



# CHAPTER 519 NEWSLETTER

November 1, 2014

Volume 4

Number 2

NARFE is an advocate for both active and retired federal employees before Congress and the White House. Our mission is to safeguard and enhance federal employee health benefits, retirement benefits and pay issues for active federal employees and annuitants.

at our monthly meeting during the course of the coming year. If you have any questions regarding NARFE, the Jackson Chapter, or our monthly meeting, please call me at 731-664-4741.

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### MESSAGE FROM IMMEDIATE PAST PRESIDENT RHONDA MOONEY

### 2014 CHAPTER OFFICERS

President	Lorenzo Tyson	731-664-4741
1 <sup>st</sup> VP	Pat Vizi	731-968-2551
2 <sup>nd</sup> VP	James F. Ferrell	
3 <sup>rd</sup> VP	Lynn Henning	731-664-4975
Secretary	Joyce Knott	731-427-2485
Treasurer	Ruth Ann Atnipp	731-424-2308
Past Pres.	Rhonda Mooney	731-267-2336

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### MESSAGE FROM PRESIDENT LORENZO TYSON

This year is quickly coming to an end. I trust that each of you have had a healthy, successful, and profitable year. I want to personally thank each of you for your continued support of the National Active and Retired Federal Employees (NARFE) association and the Jackson Chapter 519. The Holiday Season will soon be upon us also; therefore, I want to wish each of you a very Merry Christmas and a Happy New Year.

In addition to preparing to close out this year with our Christmas Party meeting on December 11, we are looking forward to an even more successful year in 2015. I want take this opportunity to invite and encourage each of you to attend our monthly meetings on the second Thursday of each month at 12 noon at The Old Country Store, 56 Casey Jones Lane, Jackson, TN. Think of it as treating yourself to a monthly outing to meet and socialize with fellow NARFE members. In addition, we try to have a speaker who will provide informative and useful information at each of our meetings. Your presence will make our meetings, our chapter, and NARFE better and more successful.

As we continue the fight to protect and preserve our hard earned benefits, with your help we can make the coming year one of the more enjoyable and successful year ever. I hope to see each of you

I had the privilege of attending the 2014 National Convention in Orlando, FL on August 24 - 28 as the voting delegate for our chapter. This was the first national convention that I had attended and it was an interesting and enjoyable experience.

At the National Convention this year \$8,750 was raised for Alzheimer's research from a cash raffle and donations. The national total of NARFE Alzheimer's contributions as of August 28, 2014 was \$10,979,408 and the goal of \$11 million was projected to be reached before the end of September, 2014. The National Committee recommended and the delegates adopted a new goal of \$12 million by 2016.

Resolution 14-01 authorizing the National Executive Board (NEB) to continue developing the model for Future NARFE, using the Future of NARFE Committee (FONC) report as the foundation was approved with over 85% of the votes cast. This resolution concerns me, partly because the wording of the resolution is so vague. There were some very good recommendations in the FONC report but there were also some that I did not think were good at all. I think we will be hearing a lot more about this in the upcoming months.

A resolution was passed at the Convention to reduce the number of national officers from four to two. Richard Thissen was elected as NARFE National President and John Dowie was elected NARFE National Secretary/Treasurer. William (Bill) Shackelford was elected as our new Region X Vice President. They took office on November 1st.

In his acceptance speech, National President-elect Richard Thissen acknowledged that change is needed and that he wants to include everyone. He pledged to close the gap between Headquarters

and the field. I think this is something that is definitely needed. We all need to work together in the fight to protect our hard earned benefits.

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**SHAPING YOUR LEGACY BEGINS WITH A BASIC ESTATE PLAN**

The following is an excerpt from the Raymond James' Financial Perspectives, Spring, 2014 Newsletter.

Your legacy should be about more than just the dollars and cents you leave behind. It should be about the memories, traditions, values, wisdom and lessons learned throughout your life. While planning for the day you'll no longer be with your family may seem like a difficult task; it doesn't have to be, and you can get started with just a basic estate plan. Most important, starting early gives you the time to shape and strengthen your legacy – and potentially even see some of it come to pass in your lifetime.

The foundation of any sound legacy plan includes traditional estate planning – the legal documentation that focuses on the distribution of your assets and possessions. To get started, a plan should include, at a minimum, the following essentials items:

- A will
- A revocable living trust
- A durable power of attorney for financial affairs
- A durable power of attorney for medical decisions
- A living will for end-of-life decisions

You've worked long and hard for what you have, so take the time to spell out your wishes and put a solid plan in place. The goal is to transfer assets and values smoothly and according to your wishes and protect the estate from probate and extensive taxation. Work with your financial advisor and estate planning attorney to incorporate these elements into your legacy plan, and have peace of mind when it comes to your family's future security.

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A wrong is wrong even if everybody does it --  
A right is right even if nobody does it.

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**HOLIDAY SEASON SMART SHOPPING**

The Holiday shopping season will soon be upon us. Smart shopping is important. The following is an excerpt from the Raymond James Financial Services, Inc., Financial Perspectives, Fall, 2013 issue.

**'Tis The Season for Smart Shopping**

Holiday shopping is or will soon be upon us. Before you click "buy," learn some basic ways to safeguard against fraud when shopping online. Here are some tips:

Look for the S. Before you type any information into a retailer's website, make sure the web address, or URL, starts with "https". A secure website also should have a lock icon next to the web address.

One and done. Consider using only one low-interest credit card. You'll have just one bill to pay afterward, and your card may offer protection against loss or theft, which isn't always the case with debit cards.

Strength with numbers. Hacker-proof your passwords using numbers, symbols and letters.

Double-check. Scammers may pretend to be your financial institution or favorite charity. Do not take action or give information via phone, text, or e-mail. Instead, find the official phone number or website and directly contact the bank or nonprofit.

Fight a virus. Update your malware protection software to keep computer viruses away.

Be web wise anywhere. Stay safe online. Make any on-the-go purchases through security-enabled sites or wait until you're on a secure network.

Online shopping is generally safe, but like anything else, there are risks. With a little forethought and some common sense, however, they can be minimized.

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**IF YOU GO TO THE HOSPITAL....DON'T LEAVE UNTIL...**

Unfortunately, most of us have been or will be admitted to the hospital at some point in our

lives. The following is an excerpt from Regional Hospital of Jackson’s Healthy Advice Patient Guide.

There are 6 things to know before you walk out that hospital door. When it’s time to be released from the hospital, your physician will authorize a hospital discharge. This doesn’t necessarily mean that you are completely well – it only means that you no longer need hospital services. But before you can leave the hospital, there are several things that you or your caregiver must attend to.

Make sure you have the following information before you leave the hospital:

1. Discharge summary. This is an overview of why you were in the hospital, which health care professionals saw you, what procedures were done, and what medication were prescribed.
2. Medications list. This is a listing of what medication you are taking, why, in what dosage, and who prescribed them. Having a list prepared by the hospital is a good way to double-check the information.
3. Rx. A prescription for any medication you need. Be sure to fill your prescriptions promptly, so you don’t run out of needed medication.
4. Follow-up care instructions. Make sure you have paperwork that tells you about diet restrictions, activities you can and can’t do, how to care for any injury or incisions, follow-up tests, medicines you must take, future doctor appointments, and any telephones numbers to call if you or your caregiver has any questions.
5. Other services. When you leave the hospital, you may need to spend time in a rehabilitation facility, nursing home, or other institution. Be sure to speak with your nurse or physician to get all the details you need before you leave.
6. Community resources. You and your caregiver may feel unprepared for what will happen after your discharge. Make sure your discharge planner provided you with information about local resources, such as agencies that can provide services like transportation, equipment, home care and respite care, and agencies that can help with patient care and respite care.

## **IMPORTANT!! SAVE THE DATE NOV. 13TH**

What? Everything you want or need to know about Blue Cross Blue Shield! If you are interested in knowing what is coming in 2015 regarding your Blue Cross Blue Shield coverage, we invite you to attend our November 13 monthly meeting at 12 noon at The Old Country Store, 56 Casey Jones Lane, Jackson, TN. Our speaker will be a representative from Blue Cross Blue Shield who will provide new and up-to-date information about changes in cost, as well as, changes in benefits for the coming year. Get answers to any questions you might have regarding your benefits. We invite you to be in attendance on November 13.

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Our chapter hosted the Fifth Annual West Tennessee Joint Chapter Meeting on August 19th at the Old Country Store Restaurant in Casey Jones Village. There were members from seven chapters in attendance. Federation President Larry Henderson and Federation Legislative Chair James Glenn were our speakers. Larry explained resolutions and amendments that were to be voted on at the National Convention the following week. Jim gave an update on current legislative items. He also discussed how important it is for members to contact their representatives. Everyone seemed to enjoy the meeting --- and a couple of folks (George Bell and Katie Brantley) even won door prizes.

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The 2015 Tennessee Federation Convention will be held April 20 - 21 at the Riverview Inn in Clarksville. Please mark your calendars and begin making your plans now to attend. Since it’s in west Tennessee hopefully a lot of our chapter members will be able to attend.

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The difference between a smart man and a wise man is that a smart man knows what to say, a wise man knows whether or not to say it.

Friendship is delicate as a glass, once broken it can be fixed but there will always be cracks.

Tact is the art of making your point without making an enemy.

**!!SECRETARY NOTES!!**

February 13, 2014 -- Jim Belles, Meteorologist in Charge from Memphis Weather Bureau was our speaker. Tom Meiners and Erik Taylor from WBBJ TV also attended. They all spoke on severe weather and steps to take to protect yourself. Members from the Shiloh Chapter also attended. 50/50 drawing was won by Clyde Thornhill from Shiloh Chapter. He returned winnings to our chapter.

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March 13, 2014 Speaker was from the Red Cross. Members discussed the yard sale to be held on May 10<sup>th</sup>. Still not date for the August joint meeting so keep August open. Reminded of the recruiting contest for 2014. 50/50 won by Lynn Henning.

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April 10, 2014 -- Our own Ruth Atnipp was our speaker. She gave a very interesting talk on gardening including yard or container gardens, soil types, sun or shade. She had different types of containers to show. Discussed the Federation Convention on 4/21-4/22. Discussed a door prize for the state convention, Jean Frazier graciously offered a painting for us to take. 50/50 drawing won by Carlos Henning who returned his part back to chapter.

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May 8, 2014 -- Several different reports on the convention. President Tyson reported on the Future of NARFE (FON) committee. Pat Vizi reported on the membership meeting she attended. All were really concerned on the declining membership. Joyce noted that there has been no action on the Chained CPI, FEHBP, or HR 4306 the CPI-E. We were reminded again about the yard sale to be on Saturday. The August joint meeting date not yet set. Keep dates open. Rhonda Mooney will be our delegate to the National Convention. 50/50 drawing won by Jerry McDuffie. He returned back to the Chapter.

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June 12, 2014 -- Our speaker was Marty Clements, EMA Director. Also in attendance were Tom Meiners and Eric Taylor local TV weather men. The yard sale was a success. We made \$336.00. Still no date in August for the joint meeting. Carlos and Lynn Henning are working on the Christmas Party. 50/50 drawing won by Vickie Bronfman and she returned it to the Chapter.

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July 10, 2014 -- New member Bobby Eason was introduced. Our speaker was Stacie Ledridge, BC/BS Field Service Representative, Federal Employee Program. Her program was on Healthy eating. Stacie held a drawing for a picnic bag which was won by Kathy Charles, a guest. A gym bag won by Floyd Ferrell. John Shannon & Diane Tyson also won prizes. Nicole Hancock, Nutritionist from the LIFT also gave a short talk. Mark Walker from EMS, TDOT's Yellow DOT Program gave a talk about this and handed out folders to everyone. We elected to send our delegate to national convention as uncommitted. 50/50 drawing won by Margaret Ballard.

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August 19, 2014 -- There were members and guests present from seven different chapters for our 5<sup>th</sup> annual joint meeting. Federation 2<sup>nd</sup> VP Rhonda Mooney introduced our speakers for today. They were James Glenn, TN Fed. Legislative Chair and TN Fed. President., Larry Henderson. James covered several legislative subjects. Most of all learn all you can about what is going on in Congress. President Henderson spoke on the Future of NARFE (FON) report recommendations. Door prizes were won by George Bell and Katie Brantley.

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September 11, 2014 -- Speaker this month was Sgt. Abe Jones, Jackson Police Department, Crime Prevention Unit. He gave a very interesting talk on identify theft and scams which target seniors. Since Barnhill's is permanently closed we have been meeting at the Old Country Store. We will be checking out other possible places to hold our meetings. Rhonda reported on the National Convention. Self and One a possibility for health insurance in 2016. The resolution passed to have only a President and a Secretary/Treasurer and to hire a professional CEO in HQ. Convention in 2016 will be in Reno and 2018 in Jacksonville. 50/50 won by Floyd Ferrell. He returned it to the Chapter.

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October 9, 2014 -- Our own Sid Bronfman presented a program on home security. Showed us different types of door locks and how to use them. Very good information. We were reminded that Open Season will begin on November 10<sup>th</sup> thru December 8<sup>th</sup>. Received a thank you card from Mrs. Faught. 50/50 won by Jerry McDuffie. He returned it to the Chapter.

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The National Recruiting Contest where you receive \$10 for each new member you recruit runs thru December 31, 2014. The TN Federation

Recruiting Contest also runs thru December 31, 2014.

Rumors are often delivered with no return address. In most cases, it is wise you do not reply.

Be careful of your thoughts, they may become words at any moment.

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**HEALTHY MEALS CAN COME FROM A CAN**

Canned foods are convenient, nutritious and oftentimes more affordable than their fresh counterparts. Plus, the canning process can increase the availability of certain nutrients found in vegetables such as tomatoes. Concerned canned foods are too high in added sodium or sugar? You do not necessarily need to be.

There are plenty of nutritious options available for canned foods. Many vegetables and beans can be found in reduced sodium and no-salt-added options. In addition, straining and rinsing canned foods under cool, running water can further reduce the sodium content by up to 41%. Likewise, canned fruits can be found packed in juice or no-sugar-added options to reduce sugar and excess calorie intake.

**How to Stock Your Cupboard with More Nutrition**  
BEANS are flavorful, nutrient-rich and loaded with fiber. Canned beans are affordable and take significantly less time to prepare than dried beans, making them much easier to incorporate into last-minute meals.

TOMATOES in a can offer convenience and nutritional punch. For recipes calling for chopped or pureed tomatoes, the work is already done for you. They also offer surprising nutrition - the heat process involved in canning releases lycopene, an antioxidant, which may help to reduce the risk for prostate, lung and stomach cancer.

VEGETABLES when canned, are a great way to meet Food Group goals. The flavor of canned vegetables is well preserved, as are most nutrients and fiber. Though some vitamin C may be lost through the canning process, the amount is negligible when you a combination of fruits and vegetables throughout the day.

FRUITS, when canned, offer shelf life and flexibility. From peaches and pears to pineapples and applesauce, canned fruits can be found packed in water, juice or light syrup for easy addition to snacks and recipes.

Source: Fruits & Veggies More Matters (via UT

Extension Quick Bites Newsletter)

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**DATES TO REMEMBER**

November 4, 2014 -- Election Day. Please go vote if you did not early vote.

November 11, 2014 -- Veterans Day. Remember our veterans and thank them when you see them.

November 13, 2014 -- Chapter 519 meeting day. Old Country Store, 11:15 – 11”30 if you want to eat. Meeting starts at 12:00 noon. Be sure to make this meeting as Stacie Ledridge the Field Representative for BC/BS will be our speaker and she will be telling us all about the changes for 2015 and any increase in premiums.

November 27, 2014 -- Thanksgiving Day. Don’t eat too much!

**HAPPY THANKSGIVING!**

December 7, 2014 -- Pearl Harbor Day

December 11, 2014 -- Chapter 519 annual Christmas Party will be at the Double Tree Hotel at 11:30 AM. Price \$15.00 per person. We look forward to seeing each of you at this joyous time of year.

December 25, 2014 -- CHRISTMAS DAY.

**!!!MERRY CHRISTMAS TO ALL!!!**

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**!!!!MEETING REMINDERS!!!!**

Speakers for January, February and March. Please make every effort to attend as these people make time for us and we need to support them

January 8, 2015 – David Brumley with the Red Cross.

February 12, 2015 – Dave Brown, Meteorologist with Channel 5 in Memphis.

March 12, 2015 -- Jeff Johnson, Speech Therapist with the LIFT.

## PROTECTING YOUR PERSONAL INFORMATION

You can play an important part in protecting your personal information from would-be hackers and identity thieves by incorporating some easy-to-do safety measures as part of your regular routine.

### EVERYDAY SAFETY

- Check your credit report annually for unauthorized charges or accounts.
- Use caution when giving out personal information such as account numbers.
- Check your mail promptly.
- Shred bills, statements, receipts or old credit/ATM card rather than throwing them away.

### INTERNET SAFETY

- Set up your credit card to require a PIN for each transaction.
- Never leave your computer unattended and always log off or shut down when done.
- Don't store your passwords on or near laptops or computers and change them regularly.
- Be cautious and avoid transmitting personal information when using public Wi-Fi.
- Do not give personal information on un-trusted websites.
- Never click on links in emails from people you don't know.
- Keep your security software updated.

### CHECK CARD/CREDIT CARD SAFETY

- Be sure to check your deposit accounts and credit card accounts for unauthorized or suspicious transactions.
- Immediately report a lost or stolen check card or credit card.
- Sign the back of your card when you receive it.
- Don't use the same PIN for both your check card and credit card.
- Always get a receipt when you buy something with your cards.
- Always keep your card in your possession.

### ATM SAFETY

- Use a drive-up ATM when possible; otherwise park near the ATM.
- Avoid ATMs that are not well lit or where there are suspicious people in the area.
- Have your ATM card and PIN ready as you approach the ATM.
- If the card insert area or other parts of the ATM are damaged or inoperable, don't use it.

## TIPS FOR SENIORS TO PREVENT FALLS

The following information was taken from the Northwest Tennessee October 2014 issue of the Health & Wellness Magazine.

According to the Center for Disease Control (CDC), each year, one in every three adults age 65 or older falls and 2 million are treated in emergency departments for fall-related injuries. And the risk of falling increases with each decade of life. The long-term consequences of fall injuries, such as hip fractures and traumatic brain injuries (TBI), can greatly impact the health of your loved one.

Below are tips from the CDC on ways to prevent falls.

Get some exercise. Exercise can increase strength and improve balance, making falls much less likely.

Be mindful of medications. Some medicines – or combinations of medicines – can have side effects such as dizziness or drowsiness.

Keep their vision sharp. Poor vision can make it harder to get around safely.

Eliminate hazards at home. Identify potential fall hazards that need to be removed or changed, such as tripping hazards, clutter, and poor lighting.

### Steps for Home Safety

*The following checklist can help older adults reduce their risk of falling at home:*

- Remove things you can trip over (such as papers, books, clothes, and shoes) from stairs and places where you walk.
- Install handrails and lights on all staircases.
- Remove small throw rugs or use double-sided tape to keep the rugs from slipping.
- Keep items you use often in cabinets you can reach easily without using a step stool.
- Put grab bars inside and next to the tub or shower and next to your toilet.
- Use non-slip mats in the bathtub and on shower floors.
- Improve the lighting in your home. As you get older, you need brighter lights to see well.
- Wear shoes both inside and outside the house. Avoid going barefoot or wearing slippers.