limitations but there are no volunteers to accept current positions.

• Beaufort is utilizing the "free conference call" program for their meetings. It was found to be a good tool and easy to use.

Legislative Update:

Deborah Riley advised the LEGCON conference is scheduled for June which might be a virtual one. There may not be a possibility of going to Capitol Hill. The state tax exemption law is on the website and breaks down the states with no income tax and other information.

NARFE-PAC Update:

Bill Greenhill advised the most recent SC NARFE-PAC data is on the NARFE webpage which shows the contributions, sustainers, and other information. Our Region is making substantial contributions. Please see the webpage for detailed information and data on SC.

Alzheimer's Coordinator Update:

Committee Chair Olivia Williams provided a brief. Chapter Alzheimer Coordinators should make a report on the activities they have supported. The semi-postal Alzheimer's stamp has been re-initiated and will continue for six years. President Lotz urged all chapters to get their material and information to Olivia so she can complete her reports.

Adjournment:

President Lotz advised the next meeting will occur sometime after the first of the year. The meeting was adjourned at 2:01.

Historian's Corner

KEVIN TOEVS
Federation Historian

It has been somewhat of a busy "administrative" quarter for the Historian's office. The highlighted event continues to be the on-going maintenance of our historical records and identifying those records which will be ear-marked for purging or destruction. On April 27, 2020, the seminal document used to guide us in this destruction process was passed by the Federation Executive Board. This document entitled *"Recommendations on the Management and Disposition of South Carolina Federation Archival and Historical Records,"* outlines the process for identifying and purging such records. It is posted on our website for all to review. In support of this process, during our recent Federation Executive Board and Chapter Presidents' meeting held on September 17, 2020, a motion was set forth for the first destruction evolution of a select number of historical records. The motion was unanimously passed, and the destruction of these records was performed on October 3, 2020. A complete list of the destroyed records can be reviewed on our website and within the Federation Executive Board meeting minutes of September 17, 2020 .

Treasurer's report through the end of September

BETTY HAWKINS
SC Federation Treasurer

This is the mid-point of our fiscal year. During this period, we have moved to virtual meetings and this has dramatically reduced our expenses. We also received a one-time payment in July of funds owed us from 2019.

Checking Account:

Beginning balance 4-1-2020	$15,870.77
Revenue	$4,891.66
Expenses	$206.46
Ending balance 9-30-2020	$20,555.97

InFirst Federal Credit Union Share Account: $5.03

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Complete 2020 NARFE election results

Results of Officer Elections
(Contested races only)

National Secretary/Treasurer
Kathryn Hensley
Region IV RVP
Robert Helfrich
Region IX RVP
Linda Silverio
Region X RVP
Bill Shackelford

Bylaws Proposals and Standing Rules

B-2002 Ballot Design Standards
Adds ballot design standards to the bylaws
REJECTED

B-2004 National Executive Board Authority
Clarifies NEB governance authorities
ADOPTED

B-2005 National Officers' Vacancies
Adds how a National Secretary/Treasurer vacancy will be filled
ADOPTED

B-2006 Bylaws Revision
Eliminates general revisions of bylaws
ADOPTED

B-2007 Voting
Eliminates resolutions from bylaws
ADOPTED

B-2008 Equality in Proposing Amendments
Reduces number of members to propose amendments
REJECTED

B-2009 Federation Mergers
Permits two or more states to

B-2014 Simplify Voting Process
Permits voting on bylaws at national conference
REJECTED

B-2015 Executive Director Duties
Streamlines duties enumerated in the bylaws
ADOPTED

B-2017 Voting Member Privileges
Requires voting after national conference
REJECTED

B-2018 Add Spousal Members
Adds spouses to membership at no cost
REJECTED

B-2020 Dues Increases
Increases member dues
ADOPTED

B-2021 Federation Payments
Reduces member dues rebates to federations
REJECTED

BRC-01 Member Categories (Combines B-2003, B-2012 and B-2019)
Reorders membership categories and eliminates "supporting" members
ADOPTED

S-2002 Ensure Committee Diversity
Includes all member categories on committees
REJECTED

S-2003 NARFE Audit Publication Deadline
Eliminates June deadline for publication of audit
ADOPTED

S-2005 Chapter Payments
Reduces new member dues rebates to chapters
ADOPTED

R-2001 Eliminate WEP Support legislation to end the WEP Social Security penalty
ADOPTED

R-2002 Increase Social Security Support legislation to increase Social Security
ADOPTED

Proposed Action: NEB-01 Title: NEB Salaries
Proposed by: National Executive Board
ADOPTED

In accordance with Article VI, Section 2, which requires the NEB to "perform such other duties as directed by membership ballot" and Article III, Section 4.B., which requires a two-thirds vote to approve "any resolution or report that recommends changes in dues or compensation of the national officers or of the RVPs, the NEB has adopted the following motion for ratification by the membership.

To cut RVP salaries by 50%; no COLA for the entire NEB, effective November 1, 2022.

Service Officer report

PATRICIA WHITELY
Federation Service Officer

The below is reprinted from a recent issue of FEDWEEK. It basically explains the Windfall Elimination Provision in easy to understand prose. This is a very confusing area for most people. Keep this primary thought in mind to make this a little easier: this provision only applies to a person who is receiving a public pension and Social Security benefits. I thought it is good information to share with all SC Federation members.

If your primary pension is a public employee pension (STRS, PERS, CSRS, Railroad Retirement, etc.), Social Security considers this as "noncovered work." If you receive a Social Security benefit as a worker, your Social Security benefits may be reduced.

This provision was put in place back in 1984. When Social Security calculates your monthly benefit, the calculation proportionately produces a larger benefit for the lower earner. By that I mean, someone making $25,000 a year will receive a proportionally higher Social Security benefit than a person earning $100,000. Granted, the person earning $100,000 a year will receive a larger Social Security benefit amount, but that benefit is proportionately

*(See **Service Officer,** page 9)*

Service Officer

(Continued from page 8)

smaller based on their salary of $100,000 than the person earning $25,000. For example, a university professor earning $100,000 a year under STRS, has a second job in the Social Security system that pays her $25,000. When she applies for Social Security benefits, what does she look like to Social Security, correct, a low earner because all Social Security knows is, she makes $25,000, but she's really not a low earner. The Windfall Elimination Provision is designed to calculate her Social Security benefit as if she is a high earner at $125,000 all in the Social Security system. Whether you think this is fair or unfair, now you understand the logic behind the provision.

Keep in mind this provision does not come into play until you start drawing your public pension. So, if you started to draw your Social Security benefits before receiving your public pension, there will be no reduction in your Social Security benefits until you start to receive your public pension. When you start your public pension, you should tell Social Security.

The Windfall Elimination Provision-WEP, only applies to your own Social Security benefit. Think of the "W" in Windfall to mean "worker". The Windfall Elimination Provision does not directly apply to spouses, ex-spouses or survivors, it applies only to you. Having said that, it will indirectly affect your spouse, ex-spouse or survivor as their Social Security benefit if any which is based on your Social Security benefit will be smaller if your worker benefit is reduced by WEP. The maximum WEP reduction in 2020 is $480. The WEP reduction will never reduce your Social Security benefit to zero. If you have less than 20 years of "substantial earnings" in the Social Security system, the full $480 reduction applies. The WEP provision phases out completely if you have 30 years or more of "substantial earnings" in the Social Security system. So, there would be no reduction in your Social Security benefits if you have 30 or more years of substantial earnings in the Social Security system. Substantial earning is defined in a Social Security chart. You can find the chart at the Social Security website but for our purposes, "substantial earnings" range from $900 in 1937 to $25,575 in 2020.

The maximum WEP reduction is limited to 50% of your non-covered pension.

Below is a chart showing the reduction amounts for 2020.

~ Author of article - Tom Hager

YEARS OF SUBSTANTIAL EARNINGS

YEARS <=	20	21	22	23	24	25	26	27	28	29	30
	$480	$432	$384	$336	$288	$240	$192	$144	$92	$48	$0

Membership Chair report

CLARA GILLENTINE
Federation Membership Chair

COVID-19 has hit us hard and NARFE has been slowed down, but we are still in the fight. We will not stop looking for new members because we know that NARFE is very important to federal workers, as well as those retired federal workers. We cannot let our guard down and must keep NARFE and the needs of our members at the forefront before Congress. Increasing our numbers will definitely help.

Our Fall Membership Drive is now underway and will last through December 2020. You can earn $10.00 for each new member recruited. The grand prize is a Kindle Fire. Additionally, each month a $25.00 Amazon gift card will be awarded. Look for more details in the "NARFE Kicks Off 2020 Fall Membership Drive" article located elsewhere in this newsletter. (HERE)

We salute our Distinguished NARFE Members who either already attained 20 years of NARFE membership this year or who will have reached that point at the end of the year. Our Distinguished Members deserve a special "thank you" for their consistent support and service to NARFE. A chapter officer should submit names of members who are eligible, using Form -128 - Distinguished Member Application and mail to: NARFE Member Services, 606 North Washington St., Alexandria, VA 22314-1914. The NARFE Membership Roster no longer highlights those members eligible for Distinguished status, so you will need to review your membership roster and extract the names of those members who are eligible.

The SC NARFE Federation welcomes 17 new national members to our ranks. They are listed below. Please let us know if we can be of service and we encourage you to attend a chapter meeting to learn more about NARFE at the local level. As you are probably aware, most chapters are not currently meeting in person; however, some are meeting by either a video connection or by using the telephone which requires a pass word. Please call me if you desire information about contacting one of our chapters. (Clara Gillentine 803-796-3106).

As I have mentioned before in monthly chapter reports, the AMS M-112 Chapter Activity Report has been restored and is a work in progress. Hopefully, more data will be provided soon as the work continues. One small tip…if you are looking for a list of chapters in a particular state, click on the "Find a Local Chapter" button found on the AMS Federation Summary page. Type in the state abbreviation letters, and a list of chapters located in that state will come up. Another tip — Chapter bylaws can be found on the AMS Chapter page. Look underneath the option buttons for "Chapter Bylaws."

COVID-19 has hit us hard and NARFE has been slowed down, but we are still in the fight!

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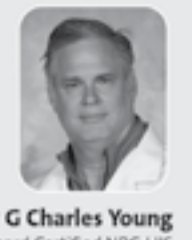

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SUPPORT OUR ADVERTISERS

South Carolina NARFE Federation welcomes new national-only members who joined since January 1, 2020

Nearest Chapter	Name	Nearest Chapter	Name
72 MARGARET L. BAPTISTE	Janice King	121 JAMES CHESTER THOMAS-GREENVILLE	James Burke
72 MARGARET L. BAPTISTE	Sheryl Alcorn	1015 MEUNIER-PERRY	Dana Joslin
72 MARGARET L. BAPTISTE	James Anderson	1015 MEUNIER-PERRY	Tim Strand
72 MARGARET L. BAPTISTE	Edwin M. Eudaly	1082 FLOWERTOWN-SUMMERVILLE	Elaine Hilburn
72 MARGARET L. BAPTISTE	Alexis Kong-Van de Wiel	1180 TRI-COUNTY-ROCK HILL	Doris H. Griffith
87 COLUMBIA	Janice Benner	1180 TRI-COUNTY-ROCK HILL	Tricia May Villanueva Harris
87 COLUMBIA	David Stewart	2258 HILTON HEAD	Charles Edmiston
87 COLUMBIA	Allen C. Ott		
87 COLUMBIA	John Simmons	HEADS-UP -- NARFE FACEMASKS ARE ON THE HORIZON!!	
87 COLUMBIA	Cara Puerner	In closing, "Keep the Faith…we're down but we're not out."	

NARFE kicks off 2020 Fall Membership Drive

CLARA GILLENTINE
Federation Membership Chair

NARFE will once again sponsor a membership drive this year from September 1 through December 31. Current members earn $10 for each new member they recruit, as well as other prizes. As we continue to deal with the coronavirus pandemic, however, the health and safety of our members is paramount, so we encourage you to recruit remotely in order to minimize the potential risk of exposure to COVID-19. Use email and your federation and chapter websites to publicize the membership drive. Use Facebook, Twitter and e-mail to promote the benefits of membership and drive prospective members to the "JOIN NOW" link on NARFE.org. You can even use that trusty device that some people overlook in today's digital age: the telephone. **Remember to provide prospects with your NARFE member ID number so you get credit when they join (Your member ID number can be found on the label of your *NARFE* Magazine).**

To assist with digital recruiting efforts, NARFE has created a webpage where members can access tools and resources to help them approach prospective members and communicate the value of NARFE membership. Log into www.narfe.org, click on special programs and then click on Membership Drive to find email outreach templates, brochures with powerful talking points, ads featuring testimonials from members telling why they belong to NARFE, links to sample webinars you can share with prospective members, an "elevator speech" to help quickly and effectively explain the benefits of NARFE membership, and much more. Be sure to visit the Membership Drive page frequently, as NARFE will regularly add new, helpful tools and links in the weeks ahead.

If you have questions, please email membership@narfe.org or call 800.456.8410 (press 1 for Membership). Thank you for your support and for helping to keep NARFE growing and thriving!

Federal Employee Education & Assistance Chair report

CLARA GILLENTINE
Federation FEEA Chair

NARFE-FEEA Disaster Assistance Available

While federal employees come to the aid of victims of natural disasters, NARFE comes to the aid of Feds affected by natural disasters. NARFE's partnership with the Federal Employee Education and Assistance Fund (FEEA) is providing $500 grants to federal employees and NARFE members affected by recent wildfires out west and by recent hurricanes. These funds go toward temporary lodging or major home repairs not covered by insurance. Grant applications can be submitted online by going to feea.org/disasters and clicking on the online grant application. We look forward to helping as many people as possible.

NARFE-FEEA Scholarship Program

NARFE has continued to partner with FEEA in the Scholarship Program and a list of all 2020 scholarship winners are shown in the table below. The winner of our Region III contest was Keylon Reynolds of Enterprise, AL. Keylon was sponsored by Annie Reynolds, Wiregrass Enterprise Chapter 1807.

If you wish to contribute to the NARFE-FEEA Fund, make checks payable to NARFE-FEEA Fund and mail to: FEEA, 1641 Prince St., Alexandria, VA 22314. If you are donating for your chapter, annotate the memo line with your chapter number. You may also use the contribution form found in each NARFE magazine. Additionally, you may make credit card or e-check contributions by visiting www.feea.org/givenarfe.

Region I
Alexandra Cahn of Sudbury, MA
Sponsor: Catherine Murphy

Region II
Leah Stein of Potomac, MD
Sponsor: Michael Stein

Region III
Keylon Reynolds of Enterprise, AL
Sponsor: Annie Reynolds, Wiregrass Enterprise Chapter 1807

Region IV
Madeline Klein of Dunlap, IL
Sponsor: Kimberly Klein

Region V
Madeleine Rimmer of Overland Park, KS
Sponsor: Etta Allen

Region VI
Jared Ramirez of Dallas, TX
Sponsor: Oscar Ramirez Jr.

Region VII
Ethan Stark of Fountain, CO
Sponsor: Jennifer Stark

Region VIII
Noah Stiegler of Oakland, CA
Sponsor: Barbara Gross

Region IX
Cruz Strom of Bainbridge Island, WA
Sponsor: Sharon Neuswanger

Region X
Joyce Martin of Sutherland, VA
Sponsor: Gloria Goings

International
Felicity Hein of APO, AE
Sponsor: Robert Hein

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Federation Alzheimer's report

OLIVIA WILLIAMS
SC Alzheimer's Coordinator

NARFE's fundraising national total as of August 31, 2020, is $13,602,118.76. This includes $802.72 raised by the states from the 2019 Longest Day and $74,881.00 raised from the 2019 Walk to End Alzheimer's. These contributions were reported last month and are included at the bottom of your NARFE Federation State totals sheet.

During August 2020, members raised a total of $8,080.59, down $5,708.85 from this time in August 2019. What a great accomplishment from NARFE chapters nationwide on all of your efforts in the fight for a cure for Alzheimer's disease, on our national goal of $14 Million, which has now been extended to December 31, 2022, due to the covid-19 virus and many of our chapters are not currently meeting . This was decided by the NARFE Alzheimer's National Committee at the Training Annual Meeting in September 22-23, 2020. We have raised $28,446.23 in the first two months of FY 2021 compared to $35,009.64 in FY 2020, which is down $6,563.41.

The semipostal Alzheimer's stamp has been extended and will be on sale as of October 5, 2020. Therefore, it starts with us and we can give them as Christmas gifts, wedding gifts, anniversary gifts, birthday gifts, thinking of you gifts, just because gifts and for no particular reason gifts. We don't even have to stand in line at the Post Office, because you can order online. Please share this information with family members and friends as well.

Encourage chapters to continue their giving for the NARFE Alzheimer's Disease Research Program, even though chapters are not currently meeting due to the Covid-19 Pandemic. Remember, chapters can still make donations to the NARFE Alzheimer's Disease Research Program by sending in their donations directly to the Alzheimer's Association in Chicago with the chapter name and number on their check. They can also send their donations to their chapter treasurer for NARFE Alzheimer's Research.

Breaking news and it is official: The Walks to Ends Alzheimer's disease will be virtual this year on the date designated for the walk in your area or the closet area to your chapter. Every chapter needs to get registered and begin raising funds. You can also schedule a virtual walk on the day of your walk or walk in your neighborhood with a sign in your yard for others to walk with you and give donations. Remember to be creative and take lots of pictures. Further, you can also register a team under NARFE for your church, other organizations that you are a member, your card playing buddies, hiking and fishing buddies, bridge team members, bingo team, sorority and fraternity members, etc. "Be Creative."

NARFE is once again supporting the Alzheimer's Association and its mission as a Member Level National Team and continuing to strive to reach our research goal of $14 million. The world may look a little different right now, but one thing hasn't changed: our dedication to ending Alzheimer's. The Walk to End Alzheimer's this year is everywhere. So now, everyone can be a part of the world's largest event to raise awareness and funds for Alzheimer's care, support, and research.

No matter where you're walking, we're all still raising funds for one goal: A world without Alzheimer's and all other dementia. Please download the new enhanced Walk to End Alzheimer's app to track your steps, fundraise, and to participate on walk day. Visit http://alz.org/nhc under the National Teams, then under Member, then NARFE to register today. Together, we can find the first survivor of Alzheimer's. Funds can be donated through December 20, 2020, in order for them to get credited to NARFE Team's total donations. Also, anyone that donates $100.00 by November 15 gets a free T-Shirt from the Alzheimer's Association. Please give your T-Shirt size when you make your donation, and it will be mailed directly to your home address.

Remember, our NARFE goal for 2020 is to have 100 teams registered and to raise $100,000.00.

The Walk to End Alzheimer's started in August and runs through early November 2020. Although chapters are not currently physically meeting, the chapters can still send in donations and virtually meet through Zoom, Go to Meetings, Blue Jeans or other online sites. Encourage chapters to get their teams registered for the walks, start making donations online and sending in donations to their chapter treasurer to be sent to the closest local Alzheimer's Walk for your chapter.

Checks should be made out to the Alzheimer's Association, as this is different than the NARFE Alzheimer's Research Program, as these funds stay local. Chapter presidents should send information out about the walks to their members.

Thanks for the extra push that helped NARFE chapters to almost reach our 2019 goal of $100,000.00. With a little extra push this year, we can reach our 2020 goal. You have already been sent a list of the scheduled walks for your chapters, so get chapters registered for the closest walk to their chapter and make donations without being there to walk. Remember, it is called a virtual walk, but it would still count as a team.

I am encouraging all SC NARFE chapters to get registered for the walks in their area or close to their area, even if there is not one in their area. Donations can be made online, on the downloaded mobile app by the chapter team leader or sent in the mail to that walk office.

Let's work hard to reach our $100,000.00 goal (and more), so we can hopefully get back on the National Alzheimer's Banner. We can start earlier encouraging our chapters to participate, even if they do not walk. The important thing is to support the WALK and to get ALL NARFE chapters involved. Remember, the money we raise counts towards our 2020 NARFE $14 million goal! Appoint a team captain (the chapter Alzheimer's coordinator would be a great choice) and get chapter members to donate on-line. Remember that every $10 will help the NARFE chapter teams to raise $100,000.00 or more for the WALK, providing a member is unable to donate online.

Remember there is a form to complete when you register a team. The form can be given to members to complete with their donations; especially for people who do not donate on line. The chapter team captain can then mail completed forms to the Walk Office, so the team receives credit for both the WALK and NARFE TEAM.

If you have any questions about this, please contact me and I will help you and your chapters get registered for the local Alzheimer's Association Walk that you want to join. However, be sure to tell them you are with NARFE. Go to Alz.org/walk, then look under National Teams, then look under Member and scroll down to see the NARFE Name and Logo. Click to be sure your team is under the NARFE section.

Also, we need to share that according to the Alzheimer's Association, NARFE has hit a milestone. Over the past four years, NARFE members nationwide have raised over $300,000.00 for the Walk.

Funds raised through Walk to End Alzheimer's support the full mission of the Alzheimer's Association, which includes care and support programs for communities across the country. Beginning in 2019, any funds raised by NARFE through its national walk team will count towards our goal of raising $14 million for the Alzheimer's cause by the end of 2020. Funds raised outside of the Walk to End Alzheimer's will continue to fund U.S. based research. The breakdown is: 77% Alzheimer's care, support, research, awareness and advocacy; 17% fundraising and 6% administrative charges. Please share this information with your chapters.

November is National Alzheimer's Disease Awareness Month, so let's remember those families and loved ones that are suffering from Alzheimer's disease and can be observed in your November regular in-person or virtual meetings. Maybe take a group picture as well and just wear some purple.

Also, all chapter presidents and chapter Alzheimer's coordinators should have the necessary information concerning NARFE Alzheimer's Disease Research Program. This is on the updated new F-12 Pamphlet (01/20) and posted on the SC Federation website. It can be ordered from National Headquarters on the F-18 Form. This is available for all chapter and federation members.

The new chapter Alzheimer's (06/20) and federation Alzheimer's manuals (08/20) have been updated by the NARFE Alzheimer's National Committee F-26. All chapter presidents, chapter Alzheimer's coordinators and chapter treasurers, as well as federation presidents, federation Alzheimer's coordinators and federation treasurers should have the manuals. They can be downloaded from narfe.org and ordered on the F-18 form. You may also download them from the home page under Alzheimer's.

If you have not signed up for NARFE Alzheimer's Monthly Newsletter, I would like to suggest that you do this as it has a lot of current Alzheimer's disease information. Please let your chapter Alzheimer's coordinators and chapter members know about this as well, as it is also available to anyone (including Family and Friends). The link is alz.org/forms/narfe. Another link to sign up for the monthly newsletter is on alz.org/narfemembers. Please encourage the membership to sign up to receive this free monthly NARFE/Alzheimer's newsletter. This is a fantastic resource for NARFE members, and especially now may be a critical resource for information and hope.

Please use the Alzheimer's Article in the June, September and December 2020 *NARFE* Magazine to help

*(See **Alzheimer's,** page 12)*

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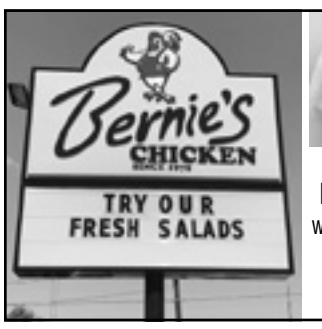

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Alzheimer's

(Continued from page 11)

in recruiting new members and in reminding our chapter members the importance of giving more in order to reach our $14 Million goal. Again, let me thank all of the NARFE chapter teams that participated in the National Walk to End Alzheimer's disease and for your chapter monthly Alzheimer's donations.

During the current COVID-19 crisis, the Alzheimer's Association remains dedicated to serving those impacted by Alzheimer's and other dementias. We recognize how stressful this time can be, and we want to ensure that you know that we're available 24 hours a day for those affected by Alzheimer's through our Helpline (800.272.3900). If you are caring for someone living with Alzheimer's, we've developed tips for dementia caregiving at home and in assisted living. In addition, if you're a caregiver, we have recommendations to help keep yourself healthy. For further resources, visit alz.org/NARFE.

Please don't forget that everyone can register to receive the Alzheimer's Monthly E-Newsletter information by email monthly.

Please see the websites listed below for external news sources, NARFE E-News and Recent Alzheimer's Association News. You might want to bookmark them in your browser so you can share them as you need them.

1. Recent news from external news sources: alz.org/narfemembers and sign up at alz.org/forms/narfe

2. NARFE E-News (based on subscription rate it looks like many NARFE members are not receiving this communication): www.alz.org/get-involved-now/our-partners-sponsors/honorable_donors/narfe/narfe_newsletter_archives

3. Recent Alzheimer's Association News: www.alz.org/e-news/e-news archives

Reprinted below is an inspiring letter from Lynda Everman and Kathy Siggins regarding the renewal of the Semipostal Alzheimer's Stamp

Dear friends and fellow advocates,

I hope this email finds you all safe and well.
Kathy Siggins and I are thrilled to share the welcome news that the #Alzheimer's Stamp has been reinstated and is now available for purchase at most post offices, online at https://store.usps.com/store/product/buy-stamps/alzheimers-S_564204 & by phone at 1-800 STAMP-24.

Before it was withdrawn in November 2019, over 8.2 million stamps were sold raising more than $1.06 million for NIH supported research. Our goal for the reissue is to sell in one year what we sold in 2 and raise another million dollars for the NIH by this time next year! Using the Alzheimer's stamp honors the memory of those whom we've lost and signals our support for those still facing the challenges of this most difficult disease. We know we can count on each of you to help.

Stamp artist Matt Mahurin of Topanga Canyon, California worked under the direction of USPS Art Director Ethel Kessler to create this stamp. The artwork is both deeply personal and highly symbolic and is intended to draw attention to the importance of care partners of those with Alzheimer's and related cognitive disorders.

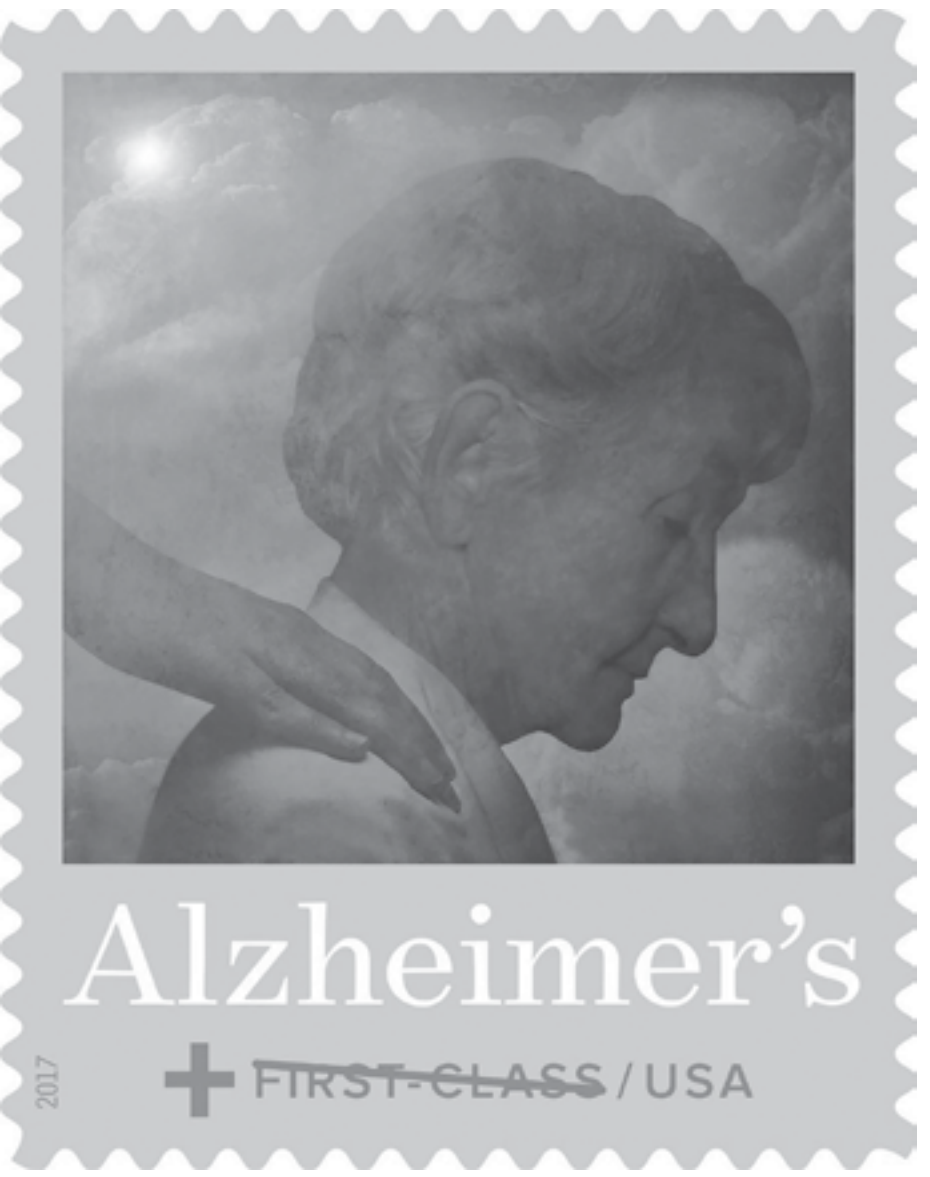
Mr. Mahurin's illustration first appeared (facing left) on the 2008 Alzheimer's Awareness stamp. It shows an older woman, the artist's aunt who had dementia, in profile with a caring hand, his wife's, on her shoulder. The stamp's background juxtaposes the sun in clouds to darkening skies, signifying the declining effects of this challenging disease. While the darkness in the background portrays confusion, the light conveys hope. The words "care, support and research" appeared in the selvage in the upper right corner of the stamp sheet.

Certainly, those of us who have or had loved ones with dementia understand the juxtaposition of dark and light, despair and hope, helplessness and determination as we face or faced this journey together. Mr. Mahurin's image faces right on the 2017 Alzheimer's Disease Research Semipostal stamp. It is our profound hope that however we face this disease, facing it together and advocating for better treatments, prevention and a cure will give us strength to reach these goals.

We thank each of you for your ongoing support and urge you to help spread the word among your networks that, together, we can - and will - "help stamp out Alzheimer's!"

With our best wishes for your continued health and safety,
Lynda and Kathy

P.S. Kathy and I were honored to meet Ms. Kessler at the 2017 unveiling ceremony for the Alzheimer's stamp.



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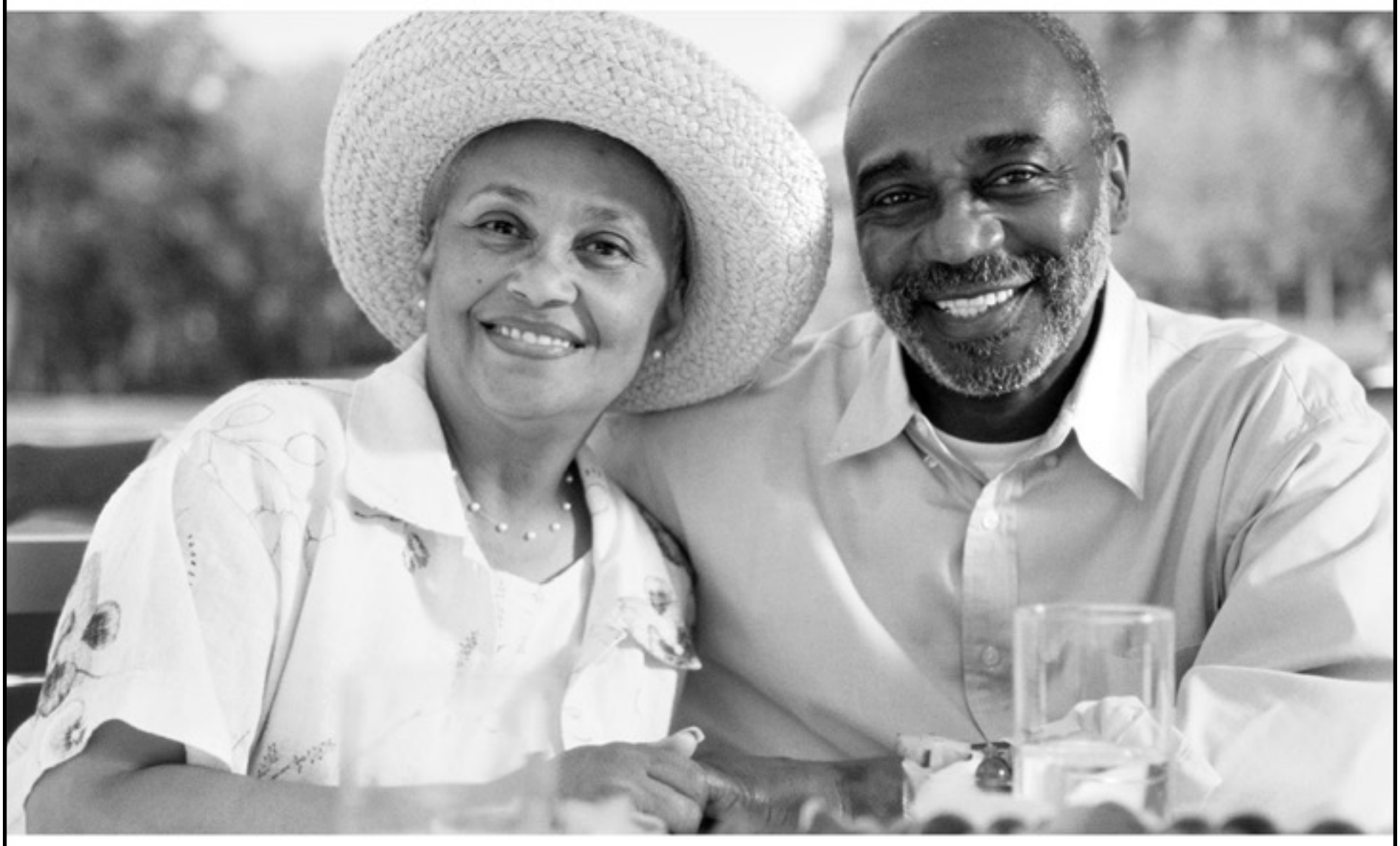

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Chapter 87 Columbia NARFE-PAC report

BERNIE L. WRIGHT
NARFE-PAC Chair, Chapter 87

I want to again thank every NARFE member who contributed to the Political Action Committee (PAC) of NARFE, better known as the PAC. As you know, NARFE-PAC helps build strong relationships with lawmakers, a key component of winning legislative fights. NARFE members can be proud that they have put the PAC and its allies on firm footing during 2020.

As of this writing, NARFE-PAC has supported 227 candidates and 44 national and leadership committees and distributed more than $1.3 million. NARFE has received more than $2 million in member contributions this cycle. To put this in perspective, NARFE-PAC raised $1.83 million around this time in 2018 and that was considered successful. The 2019 cycle garnered $1.89 million. So, NARFE members understand the importance of the upcoming elections and the fight for their earned pay and benefits. Even after election day, NARFE-PAC will continue to connect local members with candidates and make disbursement to our allies. As you know, electing more friends to the federal community to Congress makes it easier to protect our hard-earned pay and benefits, and that's what NARFE-PAC is all about. Although the election cycle may have ended, NARFE will continue its advocacy efforts through the newly elected legislators and the returning legislators. Ours is a journey, not a destination.

NARFE members can continue to contribute any amount as every contribution is appreciated. You may make a one-time contribution or become a monthly sustainer. A monthly sustainer designates a minimum monthly contribution of $10.00 charged to a credit card. Online contributions can be made by going online to https://members.narfe.org/Support-NARFE/Support-PAC. Contributions can be mailed in or become a sustainer by completing the "NARFE-PAC Contribution Form" shown here.

NARFE-PAC CONTRIBUTION FORM

Maximize Your Support: Give Monthly!

Sustainers receive a sustainer lapel pin and the 17oz. thermal NARFE-PAC water bottle that keeps liquids hot for 12 hours or cold for 24 hours.

$250 Gold NARFE-PAC lapel pin and thermal NARFE-PAC water bottle

$100 Silver NARFE-PAC lapel pin

$50 Bronze NARFE-PAC lapel pin

$25 Basic NARFE-PAC lapel pin

Contribution totals are cumulative for the 2019-2020 election cycle

NARFE Member #:_____ NARFE Chapter # (if applicable): _____

Name: _____

Address: _____

City:_____ State: _____ ZIP:_____

I want to make a monthly sustainer credit card contribution:

☐ **$25/month**
☐ **$10/month**
☐ **Other:** _____/month (minimum of $10)

Sustainers receive the NARFE-PAC sustainer lapel pin and thermal NARFE-PAC water bottle.

OR

I want to make a one-time contribution:

☐ **$250** – Gold 2019-2020 lapel pin and thermal water bottle
☐ **$100** – Silver 2019-2020 lapel pin
☐ **$50** – Bronze 2019-2020 lapel pin
☐ **$25** – Basic 2019-2020 lapel pin
☐ **Other:** _____

☐ Please do not send any gifts for my contribution.
(This saves NARFE-PAC money!)

☐ **Charge my credit card** (required for monthly contribution)

☐ MasterCard ☐ VISA ☐ Discover ☐ American Express

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Expiration Date: ____ (mm) / ____ (yyyy)

Name on Card: _____

Signature: _____

Date: _____

Mail to: **NARFE Attn: Budget & Finance** 606 North Washington St. | Alexandria, VA 22314

Only members of the National Active and Retired Federal Employees Association may contribute to NARFE-PAC.
NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or the failure to make a voluntary contribution to this political action fund.
NARFE-PAC contributions are not deductible for federal income tax purposes.

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Chapter 87 Columbia President's message

WILLIAM TONEY
President, Chapter 87

As we move into the Fall season and toward the end of 2020, we remain hopeful for an uncertain future as we all navigate this COVID-19 pandemic. 2020 has thrown a lot at us and we are grateful for the resiliency of our local NARFE Chapter 87 members. Because of the COVID-19 and the concern for the health and safety of our members, in-person meetings at Seawell's Restaurant were suspended until further notice. After much thought and overcoming some challenges, we were able to restart our chapter meetings via a combination of conference call and video conferencing on August 14, 2020. This has gone well, and our monthly attendance has seen a high of 42 participants. We are encouraging all members to set aside the 2nd Friday of each month at 11:30 am to either call in or video in through the download of the free conference call application. The call-in number is 1-720-740-9866 and the access code is 5568759. For those who wish to join by computer or smartphone, use the following link and then download the free conference call application afterward to join the conference: join.freeconferencecall.com/wtoney. We are scheduling many speakers with valuable information. We are currently working to get our State Epidemiologist, Dr. Linda Bell, to be our speaker around the first of 2021 as she was our speaker for our September 2020 meeting. Join in from the confines of your home—let's reconnect with this new way of coming together!!

NARFE members are encouraged to help in the recruitment of new members. Our membership is on the decline and we are in the midst of the 2020 NARFE Membership Drive that will continue through December 31, 2020. Money and prizes are available for you as a recruiter and our membership chair will have additional information in her membership report. Reach out to a former co-worker who is not a member of NARFE and bring him or her on board. For those of you with a spouse or partner, consider adding him or her to NARFE's membership roll. As always, payroll deduction is highly recommended, and it has a membership discount built in for those on payroll deduction. In addition, there is no longer a need for notices about renewal and the sending in of dues through the mail.

As we all prepare to enter 2021, let's make sure we are doing all we can to stay healthy and safe during these unprecedented times. With our flu shots already taken, let's make sure that all of our other shots are up to date such as shingles (two doses), pneumonia (two doses) and tetanus shot (every 10 years) and any other vaccines needed based on our health condition. Let's commit to a fitness program that meets with the approval of our health care provider. As NARFE members, we want to be here to enjoy our hard-earned benefits and we want to be able to stay in the fight by contacting our legislators so our voices can be heard. Join us for our monthly meetings and stay safe!!

Chapter 87 Membership Coordinator report

CLARA GILLENTINE
Membership Coord., Chapter 87

Chapter membership has remained fairly steady in the past few months. Our Chapter President, William Toney, has been very diligent in carrying on the monthly meetings by delving into the field of virtual technology. I am happy to say that the dedicated members have participated, some lamenting the use of virtual technology.

Our FALL MEMBERSHIP DRIVE is now underway and will last through December. You will find the details of the contest HERE. There are a large number of civilian federal workers at Ft. Jackson Army Installation and Training Center. Since entrance to the installation is restricted, if any of you have retired from Ft. Jackson or have friends working there, now is the time to reach out to them and ask them to join NARFE, and if you are successful you will earn $10 for each new member, plus you will be entered into the contest to win a prize. Anyone joining before the dues increase in January 2021 will save $8.

DISTINGUISHED MEMBERS: Members of Chapter 87 who have either reached their 20th anniversary of NARFE membership or will reach that milestone at the end of the year are:

Lester Bedenbaugh, Marcia D. Brown, Michael Dunphy, Renate Jansen, Ruth Lee Lam, Laura Parnell, Robert Rose, Regina Shealy, Rosanne Stegall, Betty Wessinger and Linda Waters-Hamilton

(These names were extracted from the AMS Chapter Roster and may not be complete. We apologize if we have missed anyone. Under the old OAM system, members who had attained Distinguished Member status were highlighted in blue and were easily identified…not so, now. Distinguished Members are normally recognized at our December Christmas party/meeting. Please refer to the federation membership article for more on this subject.)

CHAPTER 87 WELCOMES NEW NATIONAL MEMBERS TO OUR CONGRESSIONAL DISTRICT AREA:

Janice Benner, David Stewart, Allen C. Ott, John Simmons and Cara Puerner

If you wish to join any of our virtual monthly meetings, please contact President William Toney for instructions and an invite (wtoney@sc.rr.com).

CHAPTER 87 EXTENDS HEARTFELT SYMPATHY TO FAMILY & FRIENDS OF OUR DECEASED MEMBERS:

Mary Goodman of Camden, S C
Judy D. Sease of Newman, GA
Fred Williams of West Columbia, SC

Chapter 87 FEEA Chair report

ANNA SCOTT LANE
FEEA Chair, Chapter 87

For COVID-19 RESOURCES VISIT feea.org/coronavirus. This website has information on:

- FEEA Coronavirus Emergency Assistance Program
- FEEA Cloth Mask Program
- Managing Stress, Anxiety, and Isolation
- Navigating Financial Issues
- Federal Employee Resources
- General Resources

If you desire to contact FEEA, call 202-554-0007 or email at fedshelpingfeds@feea.org

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Chapter 87 Alzheimer's report

BELINDA C. ROBINS
Alzheimer's Coordinator, Chapter 87

Although we have been experiencing challenging times that include fighting COVID-19 and addressing racism in our society, we must not forget that Alzheimer's disease is a type of dementia that is an irreversible, progressive brain disease that affects an estimated 5.7 million Americans. It is the sixth leading cause of death among all adults and the fifth leading cause for adults aged 65 or older.

Chapter 87 has a team registered for the Walk to End Alzheimer's and to date we have raised $300.00 toward our goal. The Walks to End Alzheimer's disease are virtual walks due to COVID-19. The Columbia, SC, walk was scheduled for October 24, 2020. Funds raised through the Walks to End Alzheimer's support programs for communities across the country.

Funds raised through the Walk to End Alzheimer's support the full mission of the Alzheimer's Association, which includes care and support programs for communities across the country. Beginning in 2019 any funds raised by NARFE through its national Walk team will count towards our goal of raising $14 million for the Alzheimer's cause by the end of 2020. Funds raised outside of Walk to End Alzheimer's will continue to fund U.S. based research. The breakdown is: 77% Alzheimer's Care, Support, Research, Awareness and Advocacy; 17% fundraising and 6% administrative charges.

Donations for the Walk to End Alzheimer's should be made to the Alzheimer's Association, since the funds stay local. These donations should be sent to Olivia Ashford Williams, P.O. Box 8722, Columbia, SC 29202.

Thanks to Chapter 87 members for your donations and support toward the Walk and you can still make donations toward our team through December 20, 2020, so it will get counted by the December 31, 2020 deadline.

NARFE Alzheimer's Research donations should be sent to Bob Shear, Chapter 87 Treasurer, 309 Mallet Hill Road, Columbia, SC 29223-3224. Please make your tax-deductible donation payable to NARFE Alzheimer's Research. Another option for making your donation by check or credit card is to complete the Alzheimer's contribution form found in the NARFE Monthly Magazine. Write Columbia Chapter 87 on the donation form as this donation is mailed directly to the Alzheimer's Association in Chicago, IL.

As the Chapter 87 Alzheimer's Coordinator, I can be reached at 803-260-5638 or by email at robinsbc@aol.com.

Caregivers Quote

"Family is not an important thing. It's everything."
Michael J. Fox, actor

Chapter 87 Columbia Service Officer report

EDWARD T. GLOVER
Service Officer, Chapter 87

2020 Open Season: November 9 – December 14

During Open Season, federal employees may enroll or change their current enrollments in several federal insurance benefit programs: the Federal Employees Health Benefits (FEHB) program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS).

Federal retirees and survivors may make changes to their current enrollment in FEHB and FEDVIP. Open Season is the only time of the year when enrollees in FEDVIP can cancel their enrollment.

In early October, the Office of Personnel Management (OPM) will release information regarding the 2021 premiums and benefit changes for the numerous insurance plans participating in these federal programs.

NARFE will publish selected premium rates and information in the November and December issues of *NARFE* Magazine. The information will also be posted on NARFE's website at www.narfe.org.

This year OPM announced its continued focus on quality and affordability for the 2021 plan year, with a particular emphasis on certain areas of concern: Reducing Opioid Misuse, Improving Access to Mental Health Care, Diagnosing and Treating the Novel Coronavirus, Covering Telehealth Services Related to the Coronavirus, Addressing Low-Value Care, and Expanding Tobacco Cessation Programs to Include E-Cigarettes. OPM has also requested that carriers have online tools available by plan year 2022 to better allow plan members to accurately gauge their medical costs. OPM noted the rising costs of prescription medications and has offered guidelines for specialty drug coverage, point-of-sale rebates and generic drug incentives.

The FEHB program adds new plans and drops others from year to year, and plans can change from year to year. The best way to stay on top of upcoming changes is to read the information available from your health plan and from OPM.

If you are satisfied with your present health insurance coverage, don't do anything. Your plan will automatically continue unless you make a change, or your plan option is terminated. In the event of a plan termination, if you don't proactively make an election during Open Season, by regulation, the employing agency (if employed) or OPM (if retired) will enroll the employee/annuitant in the lowest cost nationwide plan.

Health insurance carriers are no longer required to send plan brochures through the mail. You can view the brochures online at OPM's website (www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/) or call your carrier using the contact information on your health plan I D card.

If you have questions, contact me at edwardg@windstream.net.

NARFE's on social media: Join the conversation

Are you taking advantage of all of NARFE's channels of communication? Every member of NARFE receives a copy of ***narfe*** magazine in the mail, of course.

But did you know that NARFE is on Facebook and Twitter? On Facebook, our username is NARFE National Headquarters. Our Twitter handle is @narfehq. Don't miss out. Like us on Facebook @narfehq and follow us on Twitter to keep informed every day.

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Chapter 772 President's message

DEBBIE HILL
President, Chapter 772

Although our chapter has not met since January of this year, I have been keeping chapter members in the loop on pertinent matters such as encouraging them to vote in the national election and contacting legislators during August encouraging them to send letters and/or make phone calls to congressional leaders on NARFE related concerns.

We have been proactive in collecting Alzheimer's and FEEA funds and just recently collected and sent the following donations:

Aug 5 – Received FEEA donations from members: $65.00

Aug 6 – Mailed check to FEEA for $75.00

Aug 10 – Received a donation of $100.00 for the Alzheimer's walk in October

Aug 14 – Sent a check for $115.00 for The Longest Walk

Our Treasurer, Bob Hill, complied with Olivia William's request and mailed the following Alzheimer's Report for Newberry Chapter 772 during the period 1 July 2019-30 June 2020:

July 2019 – Donated $10.00 to Alzheimer's in memory of William Loging.

Sept 2019 – Raised $60.00 for Alzheimer's by members at the Chapin Labor Day booth.

Sept 2019 – Collected $32.60 from members at meeting. A wooden Jesus Cross made and donated by Norm Foote was auctioned off at the meeting. Funds went to Alzheimer's Research.

Oct 2019 – Collected $30.00 from members for Alzheimer's at the Oct meeting.

Oct 2019 – Betty Mills donated $25.00 for Team Debbie Alzheimer's Walk.

Oct 2019 – Members donated $90.00 for Team Debbie Alzheimer's Walk.

Nov 2019 – Collected $15.50 at the Nov meeting for the Alzheimer's fund.

Jan 2020 – Collected $22.00 at the Jan meeting for the Alzheimer's fund.

Alzheimer Funds collected: $185.10
Alzheimer Funds Donated: $100.00

In addition, I attended two online webinars, one on AMS as well as one concerning the upcoming Alzheimer's Walk. I have also registered on the Alzheimer's website as team captain for our chapter's team for the October Alzheimer's Walk, setting a $200.00 goal.

The Executive Board has opted to not meet through the month of September and will reevaluate as to whether we should meet in October and November pending CDC recommendations concerning COVID19.

With great sadness I regret to inform you that Betty Mill's husband, Jim, passed away early in the morning on October 16. Please keep Betty and her family in your prayers. The graveside service for Jim was on Monday, October 19, at Mount Herman Lutheran Church in West Columbia. Jim's wife, Betty, served as secretary to the Newberry Chapter for 10 plus years.

Message from Chapter 934 - Aiken President

JOHN GEIGER
President, Chapter 934

The COVID-19 Pandemic has surely had a lasting impact on how we view things and accomplish everyday tasks in employment and as retirees. Little did we know that when we first encountered the CORONA Virus after our March 11 meeting that we would be closed after that for the entire summer, and not have a place to meet when September rolled around. Although the sign on the Golden Corral marquee seems positive, the chain is struggling and the outlook for renewing our NARFE meetings there is limited -- something facing every local volunteer organization across the country. Our past chapter meetings served to bring a message to those who made the effort to attend, while keeping all in touch with what to keep an eye on in the federal and state domain that could have an impact on our membership. In looking at the effect of the pandemic on our chapter membership, I note that slightly more than half (67) are still chapter members of the 132 total NARFE members, while the remaining 65 are national members, indicating we are losing chapter members faster than we were. Our chapter members have managed to keep connected, however, through a virtual chapter network with emphasis on maintaining legislative advocacy and tuning-in to Town Hall call-ins of Congressman Joe Wilson and Senator Lindsey Graham who are both heavily involved in their re-election efforts.

As we continue this journey during the pandemic, consider those active federal employees who bring us key services; consider those postal workers who have kept things moving; Transportation Security Administration workers who keep us safe, and those Department of Energy employees at the nearby Savannah River Site (SRS) who maintain their critical tasks by working from home and at the installation, just to name a few. Thank them when you get the opportunity. And our federal retirees continue to receive their monthly payments on time, while taking advantage of good health programs. Mike Causey, of the Federal News Network and long-time scribe on federal employment matters, reminded us that we should count our blessings during this pandemic in one of his radio programs of last month. Use the link below to go to Mike's program.

https://federalnewsnetwork.com/mike-causey-federal-report/2020/09/pandemic-got-you-down-look-around/

Rick Endler, Past Aiken Chapter President, is recovering from a heart attack that occurred in July. His wife, Linda, is also undergoing a lengthy medical procedure. Rick and Linda have been strong supporters of NARFE for many years and we wish them both a speedy recovery. Thanks for your continued support of NARFE. Stay safe and best regards. You may contact me at jgeiger@aol.com.

Chapter 1021 - Keeping the Chapter active

DEBORAH RILEY
President, Chapter 1021

"Keeping the Chapter Active During the Pandemic"

In an effort to prevent the spread of the 2019 Novel Coronavirus (COVID-19), many of us are not permitted to have in-person meetings at our local meeting places. Months leading up to the CDC guidelines recommending limitations to in-person meetings, our meeting attendance was actually increasing. We actually had a few guests who attended our meeting for the first time to join our local chapter. So, like many of our local NARFE chapters, in order to remain active, we have taken to the social media venues such as Facebook, Zoom and FreeConferenceCall.com to keep our chapters alive. As chapter president, I have to admit that I am one who really prefers the old grip and grin meetings or face to face contacts when it comes to social meetings and gatherings. But in the words of so many there is a "new normal" during what has become "unprecedented times." The following are some ideas taken from the medical experts that may help to keep the NARFE momentum active during the COVID19 Pandemic:

1. Conduct meetings in safe environments that support current CDC guidelines.

2. Rethink the meeting process utilizing whatever means possible to keep local chapter meetings actively engaged. This was a point of discussion at the most recent NARFE South Carolina Federation Zoom meeting.

3. Stay connected with local chapter members via emails, text messages, mail or by phone.

4. Do not allow yourself to become discouraged about the number of members who are participating locally given the current meeting situation. Case in point, our meeting participation has been very sparse since our meetings are conducted via FreeConferenceCall.com

5. Maintain a positive attitude

6. Be willing to accept change and deal with the matters at hand as they present themselves. In the words of one of our chapter members "you just have to face things as they come and keep moving forward." This came from a

*(See **Chapter 1021,** page 18)*

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Chapter 1021

(Continued from page 17)

member who has faced the loss of his mother, mother-in law, younger sister and a cousin all in this year.

Finally, I know that this may not be an article that is offering any new information or solutions to what we are facing but it helped me to get my focus back on the importance of keeping the NARFE momentum active. Stay safe, stay connected and continue to work the process of staying active as a local NARFE chapter.

Plan to Attend Chapter 1021 Meetings

NARFE Chapter 1021 in Beaufort, SC, currently meets the second Wednesday of the month at 11:00 am, with the exception of the summer months. Due to COVID 19 restrictions that prevent in person meetings, meetings are being conducted via the Free Conference Call venue. The following is contact information for the venue:

Dial-In Number: 1 (602) 580- 9418

Access Code: 2185053

Please do not hesitate to contact NARFE Beaufort Chapter 1021 President, Deborah Riley, at Deborah.E.Riley@gmail.com or 1- (843) 271-7633 if you have any further questions or concerns regarding the chapter. Meet with us on the Call!!

What's happening in Chapter 1082

PAT WHITELY
President, Chapter 1082

So, not much has happened since the last newsletter in the Summerville Chapter. Obviously due to the pandemic we have not met in person since our February 2020 meeting as our normal meeting location remains closed in accordance with the Governor's orders. However, we did resume chapter meeting with our first virtual meeting which was held on September 21. We used the audio only technology – Freeconferencecall.com. It worked fairly well considering it was our first experience using this audio only technology. Thank you if you were one of the 22-chapter members who dialed in to attend. We know this is not the most ideal way to conduct a meeting as we are used to seeing each other in person and enjoying our great food and fellowship at the meeting. I remain hopeful that we will soon be allowed to meet again in person at the Dorchester Senior Center. However, it remains closed for the foreseeable future. We will meet on October 19 using this same virtual audio only method. I urge those members who did not dial in for our September meeting to give it a try. All you have to do is call a toll-free number, input an access code when prompted. You can use a landline or cellular telephone to dial in and participate.

At our September virtual meeting, we had two guest speakers participating. We heard from Bill Rader, a Financial Planner from Edward Jones, speak about Health and Wealth. He discussed the importance of keeping your beneficiary information up to date, durable powers of attorney and planning for the unexpected. Our second speaker was a Sam Wiley, a representative from the SC Alzheimer's Association, who spoke on various aspects of Alzheimer's disease as well as their partnership with Edward Jones. He discussed the many resources available about Alzheimer's and explained the difference between the normal aging process and dementia.

Joe Kohut, our Chapter Membership Chair, prepared a newsletter article concerning our latest membership numbers. See Joe's report just following this article.

John Pennella, our Chapter Treasurer provided information regarding the status of our chapter funds. Currently, our checking account balance as of August 31, 2020 is: $3,441.61. There is $5.00 in our chapter savings account.

Our Legislative Chairperson, Ken Coates, provided an update on the various legislative bills regarding the Windfall Elimination Provision, Postal Reform, Fair Tax Act and 2021 Retiree COLA. As always, Ken keeps us informed of various ongoing scams. He indicated you can learn about the various current scams as well as learn specific South Carolina statistics by logging on to the Federal Trade Commission's website. There is a new scam every day.

Our October Chapter meeting will be held on Monday, October 19 with Ann Marie Usher from Blue Cross & Blue Shield as our speaker to discuss the 2021 BC/BS health plan changes. Ann Marie has also volunteered to be available on October 19, 2020 between the hours of 10 am and 12:30 pm at the Senior Center parking lot to hand out open season literature on a drive by basis.

Our chapter has a team set up at the Walk to End Alzheimer's website. Since this year, the walk will be virtual, you can walk anywhere you want on November 7. However, anyone who wishes to do so can meet at the senior center parking lot at 10:00 am on Saturday, November 7. We will walk from the senior center to the town square and return. This is a rain or shine event, so I hope many of you will choose to join us! You can sign up at: https://act.alz.org, click on teams and input our team name, NARFE Flowertown 1082. If you do not wish to walk, we are also accepting donations to Alzheimer's research, click on the "donate" button. Our chapter will receive credit for any donations made via our team name.

There is some potential for our chapter to be able to hold our December meeting at the Senior Center with our holiday luncheon. Stay tuned, more information will be provided soon. We will discuss this possibility at our October 19 virtual meeting. Please contact me by email or telephone if you have questions about anything written here prior to our next meeting. My email address is: pwhitely@sc.rr.com and my telephone number is: 843-408-3509. Stay safe and well and hoping to hear your voice at our October 19 meeting.

Summerville / Flowertown Membership report

JOSEPH R. KOHUT
VP for Membership, Chapter 1082

As of October 2020, our current chapter membership remains at 143. This is very noteworthy during these changing times. In addition to our chapter members, we have 89 members who are national members in the Charleston area bringing our total South Carolina Flowertown Chapter 1082 total to 232! Over the course of this year, we gained 10 new chapter members and lost 4 members who passed away. This year we have had over 40 renewal memberships and an additional 8 new prospective members. We welcome all the new members of Chapter 1082 and thank all our members who helped recruit them. We look forward to planning our Annual NARFE South Carolina Conference for April 2021 and invite anyone wishing to volunteer with the planning.

We currently have 40% of our members who signed up for Dues Withholding! I urge those who have not taken advantage of this cost saving's venue to "just do it!" By participating in DUES WITHHOLDING, you save 15% or $6.00 a year after your first year and your chapter dues are paid for you. Your total cost remains $40.00 instead of $46.00 after your first year. It is the easiest way to pay national and chapter dues rather than remembering to pay on an annual basis. Deductions are monthly from your annuity at $3.34 per month. Reward yourself and sign up by filling out the form that comes in your monthly NARFE magazine and sending the information sheet into NARFE headquarters. If you wish further information, please feel free to contact me via email: jrk2767@gmail.com or by cell: 216-548-0481. I look forward to hearing from you.

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Chapter 1082 Audit Team news

Shown below is the chapter's audit team reviewing our treasurer's records. The audit was postponed from March 2020 due to Covid-19. Pictured left to right, John Pennella and Joe Kohut on the back row and in front, left to right, Jane Pennella and Sue Kohut.

Message from Chapter 1180 Tri-County / Rock Hill

JUDITHANNE HARE
President, Chapter 1180

The Rock Hill Chapter, like many, has not met in some time due to Covid-19. We have, however, been keeping in touch with one another by phone. Some of us have had medical procedures and some are facing procedures this month. Sandi and Ed Lawless are in a brand-new home. Congrats! Judithanne is sure of one thing; she has cooked more during this "shut-down" than she has in the past ten years. Everyone else is working hard at staying home and staying well.

We all did our duty and voted for our NARFE leaders and the other issues on the ballot. We appreciate the communications from State and National on the many subjects that are of importance to NARFE members. That is especially helpful during this Corona isolation. Speaking of isolation, we all hope that there will be an end soon, and we will be meeting again on the second Tuesday of the month for our luncheon meeting at The Little Café in Rock Hill.

We wish everyone the best and please stay well.

The active members of the Tri-County Rock Hill Chapter:

Judithanne Hare
Kathleen Ammirata
Dick and Mary Sarver
Charles and Helen Mincey
Kevin Toevs
Ed and Sandi Lawless
Juanita White
Dennis Findley

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Chapter 2258 - Message from President Bob Huisman

BOB HUISMAN
President, Chapter 2258

Greetings from Chapter 2258, Hilton Head/Bluffton! We hope all of you in our sister chapters are doing well as we continue to shelter in place at home. It appears the number of COVID cases continue to inch upwards keeping South Carolina in the group of states that are "hot." Although our chapter is now down to 92 members, we continue to seek out potential new members, but the virus continues to hamper progress. We will continue to try to interest folks in joining as there has been an influx of new buyers to the area and there may be Feds in the mix.

We do have some concerns as the governor has authorized restaurants to open at full capacity but to use common sense. Hopefully, this will not result in a spike of new cases. We must be more aware of those around us and continue to follow those safety guidelines issued by the medical community.

Since our last update, we have held two virtual chapter meetings using Zoom. Both went off well which included video presentations by both of our guest speakers. The September meeting had 11 members, which was expected, as that is close to normal at our physical meetings. We fared better in October with 15 anticipated and 12 attending. Due to some confusion regarding Zoom access, the others could not get in. I do anticipate that the number of attendees will increase over the next few meetings that include medical insurance representatives as guest speakers. I do believe this is the way to go until it is safe to hold physical meetings. The guest speakers at both meetings gave excellent presentations using visual aids that were top notch. I would highly recommend Juliana Smith of the Coastal Conservation League and Barbara Catenaci of the Heritage Library Foundation as guest speakers to our nearby chapters.

As NARFE is a strong supporter of Alzheimer's, our chapter will participate in a "Walk To End Alzheimer's" event October 31st. Due to COVID-19, participants can walk in their own neighborhoods instead of being part of a large group. The distance is only two miles and they can raise money in their own neighborhoods. This is a great idea and safe to boot.

That is all for this edition. Let me close by wishing you all continued good health and safety. Make the best of "Groundhog Day" for the past six months and stay cool, calm, collected. Keep following suggestions from the medical experts and keep on keeping on!

Chapter 772 members Walked for Alzheimer's

Newberry's NARFE Chapter 772 Alzheimer's team walked across the Lake Murray Dam for their Walk on October 24. The 1.7-mile Walk raised $280.00 for Alzheimer's. Great work chapter 772!

Team Debbie shown at Lake Murray.

Chapter members pictured above are Chapter President **Debbie Hill**, third from the left, and **Carrie** and **Norm Foote**, on the right. Also joining Chapter 772 are Debbie's granddaughters, on the left, **Adelyn** and **Brittany Haney**. **Adee Ganes** and her daughter, **Kathy Hunt**, are pictured in their END ALZ! purple shirts.

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HAPPY THANKSGIVING TO ALL OUR NARFE MEMBERS AND THEIR FAMILIES

10 Ways to Love Your Brain!

Many NARFE chapters have programs on Alzheimer's Awareness. We learn what to look for in recognizing the disease, how to cope as a caregiver, and what services are available to help the family members who have a loved one with the disease.

Show your brain some love! Your brain is the command center of your body — and just like your heart, lungs and other critical organs, it deserves to be a priority when it comes to your health. The Alzheimer's Association recommends these 10 tips to help reduce your risk of cognitive decline.

1

Break a sweat.
Engage in regular cardiovascular exercise that elevates your heart rate and increases blood flow to the brain and body. Several studies have found an association between physical activity and reduced risk of cognitive decline.

2

Hit the books.
Formal education in any stage of life will help reduce your risk of cognitive decline and dementia. For example, take a class at a local college, community center or online.

3

Butt out.
Evidence shows that smoking increases risk of cognitive decline. Quitting smoking can reduce that risk to levels comparable to those who have not smoked.

4

Follow your heart.
Evidence shows that risk factors for cardiovascular disease and stroke – obesity, high blood pressure and diabetes – negatively impact your cognitive health. Take care of your heart, and your brain just might follow.

5

Heads up!
Brain injury can raise your risk of cognitive decline and dementia. Wear a seat belt, use a helmet when playing contact sports or riding a bike, and take steps to prevent falls.

6

Fuel up right.
Eat a healthy and balanced diet that is higher in vegetables and fruit to help reduce the risk of cognitive decline. Although research on diet and cognitive function is limited, certain diets, including Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to risk reduction.

7

Catch some Zzz's.
Not getting enough sleep due to conditions like insomnia or sleep apnea may result in problems with memory and thinking.

8

Take care of your mental health.
Some studies link a history of depression with increased risk of cognitive decline, so seek medical treatment if you have symptoms of depression, anxiety or other mental health concerns. Also, try to manage stress.

9

Buddy up.
Staying socially engaged may support brain health. Pursue social activities that are meaningful to you. Find ways to be part of your local community – if you love animals, consider volunteering at a local shelter. If you enjoy singing, join a local choir or help at an afterschool program. Or, just share activities with friends and family.

10

Stump yourself.
Challenge and activate your mind. Build a piece of furniture. Complete a jigsaw puzzle. Do something artistic. Play games, such as bridge, that make you think strategically. Challenging your mind may have short and long-term benefits for your brain.

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Please keep Gail and Dee Peapples in your prayers

Pat Whitely, South Carolina Federation Executive Vice President, sent out the following information recently about Gail Peapples, former federation president:

Hello everyone - For those of you who know Gail Peapples (former Chapter 1082 treasurer and past federation president), I have spoken with Gail's wife, Dee, several times in the past few months. Gail has had dementia for the past three years and Dee is now unable to give him the 24/7 care he requires. She has permanently placed him in a memory care unit at Magnolias of Summerville Assisted Living and Memory Care. She states he is fairing very well in his new environment with the structure offered with meals and other activities. She is still unable to visit with him except outdoors. She stated that he loves receiving mail from his old friends and gave me permission to pass along his address if you would like to send him a card or note. Dee says he enjoys reading his mail. His address is: 335 Midland Parkway, Summerville, SC 29485.

Please keep Dee and Gail in your prayers and thoughts. Dee is struggling with figuring everything out.

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Chapter Meeting Information

Chapter 72 Margaret L. Baptiste-Greater Charleston
• 2nd Friday each month (except no meetings in July and August), 12:00 noon, John Wesley Methodist Church Activity Building, 626 Savannah Highway, Charleston

Chapter 87 Columbia
• 2nd Friday each month, 11:30 am, Seawell's, 1125 Rosewood Drive, Columbia

Chapter 560 Spartanburg
• 2nd Tuesday each month (except no meetings from June through August), 11:30 am, Golden Corral Restaurant, 1492 W O Ezell Blvd., (Rte.#29) Spartanburg

Chapter 121 Greenville
• 1st Tuesday the months of Jan., March, May, Sep. and Nov., 11:30 am, Carolina Fine Foods Restaurant, 625 S.E. Main Street, Simpsonville

Chapter 772 Newberry
• 3rd Tuesday the months of January, March, May, September, October and November, 12 noon, Mid Carolina Golf Course, 3593 Kiblers Bridge Rd, Prosperity

Chapter 934 Aiken
• 2nd Wednesday each month (except no meetings from June through August), 11;00 am, Golden Corral, 2265 Whiskey Road, Aiken

Chapter 960 Florence
• 1st Friday each month (except no meeting in July), 11:30 am, Bazen's Restaurant Small Dining Room, 704 South Irby Street, Florence

Chapter 1015 Meunier-Perry Myrtle Beach
• 3rd Thursday each month (except no meetings in July and August), 11:30 am, Damon's Steak House, located at South Beach Boulevard, Myrtle Beach

Chapter 1021 Beaufort
• 2nd Wednesday each month (except no meetings from June through August), 11:00 am, St. Paul Baptist Church, 22 St. Paul's Church Road, Beaufort

Chapter 1082 Summerville / Flowertown
• 3rd Monday each month (except no meetings from June through August), 1:30 pm, Faith Sellers Senior Center, 312 N. Laurel Street, Summerville

Chapter 1079 Clemson
• 1st Wednesday the months of February, April, June, August, October and December, 11:30 am, Best Western Inn, 1310 Tiger Blvd., Clemson

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Chapter 1180 Tri-County Rock Hill
• 2nd Tuesday each month, 11:30 for lunch followed by business session at noon, The Little Café, 725 Cherry Road, Suite #180, Rock Hill, SC 29732

Chapter 2258 Hilton Head
• 1st Tuesday each month (except no meetings from June thru August) 12 noon, Golden Corral Restaurant, 1196 Fording Island Road (Rte 278), Bluffton. *Special Note:* The Golden Corral, the chapter's long-time meeting location, closed soon after the virus arrived. The search is on for a new place. As of this writing, no candidates have been found as many potential locations have been closed. Funds are limited, the list of potential candidates is quite small, but the search continues. Call Chapter President, Bob Huisman, at 843-715-2516 with questions.

What is NARFE?

The National Active and Retired Federal Employees Association is the only organization solely dedicated to protecting and preserving the pay and benefits of all federal workers and retirees.

NARFE Is Your Legislative Voice

NARFE'S national legislative program is advanced in Congress by a team of influential lobbyists, backed by an informed network of grass-roots activists in every state and congressional district, and a member-supported Political Action Committee. Your membership strengthens our collective voice on Capitol Hill and fortifies our national outreach.

NARFE protects your federal benefits on Capitol Hill.

NARFE Is Your Information Resource

The award-winning *narfe* magazine provides in-depth coverage of issues affecting the federal community; timely accurate and understandable information on changes or your benefits; insight on how new legislation will affect you; answers to federal benefits FAQ's updates on NARFE's legislative agenda; financial planning tips; and much more.

A team of Federal Benefits Service specialists unravel regulations and provide both active and retired federal employees with clear guidance on complex issues.

NARFE provides clear information and trusted guidance on complex issues.

Can I Get My Benefits Questions Answered?

With dwindling budgets, many agencies are forced to consolidate and share human resource management. Timely and reliable answers to complex questions have become harder and harder to find. NARFE encourages your queries and answers them. Those most frequently asked appear in *narfe* magazine and are periodically published in a compendium. You'll find answers to questions you haven't even thought of yet! Here's a sampling.

Q I'm nearing retirement and am a CSRS-Offset employee. How will this affect my retirement?

Q Is it worth it in terms of annuity payout to pay my military deposit before I retire from federal service?

Q I'm in the middle of a divorce. What do I need to know about how my future federal retirement benefits will be affected?

Q Can I cover my grandchild as an eligible dependent under my FEHBP plan?

Q Should I enroll in Medicare when I am eligible?

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