



NARFE Chapter 870 Newsletter

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Published Quarterly

Sandra Simms, President; 1st VP Vacant, 2d VP Vacant; 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, and Meeting 12-1PM

Happy 90th Birthday National Active and Retired Federal Employees



President's Corner

Greetings NARFE Members. As I write this, I am looking out of the window at a warm, balmy, almost spring day. We have had quite a cold and snowy winter so far that I enjoyed, but am ready to get outside and dig in the dirt.

We are going to have a great NARFE year with interesting monthly programs, fundraisers, fellowship, and fun. The first official event is our State Convention in April which will be held in Nashville. So far, we have seven delegates attending from our Chapter. These annual conventions are always informative--the meetings as well as the informal discussions with fellow NARFE members across the state. Being in the midst of that many people who have a common cause is exciting and motivating. I wish our entire chapter could experience it. Those of us who are attending will share our experience with you at the meeting following the convention.

We have a new group of National Officers at the helm in Alexandria, Virginia who I am confident will continue the fight for protecting our benefits, but with a renewed and fresh enthusiasm. If you have been reading the vast literature concerning this subject, I am sure you know that we need dedicated, energetic folks to help preserve what we have earned and were promised when we first began our career with the federal government. Reducing the national deficit is the focus on Capitol Hill and some legislators feel federal employees are partially to blame for our nation's poor economic situation. Our NARFE leaders are working hard to convince them that cutting our pay and benefits will have only a small impact on reducing the deficit and improving the economy. I am honored to be part of an organization that is fighting so diligently to protect what we have earned. Together, we are making a difference!

This is going to be a great year for Chapter 870!

Sandra Simms, President

ALERT - YOUR ACTION NEEDED

Fight Back by Telephone on March 8th: On Tuesday, March 8th, some 300 NARFE officers and activists are scheduled to descend on Capitol Hill to meet with their lawmakers as part of NARFE's biennial Legislative Training Conference. Add your voice to theirs by calling toll free to your Congressional delegation on March 8th.

Page 10 of the March magazine provides a CUT AND SAVE feature with complete information including request for response in writing from lawmakers. The toll free number for reaching the Capitol switchboard is 1-866-220-0044.

Extracted from NARFE GEMS 18 Feb 2011

TN Federation 2011 Convention

The 2011 NARFE Tennessee Federation Convention will be held at the Radisson Hotel, 2401 Music Valley Drive in Nashville April 18-19, 2011. Because the convention is being held "in our backyard" this year, Chapter 870 officers encourage your participation.

All registration forms should be mailed with a check for appropriate amount to the Nashville Chapter Treasurer, Bob Miller, at 210 Dover Place, Franklin, TN 37067. The registration fee for the Convention is \$35 for banquet on Monday evening and \$20 for the convention registration fee for a total of \$55. Members can elect to attend both events or just one. Registration forms can be found at www.narfetn.org or call Ronni Reid, 931-648-4393. They must be received by 18 March. Registrations received after 18 March will incur a \$10 late fee.

Room rate at the Radisson Hotel is \$105 plus tax. Reservations for the Radisson Hotel can be made by calling 1-800-395-7046 toll-free. You can also reach them at (615) 889-0800; FAX: (615) 889-6328.

For those who would like to enjoy the morning or evening entertainment aboard the famous General Jackson Showboat, please plan on arriving on Sunday, April 17th, and make your arrangements by contacting

the Past Federation President Carey Frazier at (615) 482-1054, or at www.generaljackson.com.

Attendees who can remain on Tuesday, April 19th, following the Federation Convention, can attend the Grand Ole Opry performance that evening. Again, contact Carey Frazier for details, or go to www.opry.com.

Ronni Reid, Secretary

Legislative Report

The national debt is predicted to reach \$14 trillion by May. The debt limit has been raised by Congress 10 times since 2001. When will they stop raising the bar on how much debt the United States can have?? You can see why legislators are scrambling to find ways to reduce this horrific debt that will probably be passed to our descendents for many years to come. They are looking hard at the federal workers' retirement, pay, and health benefits reduction as a part of their plan because these changes are so much easier for them to control and enforce. The cutting of pay and benefits of the federal worker will do little to affect the reduction of the national deficit. We must make this clear to our legislators!!! NARFE has established a campaign called "Protect America's Heartbeat" to refute the blemished image of the federal worker due to unfounded criticism in the past several years. I encourage you to go to www.ProtectAmericasHeartbeat.org to learn about how NARFE is fighting for the USA's federal public servants. You are part of a great organization!

Footnote: As you are probably aware there is no COLA or Social Security increase this year. Also, the Making Work Pay tax relief we enjoyed last year has expired and as a result there may be an increase in your monthly withholding for 2011. Regrettably, this increase, along with the probable increase in your healthcare premium, has probably affected your monthly income.

Not much good news here . . .

Sandra Simms, President

Need to Change Federal Tax Withholding?

In response to high call volume, the Office of Personnel Management has established a new Tax Hotline that retirees can call to change the federal tax withholding on their monthly annuity payments. The number is 800-307-8298.

Welcome New Members

Bob Rosa	Sandra Cunningham	Ronald Struble
James Jones	Charles Bennett	Linda Howle
Henry Parham		

Membership Report

Since our last newsletter, we have gained and lost members giving us a new total of 202 members as of the end of January for Chapter 870. Our TN Federation totals thru the end of January are 4,325 members which is an overall increase of 39 members since our last newsletter; these totals have been going up and down and hopefully they will continue to increase. NARFE National has been doing somewhat better; the total membership thru the end of January is 300,885 which is an overall increase of 1,427 members since I last reported. Maybe this trend will continue for year 2011 with an overall increase of our NARFE membership totals.

JC Whitney, Membership Chair/Service officer

Treasurer's Report

Chapter 870 ended the year 2010 with a checking account balance of \$1,499.85. December's expenditures included the Tennessee Federation dues of \$547.00. Each year the chapter pays the Federation \$3.00 for each member excluding Honorary Life Members.

As of 31 January 2011 we had receipts of \$287.84, expenses of \$53.28 and obligations for \$114.00 leaving us a balance on hand of \$1620.41.

The audit of Chapter 870 funds was completed on 8 January 2011 by Joann Gilbert and Marie Rougemont. All records of income and disbursements were correct for 2010. Thank you, Joann and Marie.

Lora Whitney, Treasurer

Alzheimer's Chairman News

You were so generous and supportive to the Alzheimer's cause during 2010, and I am sure 2011 will be no different. Our Chapter raised \$2629.43 in 2010 for Alzheimer's research. This disease is swiftly escalating to the crisis level. You have contributed to help find an answer. The Alzheimer's Association pushed to establish National Alzheimer's Project Act (NAPA), which was signed into law on 4 Jan 2011. This act will ensure that the US has an aggressive and coordinated national strategy to confront the current and rapidly advancing Alzheimer's epidemic.

We will have at least two fundraisers this year to continue our contribution for this worthy cause. We welcome your ideas for raising funds. Let's work to top our 2010 contribution!

Dale Simms, Alzheimer's Chairman

Make Exercise work for you

No matter when you start, exercise improves health. Even people who start exercising later in life appear to gain many of the same health benefits as people who've exercised their whole lives, according to research at Stanford University School of Medicine.

Physical activity throughout life can help protect against some cancers. For breast and prostate cancer, it may help by regulating hormone levels. For colon cancer, physical activity speeds up the digestive process, shortening the exposure of the bowel lining to harmful substances. Exercise also helps reduce cancer risk by helping people maintain a healthy weight.

It's important to enjoy what you're doing so you won't get bored or think of it as a chore. To choose an activity that's right for you, ask yourself these questions:

Do you like to be social, or would you prefer time to yourself?

Do you need to get energized or wind down?

Are you goal-oriented, or do you like to stay flexible?

Do you want to get away from it all or get involved?

How much activity should you be doing? That depends on you.

- If you haven't been active, you should start with moderate activities and gradually increase the duration, frequency, and intensity as you become more fit. Work your way up to 30 minutes or more five or more days a week.
- If you are active but want to do more, increase the intensity, duration, or frequency of what you currently do. Moderate to vigorous activity for 45 minutes or more five or more days a week will increase your health benefits.
- If you are active and want to maintain your current level of fitness, try adding new activities to your routine to use different muscles and keep your interest.

Staying motivated

Be specific and choose variety. Rather than having general goals like "getting in shape" or "exercising more," choose concrete goals such as walking 30 minutes on Tuesdays and Thursdays, and doing stretching exercises five minutes each morning. The

more variety you have, the more likely you will continue. A well-rounded exercise program that includes aerobic exercise, strength training using weights, and flexibility exercises -- even when performed regularly in small increments -- is key, according to the American College of Sports Medicine.

Incorporate fitness into your lifestyle. Begin to see exercise as an everyday opportunity. For example, use the stairs instead of the elevator, walk during lunch, or bike to work. Combine fitness with your family chores and activities, such as raking leaves or gardening.

Motivate yourself. Try visualization techniques to help your motivation. Imagine yourself being in shape and how it feels. Create a vision of yourself looking fit. Rather than focusing on feeling out of shape, picture yourself feeling energized after your workout. Also, reward yourself when you meet each of your goals.

Extracted from www.cancer.org

Mrs. Ann W. Wyatt Doing Very Well in Marietta, Ga.

I recently had the pleasure of talking with Ms Wyatt about getting her NARFE membership squared away. (Her dues were due in December and NARFE Hq still had not updated their records even though she had sent in her payment). She is a very loyal member and really believes in NARFE and appreciates all they do to protect our benefits and retirement annuities. She did NOT want her membership to expire. Ms Wyatt is in an Assistant Living Community quite close to her daughters in Marietta, Ga. She is VERY happy there and chose to be there instead of actually living with one of her daughters. She has made many new friends where she lives and is quite comfortable. One of her daughters is only 15-20 minutes away. Ms Wyatt especially enjoys reading our NARFE Chapter Newsletter so she can keep abreast of all of her friends here in Clarksville. I have not had the privilege of meeting Ms Wyatt in person; however, we chatted on the phone for over 30 minutes and it seems like we have known each other for quite some time. If any of her friends would like to contact her, here is the info: 3039 Sandy Plains Rd, #212, Marietta, GA 30066 and her phone number is 770-509-5633 (she gave me permission to provide this info). I'm sure she would enjoy hearing from folks here in Clarksville.

JC Whitney, Service Officer/Membership Chair

Scheduled Speakers

The speaker for our February meeting will be Mr. Tom Henry of Stone, Rudolph, and Henry Accounting Firm. Mr. Henry is a Certified Public Accountant (CPA). He will speak to us on income tax preparation and advise us

on the changes that apply to 2010 reporting on our income tax return.

In April Dr. David Smith, a new foot doctor in Clarksville will be talking to us about foot care. His clinic is called Gateway Foot & Ankle Center and he is located in the doctor's building connected to Gateway Hospital.

Useful Web Sites

www.narfe.org – National Active and Retired Federal Employees Headquarters

www.narfetn.org – National Active and Retired Federal Employees – Tennessee Federation

www.opm.gov – Office of Personnel Management

www.ProtectAmericasHeartbeat.org - NARFE'S Legislative Action Center

www.tnmedicarehelp.com – Tennessee Medicare Assistance - Helps Tennesseans understand medical benefits & Prevent fraud

www.congressmerge.com - Data products for lobbying Congress and grass roots management.

www.nia.nih.gov/alzheimers - Center Web site will help you find current, comprehensive *Alzheimer's* disease (AD) information and resources from the National Institute on Aging

www.ssa.gov - Social Security

www.va.gov – Veteran's Administration

www.fedblue.org - Blue Cross/Blue Shield

www.mhbp.com - Mail Handlers

**Join us for lunch and meeting at the Golden Corral Restaurant, Wilma Rudolph Blvd,
Lunch 11:00 AM - 12:00 PM, meeting 12:00-1:00 PM. On 2d Thursday of each month**

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