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Editor's Note

As you know, COVID-19 has greatly changed the way we do things. The Executive Board has not been able to meet in person, but thanks to videoconferencing services such as Zoom, we have met and will continue to do so until meeting in person is once again possible.

That leads me directly to urging all Chapter 409 members who have a

computer or other electronic communication device, and who have access to the Internet to switch from hard copy newsletter to the email version. You will receive your newsletter sooner and in color, and you will be saving the Chapter printing and mailing expenses. Additionally, we plan to send updates when we receive news affecting our ability to meet. We will only be able to send those updates by email. We understand that some members do not have access to the Internet, and we will try to make accommodations where necessary.

Please email me, if you wish to switch from hard copy to email.

President's Message

Remember when? February was the last luncheon meeting held by Chapter 409, and now that seems to have happened in some other life, now gone. We were proactive in making the decision to cancel the March luncheon, at which time COVID-19 exploded and took over life as we knew it. Who would ever have thought that something like this could happen in America? The impact has been global, with everyone learning a new way of life with varying restrictions and limits, masks as a wardrobe item, and the practice of "social distancing." What an awful term, as it can easily lead to social isolation, a very bad thing. *Physical distancing* states it better. There are so many things that we took for granted: health, freedoms, prosperity. Now that these are under attack, perhaps therein is a lesson that we must never assume these cannot vanish in a heartbeat. COVID-19 has become one of those defining moments of life and history, especially for the current generation.

Getting back to normal. That is what we all want, however, we will not be going *back* to the "old normal", at least not in our lifetimes, according to some. There will be a "new normal" that we will learn to accept, adjust to, and cope with. Perhaps some things will become a distant memory, which, in some ways, may not be all bad. State and county governments have strived to keep citizens as safe as possible, issuing guidelines, placing restrictions, etc. Now we are seeing a gradual phasing in of certain businesses and activities, as eased restrictions allow for their managed safe return. With less government regulation and still with the presence of this virus, there will be an increased need for personal responsibility. This means learning to make one's own choices by balancing personal risk factors (age, other health issues, endangering another person) vs risk factors associated with any kind of activity. Masks and physical distancing will be with us for some time to come!

What is ahead for Chapter 409? The answer is we just do not know at this time. Vicki Yanez, Chapter liaison with the American Legion, reports that she recently spoke with a contact there who stated that the Legion



Executive Board meeting via Zoom

has no idea when they will be allowed to reopen, as well as what requirements they must meet when they can reopen. However, they do know that self-serve open buffets will not be permitted. We will have to wait to hear what kind of group food service can be offered, what kind of seating arrangement must be followed, and, importantly, what the cost will be. June has always been the last meeting of the year for Chapter 409 - we would have been enjoying fried chicken and playing bingo! Let's hope these new regulations will allow us to get together in September.

Throughout the economic crisis created by COVID-19, most 409 members, as Federal retirees, have been fortunate to receive their regular pension income; some are additionally fortunate to have Social Security income and perhaps some investment income as well. The blessing here is that, generally, retirees have felt little to no financial strain. Icing on the cake is the government stimulus, kind of extra or "found" money, a nice sum to receive that could easily be spent on anything. The question here to ask is, "*Do I really need this money?*" Wants are very different from needs. There are so many in our communities who are impacted by job loss and no income at all, struggling just for basic needs. Please do consider donating some, or even all, of your stimulus as a way to give back. There are a number of local non-profit organizations whose mission is to genuinely help those in need, including some groups that focus on helping seniors. Think of this as "paying forward" to some possible future time when the need for help might be yours.

Chaplain's Message

My name is Earle Browning, Chaplain of NARFE Chapter 409. This is the time of the year when we honor and respect the NARFE members who have passed away during the past year. The names and dates of passing are provided as follows:

William T. Soper - July 7, 2019 • Tom Proctor, Sept. 7, 2019 • Ruth Chiple, Dec. 28, 2019 • Olin Nave, March 15, 2020 • June Stup Cowan, April 26, 2020 • Annis Moran, May 8, 2020

Let us pray: Eternal God, we praise you for the great company of all those who have finished their course in faith and now rest from their labor. We praise you for those dear to us whom we name in our hearts before you. Especially we praise you for the above NARFE members whom you have graciously received into your presence. To all of these, grant your peace. Let perpetual light shine upon them; and help us so to believe where we have not seen, that your presence may lead us through our years, and bring us at last with them into the joy of your home not made with hands but eternal in the heavens; through our Lord and Savior. AMEN.

The Bible reading is taken from the Book of Ecclesiastes, Chapter 3, Verses 1 – 8: "*There is a right time for everything. A time to plant; A time to harvest; A time to kill; A time to heal; A time to destroy; A time to rebuild; A time to cry; A time to laugh; A time to grieve; A time to dance; A time for scattering stones; A time for gathering stones; A time to hug; A time not to hug; A time to find; A time to lose; A time for keeping; A time for throwing away; A time to tear; A time to repair; A time to be quiet; A time to speak up; A time for loving; A time for hating; A time for war; A time for peace.*"

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Visit us at our website: <https://sites.google.com/site/narfe409/>

Linda Adams, Webmaster • 301-253-4740

Messages from Chapter 409 Service Officer, Chuck Caloia

Don't Fall Victim to A Scam!

Some of Chapter 409's officers recently were the targets of an attempted scam. Although the scammers were unsuccessful, this experience has prompted us to remind all our members to exercise extreme caution when you receive an email or text message asking you to provide money, gift cards, or anything else of value. Use great care even if the request appears to come from someone you know and trust. The same goes for appeals made via social media. The message you received might have been the work of a scammer using a fake identity.

Telltale signs of a scam include misspellings, grammar mistakes, poor wording, and unfamiliar email addresses. Look out for email addresses or websites containing irregularities so slight that they're easily overlooked (such as two letter v's substituting for the letter w). Be suspicious of anything else out of the ordinary, such as a request purportedly from somebody who is "out of town" or a request from someone who hasn't sent you a similar request before. Watch out for messages directing you to take action urgently. Remember that no legitimate law enforcement or other government agency will ever send you an email or text directing you to send a payment.

If you see any of these "red flags," investigate further before carrying out the request. If possible, phone the sender to confirm the validity of the message you received. Scams that look convincing are widespread. They frequently target seniors. If you become the victim of a scam, you could lose a large sum of money and have no way to recover it.

OPM Retirement Services Online

If you're a federal annuitant with a computer and Internet access, be sure to visit OPM's Retirement Services Online secure website (<https://www.servicesonline.opm.gov/>). There you'll find answers to many benefits questions, as well as the capability to change your mailing address, your federal or state income tax withholding, and much more.