



NARFE Chapter 870 Newsletter

Volume III, Number 1

March 2009

Published Quarterly

Vivian Fivecoat, President - Charlie Gardner, 1st VP - Bernice Hirsch, 2^d VP - Sigrid Grau, Sec'y - Sandy Simms, Treas - JC Whitney, Membership/Svc
Meetings held 2d Thursday of Month at Golden Corral Restaurant, 2811 Wilma Rudolph Blvd., Lunch 2:00-3:00 PM, and Meeting 3:00 -4:00 PM



President's Corner

The other day while walking into work with some friends someone remarked "looks like a storm is brewing." Little did the person know that he was speaking to more than just the current weather situation. "Storm's a brewin'" seems to fit most of what is going on in everyone's life right now; the economy, growth and taxes, and yes even your NARFE life. These are going to be troubling times trying just to preserve our earned rights to this point let alone trying to remedy past mistakes. We need to work together, YES TOGETHER, all 213 of us NARFE folks here in Clarksville, if we are to weather this storm.

There is an old saying, "if it is not broke don't fix it and if it is broke and you try to fix it one way and that doesn't work try something new". Well the time has come to try something new. We need to travel in a new direction. Mr. J. C. Whitney has spoken loud and clear about the flood of national members leaving the organization yet here in our little neck of the woods we still see the value of NARFE and continue working to preserve our earned rights both for the past and for the future retired federal worker and your contributions to this organization does not go unnoticed.

After putting in all that hard work staving off a fierce storm the sun comes out, the air is clean and crisp and the body feels renewed and warm and so it is with our organization. The remainder of the year looks bright and sunny and there will be lots of fruit, fun and friendship to be had by everyone who chooses to partake of all that is planned and put before you. April brings our statewide convention where we can renew old friendships and make new ones. This convention will be the most exciting to date. The presidential conventions will have nothing over on us at Tennessee Federation. July's chapter meeting will be a fun filled 4th party. August is our annual banquet and December will bring our very exciting Christmas themed meeting. Mix in with that our quarterly outings. Oh what a year it is going to be for all of us.

I invite you to continue attending our meetings, travel and make friends, kick up your heels, join hands and lets enjoy all that this, the most outstanding state Chapter of NARFE, has to offer while at the same time protecting our earned rights. Don't forget the monthly meetings and more importantly don't forget each other.

Each of you has made a footprint in my heart and I am grateful and look forward to seeing you at the meetings and everywhere we go.

Viv Fivecoat, President

TN Federation Convention

Make plans to attend the Tennessee Federation 2009 convention at the Holiday Inn in Jackson on April 20-21 and hosted by Jackson Chapter 519. The cost of the convention is \$20. The cost of the banquet on Monday evening is \$25. Registration forms are available at www.narfetn.org or call 931-648-4393 to have a registration form mailed to you. Registration forms received after March 20 will incur a \$5 late charge. The room rate at the Holiday Inn is \$103.00 including tax. To make your reservations by phone, please call 731-668-6000 or 800-287-0037 and ask for the special rate for the NARFE Convention (group code - NAR) at the JACKSON-CARRIAGE HOUSE DR. You should make your reservations by April 1, 2009. A number of activities are being planned including a banquet on Monday evening beginning at 6 PM. Door prizes will be awarded. There will be some very good entertainment and an excellent guest speaker. The conventions are fun and a way to meet people from other chapters.

JC Whitney has found an alternative hotel site less than a mile from the Holiday Inn. It is the Microtel Inn & Suites, 731-668-0808. Cost is \$63.57 including taxes.

Trip to Badgett's Playhouse

The NARFE group is headed to Badgett's Playhouse in Grand Rivers, KY, on **25 April** to have lunch and see the "Big Band" production at Badgett's. We will leave Clarksville early enough to have lunch in Grand Rivers either at Patti's, Bill's, Taylor's or Mama D's (more info on these restaurants later). The show is at 2 PM. We will probably rendezvous around 9:30 at the parking lot in front of Big Lots and car pool to Grand Rivers. Everyone is on their own for lunch, but **need to be at the theater NLT 1:45**. The Big Band show is sure to be a swinging good time as there is even a dance floor available for those who would like to trip the light fantastic. The show celebrates the nostalgic sound of big bands like Glen Miller and songs of Frank Sinatra and others of that era. The cost of the show is \$19 per person. **Please reserve your space as soon as possible with Sandra Simms, 647-6551 or Lora Whitney, 358-4855**. Payment is to be made with reservation. Cancellations will be accepted until 10 April for full refund. **Cancellations received after 10 April are not refundable.**

Sandra Simms, Treasurer

Happy
St Patrick's Day
March 17



Legislative Report



On December 16th the Bureau of Labor Statistics reported the November CPI-W is 207.296, a decrease of 2.3 percent from October's 212.182.

Internal Revenue Service issued 2009 rates for mileage:

- 55 cents per mile for business
- 24 cents per mile for medical and moving purposes
- 14 cents per mile in service for charitable organizations

NARFE legislative update number 660 was released on February 17th. The President signed the legislation which includes a NARFE victory in obtaining tax equity for retirees not receiving Social Security benefits.

Bob Grau, 931-237-3772

Membership Report



Our current membership is 213; this breaks down to 210 voting members and 3 National Only non-voting members. Our total membership has ONLY decreased by one member since last July; all other months since then have shown a gain in total membership. This is due in part to all of the members who have provided me names of potential members so that I can follow up with phone calls and mail them a "NARFE Packet" that explains who we are and what we stand for. Thanks to all of you who have provided those names and please keep them coming!!

Welcome New Members

Tommy Jacks	Lynn Watson	Polly Miller
Debbie Davenport	Wanda Ferrell	Nora Sutton
*Carma Sanders	Danny Outlaw transferred from Donelson	

JC Whitney, 931-358-4855

*The newsletter staff would like to apologize to Carma Sanders for omitting her name from the December 2008 newsletter. Carma came on board as a member in August 2008.

Member We Will Miss

David E. Hales (We recently learned that he passed away last year) Deepest sympathy to his family.

Come to our Meetings



Each month when we meet we see new faces. Shouldn't one of them be yours? If you'd like to have a late lunch, the Golden Corral has an Early Bird special for \$5.99

including beverage that begins at 2 PM. Or if you prefer, pay for your dinner when you arrive for our 3 PM meeting and enjoy their delicious steak and evening entrees after our meeting for the same price. Our meetings are informative and we have very interesting guest speakers. Here's just a sample –

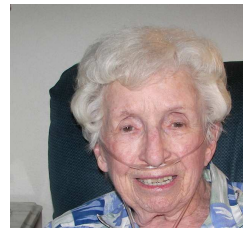
March 12 - Bob Grau will discuss Income Tax Code Changes for 2008

April 9 - George Pragovich, Cancer Recovery and Personal Fitness Specialist

Ronni Reid, Public Relations

Chapter 870 Member Spotlight

It is with great pleasure that we spotlight one of Chapter 870's long standing members, Rebecca Clardy. Mrs



Clardy joined NARFE in 1983 and became an honorary member in 2004. She served as Chapter Secretary for many years, as well as Chapter Historian, and Chapter Treasurer. Rebecca served on the committees that planned the two Tennessee Federation

Conventions that were held in Clarksville.

Rebecca worked for Clarksville Laundry before beginning work for the government. She started working at Fort Campbell in 1960 at the Directorate of Facility Engineers as a Supply Clerk. After a brief break in service where she worked for Rudolph Transfer Company as a bookkeeper, she returned to work at Fort Campbell's Post Signal Office as secretary to the Chief in 1962. Over the years she worked in other Fort Campbell offices. She retired in 1982 as the Budget Analyst at Fort Campbell hospital.

Ms. Clardy is a third generation Clarksvillian. Her father and grandfather were in the business of making harnesses. Her grandfather and grandmother followed the Confederate Army troops repairing harnesses during the Civil War.

She has traveled extensively throughout Europe. She was a member of the Clarksville Women's Club, Country Women's Club, Homemaker's Club, Business and Professional Women's Club and she has tried her hand at painting. She is a member of First Christian Church on Madison Street.

Rebecca married Eugene Clardy in 1946; Eugene passed away in 1960. She has one son, Donald, one grandson and one great grandson. She is looking forward to a new great grandson and granddaughter in June.

Chapter 870 gratefully acknowledges the businesses that generously support our Newsletter. If you know of any business who would like to be included in our Newsletter, please have them call Lora, 358-4855; Ronni, 648-4393; or Priscilla, 645-3936.

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In Sickness and In Health (Part 3)

A member of our chapter is the caregiver for her husband who has Alzheimer's. She has graciously agreed to share her experiences with us. This will be the last of this series. Our hope was to relate how this disease affects not only the patient but also the family. As always, your comments are welcomed.

I could only be there for my husband as he lost the ability to care for himself. He needed a new truck and when we went shopping, he got the pickup of his dreams. Three months later he went through a stop sign onto a major highway and was struck broadside by an unsuspecting motorist. Luckily he and the other driver were wearing their seat belts and no one was seriously injured. When I spoke to the doctor about taking steps to revoke his driver's license, he only suggested that we move to a location that would be less challenging. I decided to take his keys and take over all the driving.

We moved to the mountains where we built a new home and settled for a quieter life away from the city. We joined the gym where we could exercise and swim. He could not follow the instructions to participate in water aerobics but was able to swim laps nearby. Occasionally he would wander away and I would have to bring him back. As time went by, he just walked back and forth in the pool. After he took off his bathing suit in the pool, I decided it was time to end our trips to the gym.

I continued to take him everywhere I went. As the months passed, it became difficult to even go out to eat. The hostess would escort us to a table but he would just stand by the table. Coaxing him to take a seat agitated him. I decided to stop eating in restaurants.

He started urinating and soiling himself. I decided to buy pull-up diapers and tried to explain them to him. He became very angry but finally accepted them. The time came when he refused to let me change him and clean him up. He started lashing out and became very combative. I decided to ask the doctor for help. After trying several medicines that seemed to increase his agitation, the doctor decided to admit him to a psychiatric hospital where they could adjust his medication. It was determined he could not tolerate antipsychotics and he was transferred to a hospital that cared for Alzheimer patients with behavior problems. That was more than two years ago. Since that time, he has become total care.

For all intents and purposes I have lost my husband. He is now in a nursing home and I am able to visit often. I have no idea what he sees or thinks. There are times when a look comes across his face and I think he might recognize me. I have grieved at my loss and I feel guilty about calling the doctor and using medicines that changed everything. Then again I realize I could not have continued to care for him as he deteriorated.

He recently had a medical emergency and the Emergency Room doctor asked me if I thought he would want to live like this. I knew he would not and the doctor thought I might want to let him go. Hospice is now involved with his care and he is comfortable and pain free. All the hard decisions have been made. The caregiver's job is done but the wife continues to grieve.



April 23

Protection From Identity Theft

Tennesseans can now take steps to protect themselves from identity theft with a few clicks of a computer mouse.

The Credit Security Act of 2008 required that the nation's three major credit reporting agencies allow Tennessee consumers to "freeze" access to their information at a cost of no more than \$7.50 apiece. But it took a lot of time and effort. Consumers had to request forms from the agencies, fill them out, copy several forms of identification and send all of that by certified mail with their checks.

Not anymore. The law gave the credit reporting agencies – Equifax, Experian and Trans Union – a deadline of Jan. 31, 2009, to create electronic methods for consumers requesting a freeze. So now a consumer can sit down at a computer, pull up the reporting agencies' web sites and complete the entire process online.

The law, championed by AARP, was one of several across the country that led to a voluntary decision by the credit bureaus to provide inexpensive credit security freezes. The hope is that if your credit files are frozen, someone who fraudulently gets your name and Social Security number can't gain credit in your name.

When a person is ready to make a major purchase or apply for credit, he or she can lift the freeze temporarily for free. All he must do is provide the PIN (personal identification number) given when the freeze was enacted. Consumers need to keep those PINs safe because replacing them costs \$5. The freeze can be permanently lifted for \$5.

All of the fees can be waived for victims of identity theft.

(Continued on Page 6)

To request a security freeze, contact the agencies:

Equifax Security Freeze
www.equifax.com
1-800-685-1111
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
www.experian.com/freeze
1-888-397-3742
P.O.Box 9554
Allen, TX 75013

Trans Union
www.transunion.com
1-888-909-8872
P.O. Box 6790
Fullerton, CA 92834

The Credit Security Act also requires businesses, nonprofit organizations and governments to make "reasonable efforts" to protect Social Security numbers, specifically outlawing their use on identification cards or for public display. And the law restricts the use of Social Security numbers in materials mailed to consumers or used to access Internet web sites. Starting this year, each violation is a Class B misdemeanor. Violations can be reported to the state Consumer Affairs Division at 1-800-342-8385.

Extracted from AARP Alert dated Feb 6, 2009

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to the newsletter before members who get it by snail mail.

We won't abuse or share your e-mail address but will also use your e-mail address occasionally to let you know about Chapter 870 upcoming events.

Our newsletter is also online at www.narfetn.org under the Library Section.

Contacts and Web Sites of Interest

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Join us for our March meeting and luncheon on March 12, 2009 at Golden Corral Restaurant, Wilma Rudolph Blvd, Lunch 2:00-3:00 PM, meeting 3:00-4:00 PM.

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