



# NARFE Chapter 870 Newsletter

Volume V, Number 3

September 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



## A message from the Chapter President

Here we are winding down summer 2011--can you believe it? I don't know about you, but I feel like time is passing entirely too fast. We have had a busy, productive year so far in our NARFE Chapter and this last quarter is shaping up to be the same. Our most recent event was the Annual Dinner which was held at the First Christian Church in their Fellowship Hall. We had a wonderful meal catered by Mary Welch. I heard comments that it was the "best food yet". Our special guest was Mr. Larry Henderson, 2nd Vice President, TN Federation. Larry is from Humboldt, TN, and we appreciate him travelling to Clarksville to be with us. The highlight of the evening was our entertainment "Yankee Girl". We really did have a "party" with her urging all of us to our feet to dance and "play" after dinner. I saw lots of smiles and laughter. If you missed this dinner, I urge you to make every effort to join us next year.

Our **September program** will be presented by **Mr. Les Crocker of Clarksville Building and Codes Department**. He will address the city codes that govern our neighborhoods with regards to trash, tall grass or weeds, junk vehicles, dilapidated buildings, etc. Take advantage of this time to address any issues you may have in this area. **Mayor Kim McMillan**, will be our speaker in **October**. Please encourage your friends to attend with you to hear her presentation. I would love to see a room full of folks there to show her our strong support of NARFE in Clarksville. In **November**, we hope to have **Mr. Vincent Lewis from the Clarksville Police Department** to give us pointers on crime prevention as we enter the holiday season. Mr. Lewis spoke to us several years ago and is always a treat to hear. And, of course, **December** is our annual meeting when we will **install officers** for the new year and have a **Christmas "party"**. I hope to see all of you and your guests at these meetings!

I want to remind you also of our Yard Sale for Alzheimer's on 1 October to be held at First Federal Savings Bank on Madison Street. This will be our third yard sale held there and all have been successful. More discussion on this in the Alzheimer's Chair Comments.

With our NARFE membership numbers falling nationwide, I am more determined than ever to persist in our fight to protect what we have worked so hard to

earn. NARFE is our voice on Capitol Hill. Without it, our benefits are in jeopardy. We may lose that voice if our numbers fall at this rate much longer. The economy and our government are in serious trouble and we federal active and retired employees may ultimately pay. I strongly urge you to stay faithful and think about what you can do to make NARFE stronger and louder. Make your voice heard by emails and calls. Bring a friend to join NARFE.

Let me close by saying that I am constantly amazed at the dedication and hard work of our local NARFE members to make our Chapter strong and productive. The way our officers and committee chairs are pulling together to accomplish tasks is amazing and I take this opportunity to sincerely thank them.

See you at the next meeting . . . .

Sandra Simms, President

## Welcome To Our New Members

Ms Sharon Davis.

*(We have two other applications being processed but as of this writing, we still do not have confirmation of their membership).* **We welcome Ms. Davis.**

## Membership Report

Since our last newsletter, we have gained and lost members giving us a new total of 193 members as of the end of July for Chapter 870. This is an overall decrease of 4 members since our last newsletter; I sure hope this downward trend stops and we start gaining more new members. I'd like to paraphrase some comments made by our NARFE National President, Joseph Beaudoin, affectionately known as "Joe B". NARFE is losing a great number of members because of the recent dues increase. Joe B equated our NARFE membership to an insurance policy that is constantly working to protect our earned benefits. As he said, at \$45.00 per year, I will bet that NARFE Membership is the cheapest insurance policy you have. This insurance policy provides a Legislative Department Staff working tirelessly to provide a voice for federal workers and retirees on Capitol Hill. The Retirement Benefits Service Department has a team of experts who work closely with OPM and the Social Security Administration. NARFE's Website (<http://www.narfe.org>) features a members-only section with the latest on benefits, legislation and other useful

pre- and post-retirement information. Our NARFE Magazine is a comprehensive source of legislative analysis and reporting, as well as articles on financial planning, health, and retirement. NARFE Members who take advantage of the special discounts on a wide variety of products and services can recoup the cost of their NARFE Membership Fee in a very short time.

Yes, our dues were increased to \$45.00 per year but that is ONLY \$3.75 per month or about .12.3 cents a day. If you switch to Dues Withholding, it is even cheaper. If you go with Dues Withholding, it will be \$39.00 per year, (instead of the \$45.00), taken out of your monthly annuity to the tune of \$3.25 cents a month; this is ONLY .10.5 cents a day!! This way, you won't have to look for a postage stamp and send in your yearly fee; it will be taken out each month and more than likely, you will not even miss it. You can stop this any time you so desire with a letter to OPM. Anyway you look at it, either one of the above options is a VERY cheap insurance policy to have. Think about it and if you would like to switch to Dues Withholding, please call me (931-358-4855, e-mail me (jcwhitney@cdelightband.net), or drop by my house. Thanks for letting me get on my soap box.

JC Whitney, Service Officer/Membership Chair

## Members We Will Miss

**Ms Nora Binkley passed away on 4 May 2011**  
**Ms Susanne Lowery passed away on 26 June 2011**  
**Mr. Tommy Jacks passed away on 6 July (his remaining membership was passed on to his wife, Connie.)**

## Annual dinner highlights

The Chapter 870 Annual Dinner held on August 12 was an overwhelming success. We had members from as far away as Florida who joined us. Yankee Girl entertained us with her musical talents as well as recruiting several of us to assist her. If you were unable to attend, we sure missed you; but hope you will join us at our monthly meetings.



Long time life member John Posey and his wife, Betty, came all the way from Florida to join us.



Larry Henderson, Tennessee Federation 2d Vice President, was recruited by "Yankee Girl" in a rendition of "Singing in the Rain".

## Thank you from Tennessee Federation 2d Vice President

Dear President Simms,

I was honored to receive an invitation (from JC Whitney) to the Clarksville annual banquet held on August 11, 2011. It was a thoroughly enjoyable event and I appreciate the warm hospitality shown to me by you and the members of your chapter at the banquet. The entertainment, food and fellowship were all excellent and I believe everyone had a good time.

I just want you to know that any rumors about me acting foolishly before, during or after the banquet will be emphatically denied and I submit that any pictures or video depicting the same must have been of an imposter.

Seriously, thank you for your superior leadership of one of Tennessee's truly outstanding NARFE Chapters. I always enjoy every opportunity that I have to visit.

Best regards,

James L. (Larry) Henderson

TN Fed. Second Vice-President



Joann and Tommy Gilbert assisting "Yankee Girl" in a rendition of "Fever". "Yankee Girl" is in the upper right.

## Alzheimer's' Report

**Heads up to all** regarding our second yard sale of the year for Alzheimer's Fund. Our sale will be Sat, 1 October at First Federal Saving Bank Parking Lot on Madison Street. (This is same location we have had for the last two sales.) We will begin at 8 am and close around 2 pm. Be sure to save all your "treasures" to donate to the sale. All remaining items will be taken to Good Will with owner's approval. The last two have been very successful netting us over \$700 per sale. We are a little less than half way to the donation goal we set last year and we have only four more months to go. I urge you to help us meet our goal.

Here are a few words of advice to help ward off Alzheimer's disease:

**Stay physically active.** Physical exercise is essential for maintaining good blood flow to the brain as well as to encourage new brain cells. It also can significantly reduce the risk of heart attack, stroke and diabetes, and thereby protect against those risk factors for Alzheimer's and other dementias.

**Adopt a brain healthy diet.** Research suggests that high cholesterol may contribute to stroke and brain cell damage. A low fat, low cholesterol diet is advisable. And there is growing evidence that a diet rich in dark vegetables and fruits, which contain antioxidants, may help protect brain cells.

**Remain socially active.** Social activity not only makes physical and mental activity more enjoyable, it can reduce stress levels, which helps maintain healthy connections among brain cells.

**Stay mentally active.** Mentally stimulating activities strengthen brain cells and the connections between them, and may even create new nerve cells.

Alzheimer's disease is one of the most catastrophic diseases of our age. I urge you to do everything you can to preserve your mental health and help us raise enough funds so that someday a cure can be found.

Dale Simms, Alzheimer's Committee Chair

## Treasurer's Report

We ended the month of July with a balance on hand of \$1640.52 and obligations of \$350.00 leaving us a balance on hand for use of \$1382.78. Beginning in January, we obligate \$50.00 monthly so by December we will have \$600.00 set aside to pay our Federation dues.

Members can donate to Alzheimer's by mailing a check to Lora Whitney, 2603 Delano Drive, Clarksville, TN 37043 and make check payable to NARFE Chapter

Lora Whitney, Treasurer

## Legislative comments

The following was excerpted from the NARFE website, Legislative Section, Issues and Position Papers:

### **Federal Employees/Annuitants and Their Benefits Are Being Targeted**

Claims that the federal workforce is bloated have made **federal employees a target** for large and looming budget cuts to help reduce our federal deficit. These cuts will be difficult for federal employees who will be stretched further than they already are to do more for Americans with fewer resources.

- America's federal employees are already **doing their part to help reduce the deficit by Saving the nation \$5 billion** through the president's 2-year freeze on federal employees' salaries. Politicians want to go even further and take away key benefits entitled to federal workers and annuitants.

- Some proposals require federal employees and retirees to pay an increasingly higher share of their health insurance benefits – merely cutting federal spending by shifting costs to enrollees. Active and retired federal employees already pay 30 percent of the overall premium. Based upon the way this requirement would be implemented, workers and retirees would be forced to pay a higher percent of the premium each year to the point where **many could no longer afford health insurance.**

Many of the proposals that would impact federal civilian retirement are not necessary. According to the Congressional Research Service, the Civil Service Retirement and Disability Fund is fully funded and actuarially sound. Despite that, the following worrisome changes to it have been proposed:

- One setback for federal annuitants is a Fiscal Commission plan that the Congressional Budget Office estimates would lower Social Security benefits by 3 percent after a 10-year period and would likely result in a similar reduction in civilian and military retirement COLAs. Rather than adjust the COLA to reflect the disproportionately higher health care costs paid by older Americans, the Fiscal Commissions proposal would **further erode the inflation protection** federal annuitants depend upon.

• Politicians want to require federal workers to contribute a much higher share of their salary toward their retirement, effectively resulting in a **pay cut for federal employees**. This kind of mandate is also largely unprecedented, with most medium and large private-sector employers historically not requiring their workers to make any contributions toward their retirement. Federal employees are already forced to contribute part of their salaries to their retirement and should not be further burdened.

• The current law bases a federal employee's retirement on their highest three years of salary. Some want to change this to their highest five years of salary – resulting in **significant cuts to**

**retirees' monthly income**. Depending upon whether the retiree is in the older Civil Service system or the newer one, this could amount to cuts of \$2,000-7,000 over the next five years.

Sandra Simms, President

## Useful Web Sites

[www.narfe.org](http://www.narfe.org) – National headquarters

[www.narfetn.org](http://www.narfetn.org) – Tennessee Federation

[www.ProtectAmericasHeartbeat.org](http://www.ProtectAmericasHeartbeat.org) – NARFE

Legislative Action Center

[www.OPM.gov](http://www.OPM.gov) – Office of Personnel Management

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.

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**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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National Active and Retired Federal Employees  
2603 Delano Drive  
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