



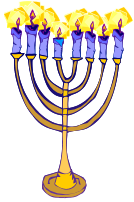
NARFE Chapter 870 Newsletter

Volume V, Number 4

December 2011

Published Quarterly

Sandra Simms, President - Vacant, 1st VP - Vacant, 2d VP - Ronni Reid, Sec'y - Lora Whitney, Treas - JC Whitney, Membership/Service Officer
Meetings held 2d Thursday of Month at Golden Corral Restaurant, 2811 Wilma Rudolph Blvd, Lunch 11 AM - 12 PM, Meeting 12 PM - 1 PM



SEASON'S GREETINGS



A message from the Chapter President

As we come to the close of another year, I reflect on the economic and moral turmoil we have seen in this great country of ours. We have survived it and as the saying goes, "what doesn't kill us, makes us stronger." Even so, I greatly appreciate the opportunity to live here, to have worked for our government, to worship as I please, and for the comfortable living that we enjoy as federal retirees. With all of the problems that we see our nation and community struggle through, this is still the best place in the world to live. I am proud and thankful for you, our NARFE members, and your spouses for their career choices with "Uncle Sam" and that you choose to continue that association through membership in NARFE, Chapter 870.

We have had no reduction in benefits this year. We have been promised a 3.6% raise in our federal retirement and our social security beginning in January 2012. Some of us will enjoy a reduction in Medicare Part B premiums and some of our federal health benefits monthly premiums have gone down. We have a robust NARFE headquarters in Washington who fight to maintain our benefits in these perilous times of budget cuts in an effort to reduce the national debt. I know you join me in sincere appreciation for these blessings!

Our Executive Committee is planning an exciting 2012 for our Chapter. We have lots of good ideas for stimulating monthly programs. I encourage each and every one of you to become actively involved in our Chapter. We want to hear your ideas for programs and activities. And last, but not least, I am thankful for the hard-working team of officers and committee chairs of Chapter 870. Also, thank you members for supporting our Chapter by your presence each month.

I look forward to seeing you at our December meeting.
Sandra Simms, President

Installation of Officers for 2012 and Holiday Celebration

At the November meeting Chapter members elected, by acclamation, the officers for 2012. The officers will be sworn in during the December meeting. The officers are:

- President – Sandra Simms
- Vice President – Vacant
- Secretary – Ronni Reid
- Treasurer – Lora Whitney
- Legislative Officer – Bob Rosa
- Membership/Service Officer – JC Whitney

After a short meeting the fun will begin. Members are asked to bring a wrapped gift (\$15 or less) and we will play "Chinese Auction". As each member turns in their gift, they will draw a number. When the "Chinese Auction" begins, the member with the number 1 will choose a gift from the stack, open it and share its contents with everyone. As the auction progresses, the member whose turn it is (in numeric order) has the option of "stealing" any opened gift or opening an unopened one. We did this at our December 2010 meeting and everyone enjoyed it immensely.

We invite all members to join us to celebrate the holidays.

Ronni Reid, Secretary

Welcome To Our New Members	
Mr. Jon Bershing	Ms. Virginia Boehim
Ms. Carolyn Goggin	Ms. Christa Gordon Ms.
Evelyn Wyatt.	

Membership Report

Since our last newsletter, we have gained and lost members giving us a new total of 190 members as of the end of October for Chapter 870. This is an overall decrease of 3 members since our last newsletter, but, as you can see, we have had four members pass away.

Update your E-Mail Address: If NARFE Hq is attempting to send an individual a GEMS Message, NARFE News Release or any other type of e-mail and the e-mail "bounces" (indicating that for some reason the e-mail address is invalid), that particular e-mail address is removed from the NARFE Data Base. Based on this statement, it is imperative that **IF** your e-mail address changes, you need to contact NARFE Hq and give them your new or changed e-mail address so you will continue to receive important e-mail topics pertaining to NARFE. You can report your new e-mail address by simply calling 1-800-456-8410, give them your NARFE member number and they will IMMEDIATELY enter your new e-mail address into the data base. If you have any questions about this, or if you'd like me to update your e-mail address, please call me at 931-358-4855 or e-mail me at jcwhitney@cdelightband.net.

JC Whitney, Service Officer/Membership Chair

Members We Will Miss

Mr. John Settle passed away on 31 Aug.
Mr. Richard Stone passed away on 3 Sep.
Mr. Charles Nichols passed away on 15 Sep.
Ms. Marie Heath passed away on 8 Oct. (*her remaining membership was passed on to her husband, George.*)

LEGISLATIVE NEWS

The National Active and Retired Federal Employee Association represent 4.6 million federal and postal workers and annuitants. As you can imagine the pay and benefit reductions for this number of people is very tempting to the fiscal committee assigned the task of cutting the national debt.

The following is excerpted from the NARFE website.

"NARFE is the only association solely dedicated to safeguarding and improving the earned rights and benefits of America's active and retired federal employees. A team of government relations professionals in Washington tracks congressional action and agency proposals that affect your federal retirement benefits. NARFE's Legislative Department works simultaneously to preserve and enhance civil service annuity and health care benefits.

Some of NARFE's legislative accomplishments include:

- *Defeating a budget amendment to cut federal civilian retirement and/or health benefits by \$10 billion over 10 years;*
- *Continuing to fend off cuts to the Medicare and Social Security programs;*
- *Protecting annual cost-of-living adjustments;*
- *Allowing federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity;*
- *Permitting FERS workers initially to credit half, and in 2014 all, of their unused sick leave toward retirement;*
- *Adding a Roth option to the TSP;*
- *Bringing about Federal Long Term Care Insurance for active and retired federal employees; and*
- *Developing the framework for FERS."*

I urge you to stay abreast of legislative activity in your NARFE magazine and/or on the NARFE website. As you read through this information, you will be determined to make calls and send letters to our representatives to let your opinions be known.

Sandra Simms, President

Treasurer's Report

We ended the month of October with a balance on hand of \$1648.46 and obligations of \$500.00 leaving us a balance on hand for use of \$1,148.46. Did you know that the members who attended the chapter's monthly meetings have donated a total of \$773.50 to Alzheimer's? Can you imagine how much money our chapter could raise for Alzheimer's research if all 190 members supported this worthy charity??? Also the same members helped the funding of our newsletter by raising a total of \$250.00. A big thanks to our members who come to the monthly meetings. Your officer's appreciate you.

Lora Whitney, Treasurer

Alzheimer's' Report

I ran across the following information on the NARFE website that I think bears passing on to you in our newsletter.

"In collaboration with the Alzheimer's Association, NARFE members have donated more than \$9 million to the NARFE Alzheimer's Fund. 100 percent of NARFE donations to the Fund are allocated to research. NARFE is a member of the Alzheimer's Association's Zenith Society, a group of about 50 donors representing the highest level of giving. NARFE is one of only four organizations belonging to the Zenith Society and, of the four organizations, NARFE is the "number one"

contributor. Many NARFE members not only contribute their dollars to the NARFE Alzheimer's Fund but also plan and participate in fundraisers, and volunteer at local day-care centers and other respite-care facilities. "

I am proud of the contribution that our chapter adds to this total. As of our November meeting, we have donated \$2,795.00 this year. Thank you for your amazing generosity.

Dale Simms, Alzheimer's Committee Chair

Interesting Alzheimer's Findings

Here are interesting excerpts from a new book "100 Simple Things You Can Do to Prevent Alzheimer's and Age-Related Memory Loss" (Little, Brown \$19.99).

The idea that Alzheimer's is entirely genetic and unpreventable is perhaps the greatest misconception about the disease," says Gary Small, M.D., director of the UCLA Center on Aging.

Researchers now know that Alzheimer's, like heart disease and cancer, develops over decades and can be influenced by lifestyle factors including cholesterol, blood pressure, obesity, depression, education, nutrition, sleep and mental, physical and social activity.

Here are 10 most surprising strategies found--

***Have coffee.** *In an amazing flip-flop, coffee is the new brain tonic. A large European study showed that drinking three to five cups of coffee a day in midlife cut Alzheimer's risk 65% in late life. University of South Florida researcher Gary Arendash credits caffeine: He says it reduces dementia-causing amyloid in animal brains. Others credit coffee's antioxidants. So drink up, Arendash advises, unless your doctor says you shouldn't.*

***Floss.** *Oddly, the health of your teeth and gums can help predict dementia. University of Southern California research found that having periodontal disease before age 35 quadrupled the odds of dementia years later. Older people with tooth and gum disease score lower on memory and cognition tests, other studies show. Experts speculate that inflammation in diseased mouths migrates to the brain.*

***Google.** *Doing an online search can stimulate your aging brain even more than reading a book, says UCLA's Gary Small, who used brain MRIs to prove it. The biggest surprise: Novice Internet surfers, ages 55 to 78, activated key memory and learning centers in the brain after only a week of Web surfing for an hour a day.*

***Grow new brain cells.** *Impossible, scientists used to say. Now it's believed that thousands of brain cells are born daily. The trick is to keep the newborns alive. What works: aerobic exercise (such as a brisk 30-minute walk every day), strenuous mental activity, eating salmon and*

other fatty fish, and avoiding obesity, chronic stress, sleep deprivation, heavy drinking and vitamin B deficiency.

***Drink apple juice.** *Apple juice can push production of the "memory chemical" acetylcholine; that's the way the popular Alzheimer's drug Aricept works, says Thomas Shea, Ph.D., of the University of Massachusetts. He was surprised that old mice given apple juice did better on learning and memory tests than mice that received water. A dose for humans: 16 ounces, or two to three apples a day.*

***Protect your head.** *Blows to the head, even mild ones early in life, increase odds of dementia years later. Pro football players have 19 times the typical rate of memory-related diseases. Alzheimer's is four times more common in elderly who suffer a head injury, Columbia University finds. Accidental falls doubled an older person's odds of dementia five years later in another study. Wear seat belts and helmets, fall-proof your house, and don't take risks.*

***Meditate.** *Brain scans show that people who meditate regularly have less cognitive decline and brain shrinkage - a classic sign of Alzheimer's - as they age. Andrew Newberg of the University of Pennsylvania School of Medicine says yoga meditation of 12 minutes a day for two months improved blood flow and cognitive functioning in seniors with memory problems.*

***Take D.** *A "severe deficiency" of vitamin D boosts older Americans' risk of cognitive impairment 394%, an alarming study by England's University of Exeter finds. And most Americans lack vitamin D. Experts recommend a daily dose of 800 IU to 2,000 IU of vitamin D3.*

***Fill your brain.** *It's called "cognitive reserve." A rich accumulation of life experiences - education, marriage, socializing, a stimulating job, language skills, having a purpose in life, physical activity and mentally demanding leisure activities - makes your brain better able to tolerate plaques and tangles. You can even have significant Alzheimer's pathology and no symptoms of dementia if you have high cognitive reserve, says David Bennett, M.D., of Chicago's Rush University Medical Center.*

***Avoid infection.** *Astonishing new evidence ties Alzheimer's to cold sores, gastric ulcers, Lyme disease, pneumonia and the flu. Ruth Itzhaki, Ph.D., of the University of Manchester in England estimates the cold-sore herpes simplex virus is incriminated in 60% of Alzheimer's cases. The theory: infections trigger excessive beta amyloid "gunk" that kills brain cells. Proof is still lacking, but why not avoid common infections and take appropriate vaccines, antibiotics and antiviral agents.*

Life insurance premium changes on the way for some feds

Kellie Lunney, Governmentexe.com reported on 10 Nov 2011:

The [Office of Personnel Management](#) announced Thursday [new premium rates](#) for some federal workers and retirees enrolled in the government's group life insurance program.

Some premiums are going down, while others are increasing beginning the first pay period on or after Jan. 1, 2012. The changes affect enrollees in Option B, Option C and those who have post-retirement basic insurance. Premiums for federal employees who have basic insurance under the Federal Employees' Group Life Insurance Program or Option A coverage will not change.

Premiums for all Option B age bands, except the age 75-79 band and the age 80 and over category, will decrease. Premiums for Option C age bands under age 45 also will decrease. A rate increase will hit those Option C age bands 45 and older. **Premiums also will increase slightly for Post-Retirement Basic FEGLI enrollees who choose 50 percent reduction and no reduction.**

"These increases are necessary due to the experience of the group and are necessary to sufficiently fund the projected future increases," said the notice in the *Federal Register*, which will be published officially on Nov. 14.

All FEGLI enrollees receive basic insurance, which includes coverage totaling the employee's annual pay, rounded to the nearest \$1,000, plus an additional \$2,000. Enrollees also can elect additional plans. Option A provides \$10,000 of coverage, while Option B is available in multiples of annual pay. Option C covers spouses and dependent children. Option C premiums are based on the age of the federal employee, not the age of any eligible family members. Employees pay two-thirds of the insurance costs, while the government picks up one-third of the tab.

The new biweekly premium rate for enrollees in Option B ranges from 1 cent to 10 cents less than the current rate. For example, an Option B enrollee in the age 40-44 category who now is paying 9 cents every two weeks will pay 8 cents every two weeks beginning in January. In the Option C category, the increases range from 7 cents to 60 cents every two weeks.

According to OPM, the last premium change for the affected age categories in Options B and C and post-retirement basic insurance was in 2003.

Useful Web Sites

www.narfe.org – National headquarters
www.narfetn.org – Tennessee Federation
www.ProtectAmericasHeartbeat.org – NARFE
Legislative Action Center

The editorial staff for this newsletter is Ronni Reid (931-648-4393) and Lora Whitney (931-358-4855),. Please contact us with your suggestions and opinions.

Join us for our meetings on the 2d Thursday of each month at Golden Corral, Wilma Rudolph Blvd, lunch 11:00-12:00, meeting 12:00-1:00. We have very interesting speakers each month covering a wide variety of subjects.

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